

IRA Account Application

(Select account type[s].)

☐ **Traditional**

☐ **Inherited IRA:**

Name of Deceased: _____

☐ **Roth**

☐ **Trad** ☐ **Roth**

Deceased Social Security No.: _____

☐ **SEP** (Must include IRS Form 5305. Visit www.irs.gov.)

Relation to Deceased: _____

☐ **Minor** (Request Form 3088 from WEA Member Benefits)

Deceased Date of Birth: _____

Date of Death: _____

Please provide death certificate.

1. Applicant Information

Social Security No. _____

Date of Birth _____

Name _____
Last First Middle

Retirement Date (if applicable) _____

Address _____

Marital Status: ☐ Single ☐ Married

City State ZIP

Gender: ☐ Male ☐ Female

Phone (_____) _____

Certain state residency required. To confirm residency, visit <https://weabenefits.com/product/ira>.

E-Mail Address _____

State of Residency: _____

☐ Please enroll me for electronic statements. I may opt out at any time.

We will verify your eligibility for the IRA. If you are related to an eligible person, please indicate below:

☐ I am a { ☐ Spouse ☐ Parent-in-law ☐ Domestic partner ☐ Parent ☐ Child } of an eligible person: _____

(PRINT ELIGIBLE PERSON'S NAME)

2. Personal Identification and Verification Record (This section must be completed.)

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires us to obtain, verify, and record information that identifies each person who opens an account. We will verify the information provided below.

Are you an agent for a foreign or offshore private banking/trust account? ☐ Yes ☐ No

Type of identification (choose one):

☐ Driver's License ☐ Passport ☐ Government ID

State Identification Issued By: _____ Date Issued: _____

Document ID#: _____ Expiration Date: _____

3. Funding Information—I will fund my IRA via the following method:

☐ **yourMONEY™ (online portal after account set up).** You may also enroll online at weabenefits.com/enroll.

☐ **SmartPlan**—Enclose a personalized voided check for this account, NOT a deposit slip.
Please submit a completed *SmartPlan IRA Authorization or Modification(s)* form with this application.

☐ **Check attached** in the amount of \$_____ for tax year _____.

☐ **Payroll deduction** (if available in your school district)—per paycheck deduction of \$_____ (\$20 monthly minimum).
A *Payroll Deduction Authorization* form may be required by your employer. Ask your payroll coordinator.

☐ **Direct transfer/rollover from WEA TSA Trust or other company account.**
Please submit a completed *Request for Transfer/Rollover to WEA Member Benefits* form with this application.

☐ **Rollover check attached in amount of \$_____ from a distribution** within the past 60 days from my employer's plan or another IRA. Please submit a completed *Request for Transfer/Rollover to WEA Member Benefits* form with this application.

4. Choose an Investment Strategy

Allocations must be in whole numbers and must total 100% or your allocation will default to the Guaranteed Stable Investment Fund (WI only) or The Vanguard Treasury Money Market Investor (national only). The allocations below will apply to all future money for any type of contribution received by WEA Member Benefits until you change them.

You may combine investment choices from Option 1 and Option 3, and the sum of the percentages must equal 100%. If you choose Option 2, the other options are not available, and you must attach the *Investor Suitability Profile Questionnaire*.

OPTION 1—Target Retirement Funds

For those who prefer to have their investment portfolio managed for them.

VANGUARD TARGET RETIREMENT FUNDS

Vanguard Target Retirement Income Investor	_____ %
Vanguard Target Retirement 2025 Investor	_____ %
Vanguard Target Retirement 2035 Investor	_____ %
Vanguard Target Retirement 2045 Investor	_____ %
Vanguard Target Retirement 2060 Investor	_____ %
Vanguard Target Retirement 2070 Investor	_____ %

OPTION 2—Model Portfolios

Select one model only and attach the *Investor Suitability Profile Questionnaire*.

Model Portfolios

- ☐ Conservative Model
- ☐ Moderately Conservative Model
- ☐ Moderate Model
- ☐ Moderately Aggressive Model
- ☐ Aggressive Model

OPTION 3—Hands-On Investing

For those who prefer to manage their own investment portfolio.

