A magazine from WEA Trust Member Benefits

your$

WINTER 2009

Consolidation:

Comfort, simplicity, and economic advantage

your money
Seven money lessons every member should know

your account
The 2009 guaranteed rate of return is...

your kiosk
Reduce your expenses with free goods and services

WEA TRUST
MEMBER BENEFITS
weabenefits.com

{your$ CONTENTS WINTER 2009

{president's letter

Dave Kijek, President/CEO, WEA Trust Member Benefits

Good news in uncertain times

Welcome back to another issue of *your$,* and thank you for all the positive feedback. Despite the negative economic events of the fourth quarter, we are hoping to start the new year off on a high note. We are delighted to offer 5.25% annual rate of return in our TSA and IRA guaranteed accounts.

We announced the rate at the WEAC fall convention, where we also celebrated more than 36 years of service to members. Congratulations to WEAC member Mary Dawson, Library Media Teacher at Kenosha Unified. She was the winner of an Apple iBook—part of our anniversary celebration held at the WEAC convention.

As your member benefits organization, it is incumbent upon us to assist you with programs and services that will help you and your family achieve your financial goals—in good times and not-so-good times. Whether it's offering an attractive guaranteed rate, presenting educational seminars, evaluating your auto and home coverages, answering questions about your investments, or providing money saving tips in this magazine, we are here for you.

We hope that you will think of us as a resource to help you achieve your financial goals.

Sincerely,

Dave

IRA and 403(b) News

New IRS 403(b) Regulations Twists and Turns

Effective January 1, 2009: If you are receiving distributions from your 403(b) account and you decide to go back to work, even briefly, you may no longer be eligible to receive a penalty-free distribution and may have to discontinue payments. Exchanges, transfers, and rollovers have changed dramatically and are now administered per school district plan directives.

If your school district hired a third party administrator (TPA) to help them with their 403(b) plans, you are required to complete additional forms from the TPA in order to process most transactions or account changes. Please contact the TPA or your payroll office for the additional forms and/or approval. Even if you are retired from a school district, you are affected by the district's plan.

The staff at WEA Trust Member Benefits is eager to help. Call us at 1-800-279-4030 for help navigating the changes.

Watch for your 1099R

If you took a reportable distribution from your WEA Trust Member Benefits retirement account during 2008, we will send you a 1099R to the address we have on file on or before January 31, 2009.

Do you qualify for the Saver's Tax Credit?

The Saver's Tax Credit allows retirement plan participants with annual adjusted gross income of up to $26,000 (filing individually) or $52,000 (filing jointly) to save on their federal income tax. The maximum annual contribution eligible for the credit is $2,000 per person. The rate is based on your income in the taxable year for which you claim the credit.

WEAccess user ID and passwords

A PIN was assigned to you when you opened your TSA or IRA account. For a PIN reminder, call the Account Information Line at 1-800-279-2490 or go to weabenefits.com and click on Access Your Account.

IRA Charitable Rollover Extension

The IRA Charitable Rollover has been extended allowing individuals age 70½ and older to donate up to $100,000 from their IRAs to charities tax-free. The extension is retroactive, applying to distributions made throughout both the 2008 and 2009 tax years.

Guaranteed Annual Rate of Return 2009

5.25%* **WEA TSA Trust Guaranteed Investment**

WEAC IRA Guaranteed Account

Call us at **1-800-279-4030** or visit **weabenefits.com**

*Interest is compounded daily to produce a 5.25% annual yield prior to the deduction of administrative fees of the WEA TSA Trust. Principal and net credited interest are fully guaranteed by Prudential Retirement Insurance and Annuity Company. Such guarantees are based upon the financial strength and claims-paying ability of the insurance company issuing the contract.

Insurance News

Exam Time

One of the services we provide our policyholders is the Midterm Policy Exam.

There is no need to cram for this exam. Your Midterm Policy Exam is a joint effort between you and us. Your answers determine if you are exposed to any unnecessary risks. We provide an evaluation of how well your policies manage your risks. We also verify that your policy information is up-to-date and that you are receiving all available discounts.

For your convenience, you can complete the Midterm Policy Exam online at **weabenefits.com.**

NEW!

Sewer and Drain Backup Limits Increased

The coverage limit for damage to property resulting from water backing up through sewer and drains has been increased to $20,000.

Please call us at 1-800-279-4010 if you would like to increase your current coverage.

