

# Join more than 45,000

Wisconsin public school employees  
who trust us with their financial future.



## **WEA Trust Member Benefits™**

*Personal insurance and financial  
services you can trust.*



*Every Member Financially Secure*

## **WEA TRUST MEMBER BENEFITS**

### **Individual Benefits**

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Auto Insurance  
Homeowners/Renters Insurance  
Additional Liability Insurance  
Motorcycle & Boat Insurance  
Long-Term Care Insurance  
403(b) Tax-Sheltered Annuity  
IRA (Roth and Traditional)  
Financial Planning Services

## **WEA TRUST**

### **Group Benefits**

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Health Insurance  
Dental Insurance  
Short-Term Disability Insurance  
Long-Term Disability Insurance  
Long-Term Care Insurance  
Life Insurance  
TrustSecure

# Benefits Created Just For You

Our vision at WEA Trust Member Benefits, *Every Member Financially Secure*, is more than words. It represents the fundamental reason for our existence—to serve Wisconsin public school employees. It also reflects our commitment to helping you achieve your financial dreams. Every public school employee should experience the extraordinary benefits of these—*your*—programs.

- We operate as a trust which reinvests any profits back into programs that benefit participants. We have no shareholders or commissioned employees.
- We were created more than 35 years ago by WEAC to enhance the financial security of Wisconsin public school employees.
- We will take the time to understand your personal situation and help you make appropriate decisions about your financial future.
- We are committed to helping every member become financially secure.

Dave Kijek, President/CEO

Dennis Hortum, Board Chairman

*Let us help* you reach your financial goals and protect the assets you accumulate along the way. Take a moment to look at what we can offer you. Then, give us a call or return the response card in this brochure.



**Our personal insurance** programs provide you with fair premium rates, exceptional service, and access to experienced consultants you can trust. We also offer flexible payment options and more than a dozen insurance discounts to help you save money.

### **AUTO INSURANCE**

Your auto insurance needs are as unique as you are. When you're involved in an accident, that's when the right protection and exceptional service mean the most. We'll explain your options and help you strike the right balance between coverage and price. Our auto insurance policy provides unique features, such as a claim service guarantee, deductible waiver, and loyalty program discounts.

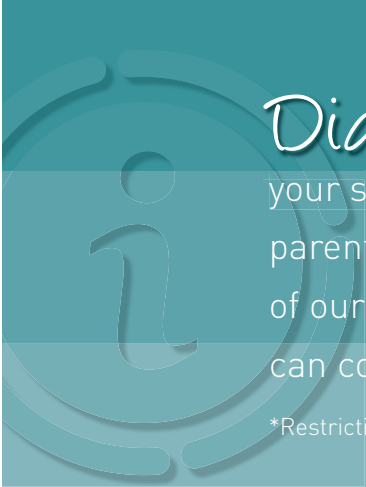
### **HOMEOWNERS/CONDO/RENTERS INSURANCE**

Your home and belongings represent a significant financial investment—and a significant loss if you do not have adequate coverage. Whether you

rent or own, our noncommissioned consultants will give you unbiased feedback and can help you design a policy to give you peace of mind. Program extras such as identity theft, our exceptional liability protection, and our flexible payment plans set us apart.

### **ADDITIONAL LIABILITY INSURANCE**

Additional liability coverage, also called an umbrella policy, protects you from catastrophic loss that could be financially devastating. It provides coverage beyond your basic auto and homeowners policies, and it's very economical; a \$1 million policy with us starts at just \$15 per month.



*Did you know* that your family—including your spouse, children, spouses of children, grandchildren, parents, and parents-in-law—may also participate in many of our programs?\* Plus, once enrolled, you and your family can continue participating even if you leave or change jobs.

\*Restrictions may apply. Wisconsin residency required.

Property and casualty insurance programs are underwritten by WEA Property & Casualty Insurance Company.

# Helping when the unexpected happens...



*I was involved* in my first serious car accident a few years ago. I was able to speak to someone from Member Benefits immediately while still at the accident scene. She helped calm me down, and I felt reassured that the claim was being handled professionally, and I didn't need to worry.