FIXED INCOME

Guaranteed Stable Investment (WI only)	_____ %
Pioneer Bond Y	_____ %
Guggenheim Ltd Duration Instl (nat'l only)	_____ %
Vanguard Treasury Money Market Inv (nat'l only)	_____ %

LARGE-CAP STOCK MUTUAL FUNDS

Vanguard Equity Income	_____ %
Vanguard Institutional Index Institutional Plus	_____ %
Parnassus Core Equity Institutional	_____ %
Fidelity Contrafund (K6) Institutional	_____ %
JP Morgan Large Cap Growth R6	_____ %

MID-CAP STOCK MUTUAL FUNDS

T. Rowe Price Mid-Cap Value	_____ %
Vanguard Mid-Cap Index Institutional	_____ %
ClearBridge Select A	_____ %

INTERNATIONAL STOCK MUTUAL FUNDS

Invesco Developing Markets Y	_____ %
JHancock International Growth R6	_____ %
Vanguard Total International Stock Index	_____ %

SMALL-CAP STOCK MUTUAL FUNDS

MFS New Discovery R3	_____ %
Vanguard Small-Cap Index Institutional	_____ %
ClearBridge Small Cap Growth A	_____ %

SPECIALTY MUTUAL FUNDS

PIMCO All Asset Institutional	_____ %
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5. Prohibition of Telephone Access

- ☐ **I authorize** and direct WEA Member Benefits and its agents to discuss information regarding my account(s), and to act upon certain telephone **instructions from me**. I understand and agree that neither WEA Member Benefits nor its agents will be liable for actions taken in compliance with telephone instructions that they reasonably believe to be genuine.

Create verbal password: _____ (up to 10 characters—no symbols or special characters allowed).

- ☐ **I authorize** and direct WEA Member Benefits and its agents to discuss information regarding my account(s), and to act upon certain telephone **instructions from me and/or my spouse/domestic partner**. I understand and agree that neither WEA Member Benefits nor its agents will be liable for actions taken in compliance with telephone instructions that they reasonably believe to be genuine.

Name of your spouse/domestic partner: _____

Create verbal password: _____ (up to 10 characters—no symbols or special characters allowed).

- ☐ **I do NOT authorize** WEA Member Benefits to act upon telephone instructions regarding my account(s). I understand that WEA Member Benefits will accept and act upon only written instructions from me regarding my account(s).

6. Beneficiary Information (See *Choosing Your Beneficiaries* brochure before completing this section.)

No matter how you complete this designation, if you are married at the time of your death, your spouse may have enforceable claims on your account pursuant to Wisconsin's marital law. You may wish to consult your attorney on this matter. If no beneficiary is chosen, your account will be paid to your estate. Please see Step 5 of the IRA Enrollment Booklet for further information.

Name	Date of Birth	Relationship	Percentage	<input type="checkbox"/> Primary Beneficiary <input type="checkbox"/> Contingent Beneficiary
Name	Date of Birth	Relationship	Percentage	<input type="checkbox"/> Primary Beneficiary <input type="checkbox"/> Contingent Beneficiary
Name	Date of Birth	Relationship	Percentage	<input type="checkbox"/> Primary Beneficiary <input type="checkbox"/> Contingent Beneficiary
Name	Date of Birth	Relationship	Percentage	<input type="checkbox"/> Primary Beneficiary <input type="checkbox"/> Contingent Beneficiary
Name	Date of Birth	Relationship	Percentage	<input type="checkbox"/> Primary Beneficiary <input type="checkbox"/> Contingent Beneficiary

(List additional beneficiaries on a separate page—include your account ID number, signature, and date on all additional pages.)

7. Trusted Contact

Would you like to establish a contact that WEA Member Benefits is allowed to contact in the event we are not able to contact you, the owner, or if we reasonably believe there is an attempt of financial fraud in relation to your account? If so, please provide the following information regarding the contact.

Name _____ Phone Number _____
Address _____

Authorization to Contact: ☐ Yes ☐ No

8. Signature and Date (Required)

I understand the eligibility requirements for the type of IRA deposit I am making, and I state that I qualify to make the deposit. I received a copy of the *IRA Account Application*, *Plan Agreement*, *Financial Disclosure*, and the IRA disclosure statement. I understand that the terms and conditions that apply to this IRA are contained in this *IRA Account Application* and the *Plan Agreement*. I agree to be bound by those terms and conditions. Within seven (7) days from the date I open this IRA, I may revoke it without penalty by mailing or delivering a written notice to WEA Member Benefits. I acknowledge that WEA Member Benefits does not provide tax, investment, or legal advice.