Finances 101:

Go ahead—ask your colleagues if they think they'll get rich working in public education. After the raised eyebrows and the "you're kidding, right?" reaction, it's almost certain that most, if not all (yourself included), will answer "no."

Most likely, money isn't the primary reason why you or your colleagues went into teaching. It's the love of the profession—the sharing of knowledge, making a difference in kids' lives, seeing your students' eyes light up when something "clicks."

The truth is, Wisconsin public school employees can do very well for themselves. However, building financial knowledge and good habits is essential.

Follow this lesson plan to learn seven key principles that will help you achieve financial success.

Lesson #1: Spend less than you earn

We've all heard this before, but this is sound advice that will serve you well.

"The idea of spending less than you earn is one of the most important financial concepts to understand and live by," says Brenda Echeverria, a Retirement Savings Consultant at WEA Trust Member Benefits. "However, this simple concept can be difficult for some people to follow."

Spending less than you earn on a consistent basis is the key to increasing financial stability. You can't increase your savings, make investments, reduce debt, or even make wise spending decisions if you're consistently outspending your income.

"Evaluating what is coming in and what is going out each month is fundamental to financial success," says Echeverria.

Lesson #2: Create a budget

Do you cringe at the thought of taking the time to track how you spend your money? Kick aside the frustration and fear by changing the way you define the word "budget." Think of it as "telling your money where to go instead of wondering where it went."

"A budget allows you to take control of your financial future. Although it may seem tedious and unnecessary, budgets are smart and necessary road maps for members to reach their financial goals," Echeverria notes.

"I was always pretty good at saving and budgeting, but I realize the importance of it even more now. When it comes time to replace my car or buy a house, I know I'll be thankful," says Kiley Bohen, a third year spanish teacher at Monona Grove High School.

> "I was always pretty good at saving and budgeting, but I realize the importance of it even more now. When it comes time to replace my car or buy a house, I know I'll be thankful."
>
> - Kiley Bohen, Monona Grove School District

Lesson #3: Establish an emergency fund

Expect the unexpected—this is the motto behind an emergency fund. Financial emergencies can come in the form of a job loss, unexpected auto repairs, significant medical expenses, or worse. The last thing you want is to be forced to rely on credit cards or a loan which could compound the problem.

"Most experts agree that you should keep between three to six months worth of your living expenses set aside in your emergency fund," advises Echeverria.

While it may seem an overwhelming task, Echeverria notes that the key is to start small. "Accumulating one month's worth of expenses will take time, let alone three to six months worth of expenses. Setting small and manageable savings goals will give you a better chance of reaching your goals."

Paying yourself first each time you get a paycheck is also a helpful strategy. If possible, have a portion of your paycheck deducted and put into a savings account before you even see the money.

Lesson #4: Save for the future

Buying that new car, planning that next vacation, or purchasing your first home takes financial planning. "These short-term savings goals are most likely at the forefront of younger members' minds. However, many of them do not fully realize their responsibility in saving for their long-term goals, namely retirement," says Echeverria.

Don't allow yourself to think that you can't afford to save for retirement, but rather convince yourself that you can't afford not to save.

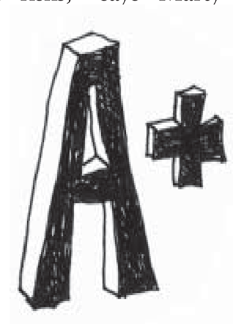
Participate in your district's 403(b) retirement plan and open a Roth IRA to help secure your financial future.

"It is essential that members begin saving for retirement early in their career. The more time you have to save, the more time you have to take advantage of compounding interest," notes Echeverria.

Jarred Gerl, an art teacher in the Fond du Lac school district, notes, "When it really comes down to it, I find it difficult to make time for regular check-ups on my retirement finances. There is so much to learn, and unless it is a passion for you, it can easily become overwhelming. I would recommend contacting WEA Trust Member Benefits. They can help you create and manage a retirement portfolio that works for you."

Lesson #5: Have enough insurance

It only takes one incident to destroy a person's financial future. "Not being properly insured exposes you and your family to financial risks," says Marty Richards, a Worksite Benefit Consultant at Member Benefits. Review the coverages of your insurance policies—do you have the right amount of insurance for your auto and home? Those who



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CREATING A BUDGET

Budgets are the only practical way to get a grip on your spending—and to make sure your money is being used the way you want it to be. Consider these tips when creating your budget.

Identify how you're spending money now.