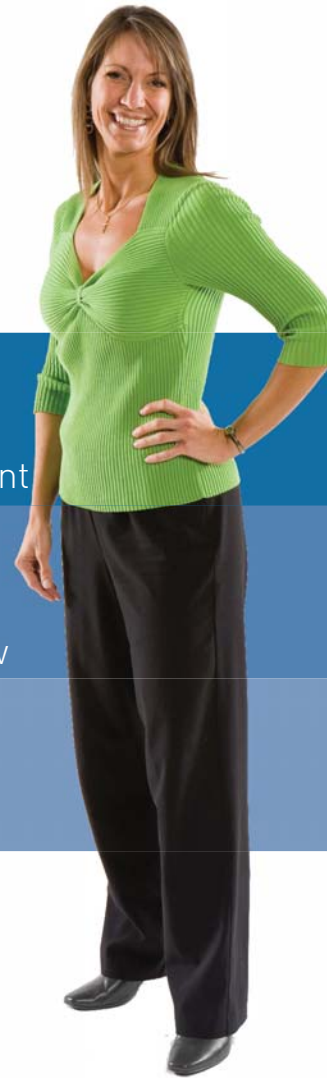
Mary Kelly-Rotar / Marshfield School District

## EXTRA ADVANTAGES

- Built-in convenience with our 24/7 emergency claim service.
- Budget-friendly payment options, including electronic fund transfers and payroll deduction (available in more than 160 districts), make paying your premiums easy and affordable.
- Personal Insurance Consultants are noncommission so you receive unbiased assistance.
- Expanded eligibility for family members, allowing them to enjoy these quality programs as well.\*
- Convenient online access at [weabenefits.com](http://weabenefits.com) where you can file a claim, change your policy, or even request an insurance quote.

\*Restrictions may apply. Wisconsin residency required.

Service that goes  
above and beyond...



When I was searching for homeowners insurance, I called a number of different insurance companies. Member Benefits gave me quotes without trying to sell me a bunch of stuff I didn't need. They were extremely helpful, and I know switching to Member Benefits was the right choice.  
Amy Fictum / Fond du Lac School District

### YOUR\$

Participants in our retirement savings and personal insurance programs receive a copy of *your\$*—a member-focused publication that addresses financial issues unique to Wisconsin public school employees, provides useful tips, member stories, and updates about our benefit programs. *your\$* is published quarterly and is available online at [weabenefits.com](http://weabenefits.com).



**Long-term care insurance** provides you with coverage for extended care you may require if you or your spouse have a serious illness, stroke, or accident. Long-term care insurance gives you more choices in how you receive the services you need.


### **FINANCIAL PROTECTION**

Long-term care (LTC) insurance has been called “the greatest uninsured financial risk today.” That’s because the majority of costs for extended care needed during recuperation from strokes, accidents, illnesses, and operations are not covered by health insurance or Medicare. Without LTC insurance, these costs are paid from one’s personal savings and assets.

Most people would prefer that their hard-earned savings and assets be used for personal, legacy, or philanthropic purposes, and not for extended care.

### **FLEXIBILITY IN CARE**

If given the choice, would you choose to receive extended care at home? Long-term care insurance gives you more options for how you receive the services you need. For instance, the LTC insurance program we sponsor has an option that pays cash benefits for care received at home. That means anyone—including friends and family members—can be compensated for helping with personal care needs such as dressing, bathing, and preparing meals.



*Did you know* the odds of needing long-term care insurance are high: 40% of people receiving extended personal care are under age 65, and after age 65 the statistical chances are 1 in 2.

Source: National Clearing House of Long-Term Care Information, September 2008.

Long-term care insurance products are underwritten by multiple LTC insurers.  
Program administered by LTCi Marketing Administrators, Inc.

**Our 403(b) and WEAC IRA** programs are two great ways to save for your future. These retirement savings programs provide you with flexibility in investment options, low fees, and access to our savings consultants.

#### **403(b) AND WEAC IRA PROGRAMS**

**Tax advantages.** Our 403(b) and WEAC IRA programs provide you with both before- and after-tax (Roth) savings options.

**Choice in investments.** No-load mutual funds and our Guaranteed Investment\* provide the flexibility you need to manage risk and build a diversified portfolio.

**Low Fees.** It's a fact that fees have a direct and sometimes dramatic impact on earnings. The more you pay, the lower your return.

As a participant in our 403(b) or IRA programs, you can expect:

- One low administrative fee and annual fee cap.\*
  - 403(b) annual administrative fee is 0.35% (annual cap \$300).
  - WEAC IRA annual administrative fee is 0.45% (annual cap \$600 for WEAC members and \$750 for nonmembers).
- Only no-load mutual funds.
- No surrender fees.
- No fees to open or close an account.
- No mortality/death benefit charges.
- Low mutual fund investment management expenses.



*What stood out to me* were the unique things that make Member Benefits different, like the fact that it was created specifically for Wisconsin public school employees. And the customer service is excellent. You don't get a computer. You always talk to someone.

Ryan Robarge / Eau Claire School District

\*Minimum annual fee of \$25 for inactive accounts. Inactive accounts are accounts with no contributions or distributions within a calendar year. Mutual fund management fees apply.