I acknowledge that I have read the mutual fund prospectus(es) of any of the investments I have selected and I have received the WEA Form CRS.

I assume complete responsibility for all of the following: (1) determining that I am eligible for an IRA each year I make a contribution; (2) ensuring that all contributions I make are within the limits set forth by the tax laws; and (3) the tax consequences of any contributions (including rollover contributions and conversions) and distributions.

Taxpayer Certification: Under penalty of perjury, I certify that the Social Security number provided in *Applicant Information* section is the correct federal taxpayer identification number. I also certify that all information provided in this application is accurate to the best of my knowledge.

Applicant's (or Guardian's, if Minor) Signature _____ **Date** _____

If applicant is a minor, the Guardian must complete the Indemnification Agreement to Establish an Individual Retirement Account for a Minor.

For internal use only. Face-to-face meeting conducted by: _____

Investor Suitability Profile Questionnaire

Please be aware that if you are changing employers this application will not combine your prior employer's plan into your new employer's plan. If you wish to combine the two plans, please contact us for the necessary form.

INTERNAL USE ONLY: ☐ OHC ☐ PIA ☐ RIA ☐ 3-Year

1. Investor Information

Social Security No. (last four digits) _____

Employer Name _____

Name _____
Last First Middle

Occupation _____

Address _____

Email Address: _____

City State ZIP

Phone (_____) _____

Birthdate: _____

Marital Status: ☐ Single ☐ Married

My current annual income from all sources is:

- ☐ Less than \$25,000
☐ \$25,000–\$70,000
☐ More than \$70,000

My tax bracket is:

- ☐ 0%–12%
☐ 22%–24%
☐ Over 32%

My investment experience pertains to:

(You can choose more than one response)

- ☐ Savings and fixed deposits
☐ Bonds
☐ Unit trusts
☐ Equities
☐ Other(s). Please specify: _____

My net worth, excluding home, furnishings, and autos:

- ☐ Under \$50,000
☐ \$50,000–\$100,000
☐ \$100,000–\$250,000
☐ \$250,000–\$500,000
☐ \$500,000–\$1,000,000
☐ Over \$1,000,000

What is your primary investment objective?

- ☐ Capital preservation
☐ Capital gain
☐ Retirement planning
☐ Children's education
☐ Other(s). Please specify: _____

2. Investor Profile

Time Horizon (Your current situation and future income needs)

My current age is:

- ☐ Less than 45 (5 points)
☐ 45–55 (4 points)
☐ 56–65 (3 points)
☐ 66–75 (2 points)
☐ Over 75 (1 point)

When do you expect to start drawing income?

- ☐ Not for at least 20 years. (5 points)
☐ In 10 to 20 years. (4 points)
☐ In 5 to 10 years. (3 points)
☐ Not now, but within 5 years. (2 points)
☐ Immediately. (1 point)

Long-Term Goals and Expectations (Your views of how an investment should perform over the long term)

What is your goal for this investment?

- ☐ To grow aggressively. (5 points)
☐ To grow significantly. (4 points)
☐ To grow moderately. (3 points)
☐ To grow with caution. (2 points)
☐ To avoid losing money. (1 point)

Assuming normal market conditions, what would you expect from this investment over time?

- ☐ To typically keep pace with the stock market. (5 points)
☐ To slightly trail the stock market, but provide a good profit. (4 points)
☐ To trail the stock market, but provide a moderate profit. (3 points)
☐ To have some stability, but make modest profits. (2 points)
☐ To have a high degree of stability, but make small profits. (1 point)

The 403(b) retirement programs is offered by the WEA TSA Trust. TSA program registered representatives are licensed through WEA Investment Services, Inc., member FINRA. The Trustee Custodian for the WEA Member Benefits IRA accounts is Newport Trust Company. The Trustee Custodian for the Personal Investment Accounts is Mid Atlantic Trust Company. The Personal Investment Account program is offered by WEA Financial Advisors, Inc., an SEC registered investment advisor. All investment advisory services are offered through WEA Financial Advisors, Inc., an SEC registered investment advisor.

TSA 4327-282-0123 (W)

Suppose the stock market performs poorly over the next decade. What would you expect from this investment?