Track your expenses for a month. Be sure to record every purchase no matter how small. Once you know where your money is going, you can decide how to best allocate your money. See page 11 for information about a free online budget service.

Automatically save.

This means saving for both your short-term (i.e., new car, kids, paying off student loans) and long-term (retirement) future. Have a certain amount from each paycheck automatically transferred into a savings account and 403(b) and/or IRA retirement savings account. Automatically having the money set aside before you even see it puts your savings on autopilot.

Get your priorities straight.

Food, entertainment, clothing, vacations—these are all discretionary expenses that you have control over. That's where priorities come in. We can't have everything we want, but we can direct our money toward things we want the most.

Pay down debt.

The secret to paying off debt is to determine how much you can afford to pay each month and make those payments consistently. It's important to keep sending the maximum amount you can afford to send. Don't make the mistake of reducing the amount you send when you see your balance going down.

Stick with it.

Once you've determined how much to set aside for saving, spending, investing, and paying off debt, it's time to consistently stick with your budget. Maybe this means you only pay for purchases with cash. Or maybe you need to visit your budget often to remind yourself of your spending rules. Whatever it is, consistency is the key.

Sometimes LESS is really MORE

Having more retirement accounts is not the same as having more money. Consolidation may actually give you more control and security because it simplifies management of your investments. At the very least, you may eliminate redundant fees.

Several years ago, Terry and Carol Leaman made a big financial move—literally. They moved all the money they had saved for retirement to one place—WEA Trust Member Benefits.

"There were three reasons we consolidated: comfort, simplicity, and economic advantage," says Terry. Terry and Carol were preparing to retire. "We sat down with a consultant [from Member Benefits]. She evaluated our situation and told us what we could expect income-wise when we retired. We even found I could retire earlier than I expected. Moving the money made sense for us. Carol had her 403(b) with WEA and we felt comfortable with the organization."

> "There are three reasons we consolidated: comfort, simplicity, and economic advantage."
>
> **- Terry Leaman**

Comfort

Terry had two 401(k) accounts from previous employers and an IRA, all heavily invested in stocks. "We went through the hi-tech boom and the bust and wanted to get out." He rolled over his accounts into an IRA Guaranteed Account. "The rate was 5% at the time—a darn good rate."

Rob McCalla, a Retirement Income Consultant at WEA Trust Member Benefits, agrees that as you approach retirement, you need to consider reducing your risk. "Most people approaching retirement have more to lose and less time to make up for market losses before they will need the money."

Considering the recent economic debacle on Wall Street, the Leamans are happy with their decision. "I have an adversity to risk now. In retrospect, it was absolutely the right move for us. We have a good life, and I can sleep at night."

Feeling comfortable with the level of risk you take when investing is key. McCalla suggests that you revisit your asset mix periodically to make sure your tolerance for risk matches how you are investing your money.

Simplicity

A common reason people consolidate is convenience, according to McCalla. "Convenience means different things to different people. It can mean controlling and understanding your financial situation, it can mean easier management of contributions and withdrawals, or just being able to call one place to get help."

Easy reading. Managing multiple accounts can be a lot of work. If you have five different accounts, you receive five different quarterly statements. Each reports the quarter's activities differently, so it's no small feat to get a glimpse at your overall situation.

With your assets in fewer places, you get a clearer snapshot of where you are financially. The Leamans agree. "We really wanted to make life simple," says Terry. "We put our money in one place so we only receive one set of statements, and we know exactly where we're at."

McCalla points out that consolidation also makes tracking contributions and withdrawals easier. Because there are limits to how much you can contribute to most retirement accounts—penalties will apply if you go over—multiple accounts require you to more closely monitor where and how much you contribute.

Headache-Free MRDs. The Internal Revenue Service (IRS) requires you to start withdrawing money from certain types of accounts, such as a 403(b) and Traditional IRA, generally at age 70½. These withdrawals are called minimum required distributions (MRDs).

"Retired people with multiple accounts struggle with this," says McCalla. When calculating your MRD, you must consider all of your accounts. And although you have control from where and how you want your MRD to be taken, you are also responsible for communicating your withdrawal plans to *all* your account providers. "Failing to make your intentions clear can go bad in two ways. Either too much money will be distributed to you or not enough, which results in an IRS penalty of 50% of the MRD amount that was not distributed," he explains.

Economic Advantage

Consolidation may save you money by eliminating or reducing fees. The number one factor in determining your rate of return—after asset allocation—is cost. Fees eat into your bottom line, so to make the most of your invested dollar, you will want to minimize the fees you pay.