**Did you know** public school employees in 98% of Wisconsin school districts are eligible to participate in our 403(b) program? Our 403(b) has been nationally recognized by *Forbes* magazine and the *Los Angeles Times* as being a low-cost, soundly managed investment choice.

**Online account access.** Review and manage your account 24/7.

**Personal service.** When you call us, you will talk to a live person who specializes in meeting the needs of public school employees like you.

**WEAC IRA open to family members** including your spouse, children, spouses of children, grandchildren, parents, and parents-in-law—may also participate in many of our

programs?\* Plus, once enrolled, you and your family can continue participating even if you leave or change jobs.

**Qualified rollovers accepted.** We accept qualified rollovers into our IRA program from a variety of retirement plans, including IRA, 401(k), 403(b), 457(b), Simple IRA, and SEP IRA accounts.

Restrictions may apply.

**Keep in mind that mutual fund investments are not guaranteed and may gain or lose value. Past performance is no guarantee for future results. Future performance may be lower or higher than past performance.**

**Before investing in any mutual fund, call WEA Trust Member Benefits at 1-800-279-4030 to request a prospectus. We advise you to read it carefully and consider the fund's investment objectives, risks, and charges and expenses carefully before investing. The prospectus contains this and other information about the investment company.**

**\*Principal and net credited interest are fully guaranteed by Prudential Retirement Insurance and Annuity Company (PRIAC). Such guarantees are based upon the financial strength and claims-paying ability of PRIAC.**

The 403(b) retirement plan is offered by the WEA TSA Trust. TSA program securities offered through WEA Investment Services, Inc., member FINRA. The Trustee for the WEAC IRA program is First Business Trust & Investments.



Our experts are here for you..

We recommend that all new members check out Member Benefits. We really enjoy the personal service we get, and every advisor is knowledgeable and answers our questions completely.

James and Jessica Jaeger / Omro School District

### ONLINE TOOLS TO FIT YOUR NEEDS

- Access online financial tools including over 20 financial calculators, online enrollment, and log in to your WEA TSA Trust 403(b) or WEAC IRA retirement account at weabenefits.com.
- Start saving for your future with an IRA or 403(b) fast by enrolling online. It's so easy to use, more than 50% of new participants choose to enroll online.
- Get an insurance quote, file a claim, and even change your policy online at weabenefits.com.



weabenefits.com

**Our financial planning services** help members reach their financial goals at every stage of life. Members can start out with a free one-hour consultation to help launch your career on the right financial foot. Three additional fee-based services will help you adjust your plans to fit your changing life and individual needs. There are no commissions attached to these services, which means you receive an unbiased analysis of your situation.

### **JUST STARTING OUT**

If you are a newer member or new to investing and retirement saving, our free **one-hour consultation** may be for you. We'll help you determine an appropriate asset allocation, evaluate your retirement savings account options, and calculate savings goals.

### **BUILDING ASSETS**

If you have investments but you're wondering whether you are invested appropriately, a **Portfolio Analysis** might be right for you. This service provides a comprehensive evaluation of your current investment portfolio.

### **WONDERING IF YOU'RE ON TRACK**

A **Retirement Income Projection** is appropriate if you are 11+ years from

retirement and wondering if you are on track to meet your retirement goals.

### **PLANNING YOUR RETIREMENT**

Hundreds of members have taken advantage of our **Retirement Income Analysis**. For those within 10 years of retirement, this highly focused analysis will give you the answers you seek about your readiness for retirement and a game plan for making important retirement decisions.

If you have a WEA TSA Trust 403(b) account, you might be eligible for a discount. Call for details.



## *Public school employees*

have unique retirement benefits. Our **CERTIFIED**

**FINANCIAL PLANNER™** specializes in working with

Wisconsin public school employees, understands

the unique retirement benefits available to you, and

is an expert in coordinating those benefits.

Michelle Slawny, CFP® / WEA Trust Member Benefits

All investment advisory services are offered through WEA Financial Advisors, Inc.

**Trust Advantage™** is a voluntary employee benefit program offered in partnership with school districts. This program is designed to provide you with the tools and resources you need to help you become financially secure. More than 160 districts are currently participating.

#### **PROGRAM BENEFITS**

**Payroll deduction.** *Trust Advantage* gives you the convenience and affordability of using payroll deduction to contribute to an IRA or pay insurance premiums.