- ☐ To lose money. (5 points)
- ☐ To make very little or nothing. (4 points)
- ☐ To eke out a little gain. (3 points)
- ☐ To make a modest gain. (2 points)
- ☐ To be little affected by what happens in the stock market. (1 point)

Short-Term Risk Attitudes (Your attitude toward short-term volatility)

Which of these statements best describe your attitude about the next three years' performance of this investment?

- ☐ I don't mind if I lose money. (5 points)
- ☐ I can tolerate a loss. (4 points)
- ☐ I can tolerate a small loss. (3 points).
- ☐ I'd have a hard time tolerating any losses. (2 points)
- ☐ I need to see a least a little return. (1 points)

Which of these statements best describe your attitude about the next three months' performance of this investment?

- ☐ Who cares? One calendar quarter means nothing. (5 points)
- ☐ I wouldn't worry about losses in that time frame. (4 points)
- ☐ If I had a loss of greater than 10%, I'd be concerned. (3 points).
- ☐ I can only tolerate small short-term losses. (2 points)
- ☐ I'd have a hard time stomaching any losses. (1 points)

Total Score: _____

3. Investor Profile Results

Total Score

- ☐ 7–10 = Conservative
- ☐ 11–17 = Moderately Conservative
- ☐ 18–24 = Moderate
- ☐ 25–31 = Moderately Aggressive
- ☐ 32–35 = Aggressive

Conservative: As a conservative investor, your portfolio will be invested in the most risk-averse areas such as cash and fixed-income securities. This approach offers a high degree of stability and should minimize the chances of substantial short-term volatility. The overall return, while not guaranteed, should fall within a narrow range of possibilities. However, particularly for time periods greater than five years, these returns may underperform the returns achievable from a higher-risk approach.

Moderately Conservative: As a moderately conservative investor, your portfolio will be invested primarily in areas such as cash and fixed-income securities with only a modest exposure to equities. This approach concentrates on stability rather than maximizing return and should limit the chances of substantial short-term volatility. The overall return, while not guaranteed, should fall within a narrow range of possibilities. However, particularly for time periods greater than five years, these returns may underperform the returns achievable from a higher-risk approach.

Moderate: As a moderate investor, your portfolio will include investments in equities, balanced by exposure to more risk-averse areas of the market such as cash, fixed-income securities and real estate. This approach aims to achieve a balance between stability and return, but is likely to involve at least some short-term volatility. The overall return, while not guaranteed, should not be extreme. In most, circumstances,

particularly for time periods greater than five years, these returns should outperform the returns achievable from a more conservative approach but may underperform the returns achievable from a higher-risk approach.

Moderately Aggressive: As a moderately aggressive investor, your portfolio will be invested primarily in equities. This approach concentrates on achieving a good overall return on your investment while avoiding the most speculative areas of the market. Significant short-term fluctuations in value can be expected. The eventual return for the time period over which you invest could fall within a relatively wide range of possibilities. In most circumstances, particularly for time periods greater than five years, these returns should outperform the returns achievable from a more conservative approach.

Aggressive: As an aggressive investor, your portfolio will be invested in equities and will include exposure to more speculative areas of the market. The aim is to maximize return while accepting the possibility of large short-term fluctuations in value and even the possibility of longer-term losses. The eventual return for the time period over which you invest could fall within a wide range of possibilities. In most circumstances, the return should outperform the returns achievable from a more conservative approach.

4. Acknowledgement (To be completed by investors.)

1. I confirm that the information disclosed is true, complete, and accurate.
2. I confirm that this information has been explained and I understand the features and risks of the category(ies) of funds that is/are suitable for me.
3. I acknowledge receipt of a copy of the *Product Highlight Sheet* and relevant disclosure documents which have been given to me.

If applicable:

- ☐ I decline to provide certain information required for product suitability assessment and I understand that this may adversely affect my suitability assessment.
- ☐ I have decided to purchase another fund(s) that is/are not recommended by the outcome of this risk tolerance questionnaire.
Please state the new fund(s)

If you choose not to complete and return this questionnaire you are acknowledging that you may not be in the most appropriate model portfolio and accept all responsibility for your investment elections.

