

Ten questions to ask any 403(b) TSA vendor
Recommended by Bob Moeller, WEAC Financial Planner

**Answers for WEA Trust Member Benefits'
TSA program
(WEA Tax Sheltered Annuity Trust)**

1. What is the annual mortality expense cost for this product?	None.
2. What are the annual total non-mutual fund or non-sub account fees for this product, including the mortality expense fee? (i.e., insurance company fees not related to managing the investments.)	Annual administrative fee of 0.35% (35/100 of 1%). You will pay an administrative fee of 0.029167% of your ending monthly account balance, the equivalent of 0.35% of your average annual account balance. The maximum administrative fee you can pay per calendar year is \$300. An annual minimum fee of \$25 (to cover the cost of required quarterly statements) applies to inactive accounts (accounts with no annual contributions or distributions). This fee is only charged if the annual administrative fee of 0.35% is less than \$25 and the account is inactive all year. It is not an additional fee.
3. What are the sales charges associated with this product?	None
4. What is the average sub account management fee or mutual fund management fee? (fees directly related to the investments)	A range of .05% to 1.25% depending on the mutual funds selected.
5. What is the withdrawal or transfer penalty schedule with this product?	None.
6. If I decide to transfer funds from this product to a different company, can I stipulate that only funds be transferred that are transferred without any reduction?	Yes. However, all funds would be transferred without reduction because we do not charge a transfer fee.
7. Are there any other fees, costs, or expenses associated with this product that are not covered above? If so, please detail them.	No other fees apply.
8. What is the fixed interest rate currently?	2010 guaranteed investment will be 5.0%. Guarantees are based upon the claims paying ability of the issuing company.
9. Please supply me with a brief description of each investment option and the five- and 10-year performance record of each compared to its appropriate benchmark.	Please visit our Web site at weabenefits.com . Click on the Retirement , then Investment Choices or call 1-800-279-4030 and request an <i>Investment Spectrum</i> and a recent quarterly investment performance report.
10. Will I be able to make investment changes, get questions answered, and otherwise manage my account via the internet?	Yes, you may access your account at weabenefits.com or call 1-800-279-4030 to speak with a retirement consultant from 7:30 a.m. to 5 p.m. business days.

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. Such guarantees are based upon the financial strength and claims-paying ability of the insurance company issuing the contract.

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