## Do you have ALL the pieces in place for a secure retirement?

You need WRS, Social Security, AND personal savings for your retirement plan to be complete.

# Put your whole plan in place with a **403(b)** from Member Benefits.

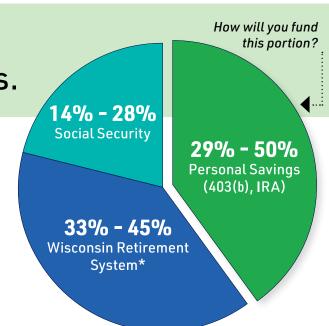
- One piece of the pie is your retirement income from the Wisconsin Retirement System (WRS) (33%-45%).
- The second piece is your Social Security benefit (14%-28%).

The third piece is YOUR personal savings. Investing in a 403(b) can help you fill any shortfall in your retirement income. Retirees are living longer and are more active in retirement, so personal savings is becoming increasingly important-accounting for up to 50% of your retirement income needs.

We can help you fund the missing piece. Call N'Kenza Whitlow, Retirement Savings Consultant, (414) 259-1990, Ext. 1133.

### Open a 403(b) or IRA today

#### weabenefits.com/ENROLL



Sources of retirement income for most Wisconsin public school employees. \*The percentage of salary replaced is tied to how many years one works in state service. The 33%-45% figure assumes 25-33 years of WRS service and depends on individual circumstances.

## No matter how you slice it, you have choices.

403(b) contributions can be before-tax, Roth (after-tax) (if available in your district), or a combination of the two.

Our investment choices let you decide how much you want to be involved in investing. Options range from one-decision investing to playing an active role in monitoring and managing your investments.

Learn more at weabenefits.com/investments



The 403(b) retirement program is offered by the WEATSA Trust. TSA and IRA 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. To be eligible for this program, you must meet the IRS eligibility requirements for contributing to an IRA. Restrictions may apply. Certain state residency required.