Investor's Signature

Date

Reviewer's Signature

Date



Item 1: Introduction	<p>WEA Investment Services, Inc., (“WEA IS,” “we,” “our,” or “us”) is a member of the Financial Industry Regulatory Authority (FINRA). WEA IS is a subsidiary of the WEA Member Benefit Trust. Brokerage services and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing. Some financial professionals registered with WEA IS are also registered with WEA Financial Advisors, Inc. For information regarding advisory services, please see the Client Relationship Summary for our affiliated RIA, WEA Financial Advisors, Inc.</p>
Item 2: Relationship and Services	<p>What investment services and advice can you provide me? We offer brokerage services to retail investors of proprietary 403(b) and IRA programs provided through our affiliates. WEA IS provides recommendations with respect to account type but does not provide recommendations with respect to your investment options. WEA IS does not buy or sell securities on behalf of your account(s); however, our registered representatives take orders to execute transactions on behalf of your account(s). WEA IS will refer you to WEA Financial Advisors, Inc. (WEA FA), for advice and/or recommendations regarding investments. While WEA IS remains available to assist you, WEA IS does not monitor your account(s). Our brokerage services are limited to specific groups, focused primarily on K–14 public educators and their families. A current description of eligible groups can be found on our website, www.weabenefits.com/family.</p> <p>We do not impose an account minimum at this time.</p> <p><i>For additional information, please see our Regulation Best Interest Disclosure.</i></p> <p>Questions to ask your Financial Professional:</p> <ul style="list-style-type: none">• Given my financial situation, should I choose an investment advisory service? Why or why not?• How will you choose programs and/or investments offered to me?• What is your relevant experience, including your licenses, education, and other qualifications?• What do these qualifications mean?
Item 3: Fees, Costs, Conflicts, and Standards of Conduct	<p>What fees will I pay? WEA IS does not charge fees. The affiliated 403(b) and IRA programs have an annual administrative charge based on your account balance. For additional information about program costs, please visit https://www.weabenefits.com/product/403b/our-403b-fees/ or https://www.weabenefits.com/product/ira/our-ira-fees/.</p> <p>Other Fees and Costs You may also incur fund operating expenses. You will pay these operating expenses, whether you make or lose money on your investments. Operating expenses will reduce any amount of money you make on your investments over time. Please make sure you understand what operating expenses you are paying.</p> <p><i>For additional information, please see our Regulation Best Interest Disclosure.</i></p> <p>Questions to ask your Financial Professional:</p> <ul style="list-style-type: none">• Help me understand how these fees and costs might affect my investments.• If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me? <p>What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have? When we provide you with a recommendation, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice we provide you. Here are some examples to help you understand what this means.</p> <p>The programs that we offer are primarily limited to proprietary programs offered by our affiliates such as the 403(b) and IRA programs. Our affiliates directly and indirectly compensate us for offering their</p>



	<p>programs. This creates a conflict of interest in that we are unable to offer other programs that may better suit your needs.</p> <p>Certain mutual fund companies give our affiliates record-keeping reimbursements based on the amount of funds placed with them. We therefore have an incentive to promote proprietary programs offered by our affiliates because our affiliates use record-keeping reimbursements to offset program fees and expenses, including investment professional salaries.</p> <p>Questions to ask your Financial Professional:</p> <ul style="list-style-type: none">• How might your conflicts of interest affect me, and how will you address them? <p><i>For additional information, please see our Regulation Best Interest Disclosure.</i></p> <p>How do your financial professionals make money?</p> <p>Our investment professionals are compensated with an annualized base salary and a non-individualized discretionary annual bonus based on the overall growth of our affiliate programs, including new business and retention. Our investment professionals do not earn commissions and are not compensated on a transaction basis for their activities at WEA IS. Certain professionals are dually registered with our affiliated Registered Investment Adviser; however, they do not earn compensation as a representative of the Registered Investment Adviser in relation to their activities at WEA IS.</p>
Item 4: Disciplinary History	<p>Do you or your financial professionals have legal or disciplinary history?</p> <p>No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Questions to ask your Financial Professional:</p> <ul style="list-style-type: none">• As a financial professional, do you have any disciplinary history? For what type of conduct?
Item 5: Additional Information	<p>For additional information about our services, please visit www.weabenefits.com or contact our Compliance Coordinator at 1-800-279-4030 or retirement@weabenefits.com. If you would like additional, up-to-date information or a copy of this disclosure, please call 1-800-279-4030.</p> <p>Questions to ask your Financial Professional:</p> <ul style="list-style-type: none">• Who is my primary contact person?• Is he or she a representative of an investment adviser or a broker-dealer?• Who can I talk to if I have concerns about how this person is treating me?