"Ask for a list of all the fees that apply to each of your accounts, including mortality and expense fees, surrender charges, and administrative fees. You may reduce your expenses by consolidating your accounts," McCalla suggests.

Rolling money during market unrest: Is it a good idea?

Generally, if you move money during a volatile time in a lateral way—to a very similar set of investments—chances are you won't see a large change in your account balance, according to McCalla.

"Ask for a list of all the fees that apply to each of your accounts. Chances are you can reduce your expenses by consolidating your accounts."

- Rob McCalla

One point of contact. Consolidation gives you a single point of contact. Questions about your statement or your asset allocations can get answered with one phone call. And account changes, such as address or beneficiary changes, are a breeze.

"However, moving money heavily invested in stocks to a fixed investment is a different story," he says. Here's the difference: Money that remains in the stock market has the potential to make up

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What can go where?

Rolling money from one retirement savings account to another is fairly straightforward. Generally, the IRS allows you to directly rollover money from one qualified account to another qualified account as long as they are the same flavor—meaning before-tax accounts may rollover into another before-tax account and after-tax may roll into after-tax. You can roll over 401(k), 457, 403(b), or IRA accounts (including SEP and Simple IRAs) into a 403(b) or IRA. However, rollovers from some account types may require a qualifying event such as separation from service or turning age 59½.

Who can rollover?

Rollovers into a WEAC IRA account offered through Member Benefits are open to WEAC members and their immediate family or employees of districts participating in our Trust Advantage program. This means your spouse, dependent children, parents, and parents-in-law are eligible to take advantage of our low fees and the 5.25% guaranteed rate.

If you have questions about rollovers, call us at 1-800-279-4030.

{MEMBER PROFILE

Terry and Carol Leaman live in Oshkosh. Carol taught second, fourth, and fifth grades in three different elementary schools during her 30-year career in the Oshkosh Area School District. She saved for retirement through her employer's 403(b) plan with WEA TSA Trust. Several years ago, in preparation for retirement, Terry consolidated his 401(k) and IRA accounts into one account with Member Benefits. "All of our retirement money is in one place. We're very happy with our decision. It's been nothing but positive."

The Leamans have enjoyed spending time in their retirement (and several years before) restoring their 1929-era tutor revival home which overlooks Lake Winnebago. They also enjoy their two German Shepherds (Zeke and Libby), as well as yoga, kayaking, tennis, and gardening.

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some or all of your losses when the market rebounds as long as it maintains essentially the same mix of investments (small cap to small cap, large cap to large cap, and so on). Moving that same money into a fixed account locks in the losses.

Example: You have $100,000 in a moderately aggressive portfolio (80% stocks and 20% bonds). According to your latest statement, your account balance is down 25%—your new balance is $75,000. If you are rolling the $75,000 to another account with basically the same investments (80/20), you may recover some or all of it when the market goes up. If however you move the $75,000 to a fixed account, you are locking in the 25% loss in value in the account.

Regardless of market conditions, take care when moving money. "If you decide to roll over money, be careful to avoid common and costly mistakes," McCalla warns. (See sidebar.)

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.

Keep in mind that mutual fund investments are not guaranteed and may gain or lose value. To the extent you elect to invest in mutual funds as opposed to the guaranteed investment, you increase your risk and potential for loss. Past performance is no guarantee for future results. Future performance may be lower or higher than past performance.

This article is for informational purposes only and not intended to be legal or tax advice. Consult your tax-advisor or attorney before taking any action.

WANT MORE?

What's your risk profile?
Risk Assessment Tool
weabenefits.com

Ask Rollover Questions
Call 1-800-279-4030

Costly Rollover Mistakes

Avoid these 6 common rollover mistakes.

1. **Missing the 60-day deadline.** The biggest mistake people make when rolling over money from one retirement savings account to another is missing the 60-day deadline, at which point penalties and taxes apply. Avoid this costly mistake with a direct transfer from company to company.

2. **Falling in the 20% withholding trap.** If you are rolling over a 401(k) from a previous employer and the check is made out to you instead of the new 401(k) company, the check issuer is required to withhold 20% for federal taxes. You will have to come up with the missing 20% or pay income taxes (plus a 10% penalty on the withdrawal if you are under age 55). You won't receive the withheld money until you file taxes the following year.

