

SAVE for your future

Our savings programs provide you with flexibility in investment options, low fees, and access to our savings consultants. We're here for you.

► 403(b) TAX-SHELTERED ANNUITY

Nationally recognized by *Forbes* magazine and the *Los Angeles Times* as being a low-cost, soundly-managed investment choice.

The 403(b) retirement program is offered by the WEA TSA Trust. TSA and IRA program registered representatives are licensed through WEA Investment Services, Inc., member FINRA.

► TRADITIONAL AND ROTH IRA

An IRA is a great way to accumulate tax-advantaged retirement savings. Your family members may also take advantage of our IRA program. Restrictions may apply.

The Trustee Custodian for the WEA Member Benefits IRA accounts is Newport Trust Company.

► PERSONAL INVESTMENT ACCOUNT

Consider our Personal Investment Accounts if you are looking for a way to invest your money outside of a retirement account without using a cash account such as savings, checking, or certificates of deposit. It can be registered in just your name or opened jointly.

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., a registered investment advisor.

Get a PLAN

Let us help you develop a strategy to achieve your financial goals.

► DO IT YOURSELF FINANCIAL PLANNING

For those who have a 403(b) account with Member Benefits, we offer a free interactive wealth management tool called eMoney. You can monitor your budget, get investment updates, store important documents, and receive strategic advice from our financial advisors via the portal.

► FINANCIAL COACHING

If you're new to investing and retirement saving or need guidance on a different financial topic, we offer several options based on what you want to explore. Topics range from investment allocation to debt reduction to the Wisconsin Retirement System to college savings to initial estate planning—and much more.

► FINANCIAL PLANNING ADVICE

We offer three financial planning options help you explore your retirement readiness. These are fee-based options that can help you evaluate your current investment portfolio or explore if you're on track for retirement. Discounts may be available for some participants.

All investment advisory services are offered through WEA Financial Advisors, Inc. Some consultations may be free, call us for details. However, if you choose to invest in the WEA 403(b) Tax Sheltered Annuity, WEA Member Benefits IRA, or WEA Member Benefits Personal Investment Account programs, fees will apply. Consider all expenses before investing. Must meet eligibility rules to participate. Fees and services subject to change. Terms controlled by signed service agreement.



"I highly recommend taking advantage of the financial planning services. I gained a better understanding of what my money is doing and the benefit of my investment. There were a lot of aha moments."

Emily Piehl Portillo | Wisconsin Dells School District

No participants were compensated for their reviews.

PROTECT your assets

Our personal insurance program provides you with fair premium rates, exceptional service, and custom policies with unique benefits for educators.

► AUTO INSURANCE

Individualized needs assessments provide protection that makes sense for you. Our pricing and underwriting rules help members enjoy greater rate stability.

► HOME AND CONDO INSURANCE

Our Guaranteed Replacement Cost coverage, exclusive educator coverages, and member-centric claims service set us apart from other companies. Ask about our Equipment Breakdown coverage.

Equipment Breakdown insurance is underwritten by Mutual Boiler Re.

► RENTERS INSURANCE

Renters insurance is an economical way to protect yourself from financial loss from perils like fire or theft, and provides \$500,000 of personal liability protection.

► LIFE INSURANCE

If something happens to you, life insurance can help your family manage better financially.

The life insurance program is offered and administered by Associates of Clifton Park. Life insurance products are underwritten by multiple life insurance carriers.

► UMBRELLA INSURANCE

Umbrella insurance is an economical way to protect against catastrophic loss that could be financially devastating. Your assets and future earnings could be at risk if you are found liable to others as a result of an accident or other catastrophic event.

Property and casualty insurance programs are underwritten by WEA Property & Casualty Insurance Company. The terms and conditions of your coverage are exclusively controlled by your written policy. Please refer to your policy for details. Certain policy exclusions and limitations may apply.

► FLOOD INSURANCE

Anywhere it rains, it can flood. We can help you determine if you live in a high-risk flood zone and give you a quote.

Flood insurance offered through the National Flood Insurance Program and underwritten by Bankers Insurance Company.

► INDIVIDUAL LONG-TERM CARE INSURANCE

This provides coverage for quality long-term care (including home health care) which may be needed at any time in life following an accident or illness.

The long-term care insurance program is administered by Associates of Clifton Park. Long-term care (LTC) insurance products are underwritten by multiple LTC insurers.

► COVERAGE FOR YOUR TOYS

We cover boats, motorcycles, mopeds, campers, snowmobiles, and many other seasonal toys.

Call us for a **FREE** insurance review

Our consultants will review your current coverage and provide recommendations to fit your needs.

"Getting our home policy took a lot of time, and we had a lot of questions. Member Benefits was always understanding and made sure we were completely confident in our decisions."

Patrick & Katrina Kubeny | Rhinelander and Elcho School Districts



LEARN more

Understanding financial concepts has a major impact on people’s economic health—today and in the future. We want to help you become more confident in making financial decisions that positively affect your life.

► **ATTEND SEMINARS**

Watch for financial seminars offered online and onsite by your district throughout the year. You’ll learn about ways to improve your financial condition.

Seminars are free to attend; however, if you choose to invest in the WEA Tax Sheltered Annuity or WEA Member Benefits IRA program, fees will apply. Consider all expenses before investing.

► **YOUR\$™ (YOUR MONEY) MAGAZINE**

Our quarterly magazine is full of helpful financial articles. Members receive it free of charge and issues can also be viewed online.

► **DON'T BE JACK™ GAME**

For district employees: Bring our interactive, award-winning financial literacy game to your school to help staff learn about how to become more financially secure.

For students: The *Don't Be Jack Student Edition* game is available for Wisconsin public school employees to use in the classroom...for free!

“Member Benefits is ‘education.’ I love the ongoing educational opportunities they provide. I always come away with information I can use today and tomorrow.” Kelly McGrath | Appleton Area School District



Check out our learning center

...where you'll find links to eBooks, financial articles, calculators, seminars, and other helpful resources.

weabenefits.com/learning-center

Created by educators for educators

WEA Member Benefits provides high quality personal insurance, financial planning, and retirement savings programs and services. We're the only financial organization created solely for the benefit of Wisconsin public school employees and their families.

You make a difference in people’s lives every day. Let us help make a difference in your life by helping you become financially secure. Wisconsin educators created Member Benefits over 50 years ago for one purpose...**to serve you.**



Contact us today

1-800-279-4030 | weabenefits.com
memberbenefits@weabenefits.com



Share the benefits with your family!

Call us for more details
1-800-279-4030



Four steps toward a secure Financial Future

SAVE ► PROTECT ► PLAN ► LEARN