**Free financial education.** We offer a series of educational seminars covering an array of financial topics to help you make sound decisions about your personal finances.\*

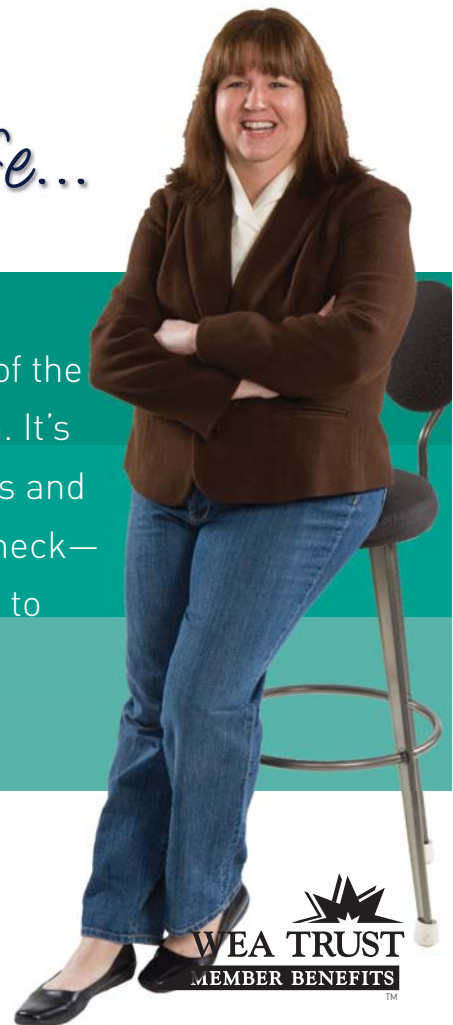
**Personal telephone consultations.** Schedule an individual consultation to discuss your personal insurance and retirement savings and investing needs.


**Access for family members.** Your spouse, children, spouses of children, grandchildren, parents, and parents-in-law are able to participate in many of the programs and services offered through WEA Trust Member Benefits. Restrictions may apply.

*Helping simplify your life...*

*One of my favorite* features of the *Trust Advantage* program is payroll deduction. It's so convenient having my savings contributions and insurance premiums deducted from my paycheck—I never even miss the money. And I don't have to budget for large annual insurance payments.

Lexine Weber / Lodi School District





*Did you know* that WEA Trust Member Benefits is the leading provider of voluntary benefits to Wisconsin public school employees? While plenty of companies offer personal insurance and savings products, ours is the only one created exclusively for Wisconsin public school employees.

### FREE FINANCIAL EDUCATION

Learn how to make the most of your money by taking advantage of free financial education. Member Benefits offers a series of educational seminars covering an array of financial topics—including how to avoid money mistakes, Wisconsin Retirement System (the state pension plan), and investing and retirement planning—to help public school employees like you make sound decisions about your personal finances.

Go to [weabenefits.com/calendar](http://weabenefits.com/calendar) for a schedule of seminars offered around the state. Prefer to learn from home? We also offer live online presentations you can participate in from home or anywhere there is Internet access.



Stay informed of upcoming Member Benefits events, learn quick and easy financial tips, and more at our Facebook and Twitter pages.



[facebook.com/weabenefits](https://facebook.com/weabenefits)  
[twitter.com/weabenefits](https://twitter.com/weabenefits)

\*Seminars are free to attend; however, if you choose to invest in the WEA Tax Sheltered Annuity Trust or WEAC IRA program fees will apply. Please consider all expenses prior to investing.

**To learn more** about the benefit programs offered through WEA Trust Member Benefits, give us a call at the numbers listed below, return the response card in this brochure, visit our Web site at [weabenefits.com](http://weabenefits.com), or check us out on Facebook and Twitter.

#### CONTACT US

**1-800-279-4010**

- Auto Insurance
- Homeowners/Renters Insurance
- Additional Liability Insurance

**1-888-247-5905**

- Long-Term Care Insurance

**1-800-279-4030**

- 403(b) Tax-Sheltered Annuity
- IRA (Roth and Traditional)
- Financial Planning Services

**[weabenefits.com](http://weabenefits.com)**

- Receive an insurance quote, enroll in our 403(b) or IRA, view seminar schedules, and more.

**[facebook.com/weabenefits](https://facebook.com/weabenefits)**

**[twitter.com/weabenefits](https://twitter.com/weabenefits)**



*I was thrilled* when the WEA TSA Trust became available to MPS employees. They were created by WEAC and work for the members. I transferred my 403(b) account right away. Everyone I have contacted has been both knowledgeable and friendly.  
Stephanie Govin-Matzat / Milwaukee School District

## **WEA TRUST MEMBER BENEFITS**

### **Mission**

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To support the mission of WEAC by enhancing the financial security of members with best-of-class benefit programs that are developed and delivered with integrity, sensitivity, and reliability.



P.O. Box 7893  
Madison, WI 53707-7893

Auto/Home/Additional Liability Insurance  
**1-800-279-4010**

Long-Term Care Insurance  
**1-888-247-5905**

Retirement & Investment Services  
**1-800-279-4030**

[weabenefits.com](http://weabenefits.com)