3. **Losing benefits/features.** Rolling over retirement accounts may not be the best move if you will lose features or benefits offered in your existing account—such as a death benefit or any income guarantees. Rolling over may not be a good choice for you if you lose access to specific funds or asset types you want in your retirement portfolio.

4. **Activating surrender fees.** Moving money when a surrender fee applies can be costly. There are ways to rollover a portion of your account without activating the surrender fees. Call a retirement consultant for details.

5. **Rolling into new surrender charges.** Make sure you understand what fees are charged before you move your money. Rolling into an account with a surrender period means you will be penalized if you move the money before the surrender period has expired (typically 7 to 20 years).

6. **Market timing.** If you decide to move money based on where the market is on a given day, recognize that the transaction is not instantaneous. Some providers can take weeks to process the transfer of funds. Your selling and purchase power is set on the day of the transfer, not on the day you initiate the transaction.

VOCABULARY

Unrealized Gain or Loss:
a profit or loss that results from holding on to an investment rather than selling it. For example, if you purchased an investment at $10 per share and it is currently valued at $15 per share, the increase in the share price is not paid out to you until the investment is sold and thus considered an unrealized gain. If the same investment is valued at $5 per share, and again you hold on to it, you would have an unrealized loss.

Dollar Cost Averaging:
an investment strategy where you invest the same amount of money at set intervals regardless of the share price. As the price rises, fewer shares are purchased, and as the price falls more shares are purchased. The goal of this investment approach is to buy more shares at a lower average cost per share over time. It is also a strategy that is intended to reduce exposure to risk associated with making a single large purchase.

> "Don't be afraid to learn about your district's benefits and goals for its teachers."
> - Kiley Bohen, Monona Grove School District

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rent should purchase renters insurance. It's a very economical way to protect your stuff. Even if you feel your possessions are fairly modest, losing even one big ticket item or many smaller possessions at once could be financially devastating.

Lesson #6: Understand your benefits

While there are many reasons people decide to accept a job, salary is probably one of the biggest considerations. However, financially speaking, it's not all about salary. Echeverria notes that benefits should go hand in hand with salary. "In some cases, the value of the benefits can more than make up for a difference in salary when considering two employment opportunities."

Employee benefits can be confusing, but don't let this scare you away from trying to understand them.

"Don't be afraid to learn about your district's benefits and goals for its teachers," advises Bohen. "I often felt shy about not knowing much about my benefits. I found answers by involving myself in district and union activities and asking knowledgeable colleagues."

When evaluating your employee benefits, Echeverria advises each member ask themselves these questions:

Do I understand my group insurance plans (health, dental, short- and long-term disability, long-term care, life insurance, etc.)?

Do I understand Wisconsin Retirement System (the state pension plan)?

How can I start contributing to my district's 403(b) retirement savings plan?

Does my school district offer flexible spending accounts? Do I understand how it benefits me?

Does my district offer payroll deduction for auto and home insurance and IRA contributions through the *Trust Advantage* program?

"For those with spouses in the public sector, make sure to take advantage of 401(k) employer matching contributions. If you don't contribute, you're giving up money that's coming to you in an employer match. This is an employment benefit you can't afford to pass up," says Echeverria.

Lesson #7: Watch your fees

Financial companies, including banks, brokers, and credit card companies, make money by charging fees. Make sure you understand exactly what fees apply and shop around for the best deal.

Avoid additional expenses that you have control over, like late fees, finance charges, and over limit fees. They can take a large chunk out of your hard earned cash.

WANT MORE?

Salary guide and cost of living information
rileyguide.com

Financial resource
bankrate.com

Market turmoil complicates retirement planning

Careful planning is more critical than ever

The year 2008 will go down in history as one of the most difficult for financial markets. Stocks, bonds, money market funds—investments of all types were affected in ways that will resonate for months and possibly years to come.

For those of you who are considering retirement, recent market turmoil has complicated the planning process and added considerable uncertainty. Can I still retire on schedule? If not, what do I have to do to get back on track toward a financially secure retirement? Are my investments properly positioned to help me through these uncertain times? Will I need to go back to work to make ends meet?

Careful preparation can help ensure that you remain financially secure. Wisconsin public school employees and members of WEAC-Retired are eligible to receive a Retirement Income Analysis offered by WEA Trust Member Benefits. This fee-based service can provide you with:

- Knowledge of whether you are on track to meet your goals.
- Suggested adjustments to meet your goals.
- Your Wisconsin Retirement System projection.
- Your Social Security projection.
- A retirement distribution and cash flow analysis.
- A tax analysis to help you anticipate your future income tax liability.

