

WEA TSA Trust program

- Low annual administrative fee of 0.35% (with an annual maximum of \$300)
- No commissions
- No fees to open or close an account
- No fees for account changes
- No mortality/death benefit charges

Want to learn more?

For more information, complete and mail this card or call us at 1-800-279-4030.

Name _____ District _____

Home Address _____

City/State/ZIP _____

Home Telephone* () _____

E-mail Address _____

*Phone number must be included for kit to be sent.

weabenefits.com

TSA Brochure

TSA 3452-240-1210 (W)

TSA program securities offered through
WEA Investment Services, Inc., member FINRA.

We've been noticed.

Two prominent publications, *Forbes* magazine and the *Los Angeles Times*, praise the WEA TSA Trust for offering a soundly managed, low-fee program. The total cost to members investing in mutual funds through the WEA TSA Trust...

"is about one-tenth the cost of the more expensive products on the market," Forbes writes.

"Public school employees in Wisconsin are fortunate when it comes to 403(b) retirement savings options," says Dan Otter, a leading 403(b) authority and founder of 403bwise.com, and a teacher in Washington, D.C. According to Otter,

"WEAC is the only teachers union in the nation to set up a 403(b) for its members."

"I'm completely impressed by what you are doing here," says Otter, referring to the WEA Tax Sheltered Annuity Trust program.

"This program has all the components we advocate for: education, low fees, and quality investment options."



PO Box 7338
Madison, WI 53707-7338



Have you taken a look at your *nationally recognized* 403(b) program lately?



Look closely.
The difference *is clear*.

Details inside about this unique retirement savings program.

Low Fees

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

The WEA TSA Trust has an annual administrative fee of 0.35% with an annual cap of \$300. This means more of your money is working for you. It's important to understand the fees associated with any plan. While you can't control what the markets do, you can control how much you pay for a product.

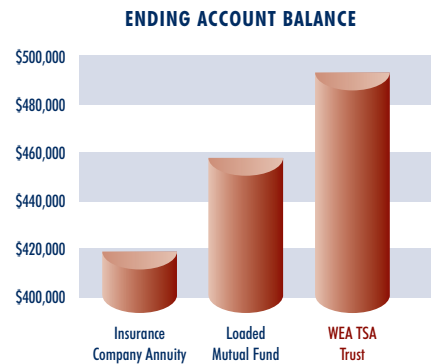


Illustration assumes an annual contribution of \$5,000 and an annual rate of return of 7% over a period of 30 years. This is for illustrative purposes only and not indicative of any investment. The assumed fees are:

Annuity: 1% annual insurance charge (mortality and expense plus administrative charges).

Loaded mutual fund: Front-end sales charge (5.75–3.5% with reduction at breakpoints) and annual 12b-1 fee of 0.25%.

WEA TSA Trust: Annual administrative fee of 0.35% (with an annual maximum of \$300). \$25 inactive account minimum annual fee applies to accounts with no contributions or distributions.

Mutual fund management fees apply.

Personal Service

Our personal customer service is offered by professional staff that specialize in meeting the financial needs of public school employees like you.

When you call us for assistance, you will talk to a live person. We'll take time to understand your needs, answer your questions, and help you make sound decisions about your financial future. It's no wonder members who choose us typically stay with us for the long term.

This is *YOUR* program.

This program was created by the Wisconsin Education Association Council (WEAC) to exclusively serve Wisconsin public school employees.

We are not-for-profit.

As a not-for-profit organization, we have no shareholders or commissioned salespeople. We do have a dedicated staff that will take the time to help you get on the path to financial security.

Investment Options

Carefully selected no-load mutual funds and our Guaranteed Investment provide the flexibility you need to manage risk and build a diversified portfolio. And you choose how involved you want to be in managing your investments.

Do-It-Yourself Investing

For those who desire to actively manage their investments, we offer funds from three different management strategies: indexed, actively managed, and socially responsible.

One-Decision Investing

If you desire a simple, one-decision investment designed to build assets without the need for rebalancing, target retirement funds may be right for you. Target retirement funds (also called life cycle funds) offer an easy way for public school employees to get started with a 403(b). These funds identify and maintain an age-appropriate asset allocation throughout your investing years—providing you the option to minimize personal oversight of your portfolio.

Target retirement funds invest in a mix of stock and bond funds that steadily become more conservative as they approach their target date. Target retirement funds are not guaranteed and may gain or lose value now and after their target date.

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.

Tax Planning Options

In addition to diversifying your investments, you now have the option to diversify your future tax risk by choosing before-tax and/or after-tax (Roth) 403(b) contributions.

Before-Tax 403(b) Contributions

When you make your 403(b) contributions on a before-tax basis, your taxable income is reduced and payment of taxes is deferred until you withdraw the money. Withdrawals are taxed as ordinary income.

After-Tax (Roth) 403(b) Contributions

Roth 403(b) contributions are taxed now, but qualified withdrawals, including earnings, are tax-free. When you retire, you owe nothing on years of compounded earnings which may be a significant amount. Check with your district to see if Roth contributions are available.

Online Tools

Online enrollment and account access 24/7

Take advantage of our easy online enrollment, and change your investment allocations at any time by visiting weabenefits.com.

Financial Tools

Use our online financial calculators to help you in your financial decision-making and retirement planning. Go to weabenefits.com and look under Learning Center.

Risk Assessment and Allocation Worksheet

What kind of an investor are you? Find out with our online risk assessment calculator. Answer 13 short questions to help you determine your personal risk tolerance.

Educational Opportunities

Like you, we believe in the power of education.

That is why we provide an array of educational opportunities to public school employees. We present in school districts around the state throughout the year. We also offer live online seminars—members can participate from home or anywhere there is Internet access. Go to weabenefits.com/calendar for more information.

What is a 403(b)?

A 403(b), sometimes called a tax-sheltered annuity (TSA), is a retirement savings account available to public school employees. It is similar to the 401(k) offered in the private sector. It is offered through your district, but you make the contributions and decide how to invest.

For more information about how you can start saving for retirement with a 403(b):

Call 1-800-279-4030

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