To learn more or to schedule an appointment, call 1-800-279-4030, Ext. 2513 or 6769.

Investment advisory services offered through WEA Financial Advisors, Inc.

{WANT MORE?

For the "do-it-yourself" types:

etf.wi.gov/calculator.htm
ssa.gov/planners/calculators
weabenefits.com, "Retirement Projection" calculator

Or, WEAC members may set up a free financial consultation with:

Bob Moeller, CFP®, RIA, CPA
WEAC Member Benefits Financial Planner **1-800-362-8034**

TWO

Average number of weeks people spend in their lives at traffic lights.

60,000

The number of miles long your system of blood vessels is. That's long enough to go around the world more than twice.

eleven

The number of pounds of chocolate the average American consumes per year.

15,210

The number of miles Wisconsin boasts of snowmobile trails.

266

million people in the United States have cellphones.

{FEEDBACK

Do you have a story to tell? Do you want to tell us what you think about the magazine, or suggest an article idea?

Send an e-mail to memberbenefits@weatrust.com. Please type "your$" into the subject line.

Free stuff

Feeling pinched? It may be time to tighten the proverbial financial belt. But where to start? This list of freebies may help you identify ways to reduce your expenses by taking advantage of free stuff.

FREE SOFA PLUS

One person's trash is another's treasure. You'll find all sorts of free stuff on your local Craigslist site, including couches, chairs, entertainment centers, and tables. Many are in heavily used condition but will work fine to furnish a dorm or first apartment. There are now 11 Wisconsin Craigslist sites. Just Google "Craigslist Wisconsin."

FREE BOOKS, MUSIC, & MOVIES

Don't forget about one of the best deals in town—the public library. If you haven't been lately, you might not realize that in addition to books you also have access to heaps of magazines, CDs, and movies.

Many libraries also offer free lectures, computer training, book readings, children story hours, and community clubs.

FREE CAPITAL GAINS

Who wouldn't love to let their investments grow 100% tax-free? Take a pass on paying capital gains taxes by investing in a Roth IRA. Any money you put into your Roth grows tax-free, and you won't owe Uncle Sam a dime when you cash out in retirement.

FREE BUDGETING

Looking for help on keeping tabs on your budget? You don't have to shell out for Quicken or Microsoft Money software. Track your spending instead through the free service at Wesabe.com.

According to their Web site, Wesabe can help you organize your information and pinpoint areas where you could improve, all while protecting your passwords, identity, and other sensitive information. You can also get feedback from other Wesabe users.

FREE HELP WITH HOME IMPROVEMENT

To save money on a home renovation project, it's a no-brainer to do the work yourself. Get the skills necessary through free workshops at your local hardware store.

For example, Home Depot provides free hands-on clinics on topics such as installing flooring, tiling a backsplash, and installing a wireless home network. You can also find handy video how-tos at HomeDepot.com, Lowes.com, ThisOldHouse.com, or at your local library.

FREE MONEY FOR COLLEGE

Recommended by over 15,500 high schools and 3,500 colleges, FastWeb.com claims to be the nation's largest, most accurate, and most frequently updated scholarship database online.

- Free scholarship search
- Personalized scholarship matching
- Side-by-side college comparison
- Financial aid and student loan tips
- Part-time jobs and internships search

Still time for 2008 IRA contributions!

There is still time to make contributions to your IRA—or open one—for the 2008 tax year. Contributions for 2008 must be postmarked by April 15, 2009.

Be sure to indicate the year for which you are contributing. Contribution limits for 2008 are $5,000 per year for those under age 50 and $6,000 for those age 50 and older.

IRA Contribution Limits for 2008-2009
Under Age 50 **$5,000**
Age 50 or Older **$6,000**

If you would like to open an IRA, call 1-800-279-4030 or enroll at weabenefits.com.

WEA TRUST
MEMBER BENEFITS
Every Member Financially Secure
PO Box 7893, Madison, WI 53707-7893

Why did I switch

to WEA Trust Member Benefits for my auto and home insurance?

I love that I have insurance with an organization created just for me.

And, it's **not** an off-the-shelf policy.

The special features and coverages provide me with more protection.

Compare your current auto and home insurance to WEA Trust Member Benefits.

You'll find that it's **simply better insurance.**

Find out if you qualify for this benefit program.

Call 1-800-279-4010 or go to weabenefits.com

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