

your money, a magazine from WEA Member Benefits | Spring/Summer 2025

# your\$<sup>TM</sup>



## Your Financial Road Map

As your trusted partner, Member Benefits  
offers a guided path toward financial security

### **your online access**

Get help and information for the *yourMONEY* upgrade

### **your insurance**

Learn how insurance liability coverage can lower your risk

### **your kiosk**

Sidestep senior scams

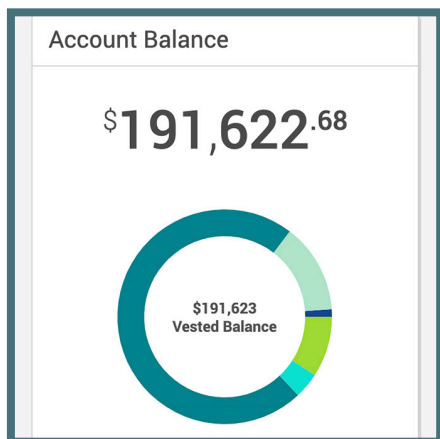
Tips for dealing with market volatility

Nominate an Outstanding Educator



Every member financially secure.

# SPRING/SUMMER 2025



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Let's get social!



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## PRESIDENT'S LETTER

## DAVE KIJEK

### Standing by you—then, now, always



For more than 50 years, WEA Member Benefits has proudly supported the financial security of Wisconsin public school employees. It's more than our mission—it's our

promise. From your first day on the job to well beyond retirement, we're here to walk beside you every step of the way.

In this issue, we share how you can build a stronger financial future with Member Benefits. You'll find

resources to guide your decisions—through in-person meetings, online tools, and this magazine. Turn to page 4 for the path we've outlined to support your journey.

We're always evolving to better serve you. Our enhanced *yourMONEY* portal makes it easier to manage your accounts and explore tools tailored to your goals. See what's new on page 6.

Thank you for sharing your thoughts through our annual survey. Your feedback helps shape how we serve you. Learn more on page 12.

This issue explores how insurance helps protect what matters. On page 13, we explain how liability coverage works and how much you may need

to safeguard your finances.

We're excited to introduce a new feature: Brain Gains on page 8. It's a space to engage, explore, and have a laugh—a brain break just for you.

And don't miss page 14, where you'll find tips on avoiding scams, insights from our financial advisors, and a space to recognize the incredible work of your colleagues through our Outstanding Educator program.

Thanks for letting us be part of your story. We're honored to be in your corner.

Best wishes as you close out another school year. Enjoy your summer!

# YOUR ACCOUNT

IMPORTANT

## IRA and 403(b) NEWS

### You can stick with us

If you have a 403(b) or an IRA account with us, you can keep it here, regardless of your employment status, and continue to take advantage of our low costs and great customer service. Our low-cost structure makes our programs an excellent place to consolidate your other retirement accounts.

### Contribute to your long-term saving success

It's always a good time to give yourself a raise in your retirement account contributions—it's one of the keys to long-term savings success. Update your Salary Reduction Agreement (SRA) before the fall so you'll be ready to go for the school year. To update your SRA, please contact your school district business office for their most recent SRA, download our SRA at [weabenefits.com/retirementforms](http://weabenefits.com/retirementforms), or if your district allows, update your SRA online through *yourMONEY* at [weabenefits.com/yourmoney](http://weabenefits.com/yourmoney).

### Be certain you can receive important information

Make sure electronic contributions to your WEA Member Benefits IRA and/or personal insurance premium payments continue without interruption. Notify us if you've changed where you bank or if your routing or account information has changed. Likewise, if you've moved, please contact us with your new address to ensure timely delivery of important information.

### Your privacy is important to us

Protection of your nonpublic personal financial information is a priority. Access the privacy notice for your 403(b) and IRA accounts online at [weabenefits.com/privacy](http://weabenefits.com/privacy) to view our policies regarding your personal information. If you have questions, call us at 1-800-279-4030.

### IRA 5498 forms coming this spring

Form 5498 is an informational tax form sent at the end of May to all traditional and/or Roth IRA account holders. The form reports the December 31, 2024, fair market value as well as any contributions, rollovers, conversions, and/or recharacterizations received in the account for tax year 2024. The copy you receive is for your records only.

### We can help with tax withholding changes

You can change your federal and state tax withholding at any time. If you would like to make a change, call one of our Member Service Representatives at 1-800-279-4030.

Information current as of 05/01/25, see [weabenefits.com](http://weabenefits.com) for updates. This magazine is for informational purposes only and is not intended to constitute individualized investment, legal, financial, or tax advice. Certain recommendations or guidelines may not be appropriate for everyone. Consult your personal advisor or attorney for advice specific to your unique circumstances before taking action. WEA Member Benefits does not offer tax advice.

The Trustee Custodian for the WEA Member Benefits IRA accounts is Matrix Trust Company. To be eligible for this program, you must meet the IRS eligibility requirements for contributing to an IRA. Certain state residency requirements may apply.

The 403(b) retirement program is offered by the WEA TSA Trust. TSA and IRA program registered representatives are licensed through, and securities are offered through, WEA Investment Services, member FINRA. If you choose to invest in the 403(b) or IRA programs, fees will apply.



### Add additional security to your retirement account

A Trusted Contact is someone you deem trustworthy who may be contacted by Member Benefits if we are not able to reach you or if we have reasonable belief that you or your account may have been exposed to financial exploitation. It can be applied to your 403(b), IRA, and Personal Investment Account (PIA).

Setting up a Trusted Contact is optional. However, you may want to consider it as another layer of financial security.

If you are interested in adding a Trusted Contact or want to learn more, call us at 1-800-279-4030.

### Moving to a new school district this fall?

**Reach out to us!** Moving to a new district requires you to open a new 403(b) account in order to contribute to your retirement savings. We can help you enroll in your new plan and assist with consolidating your accounts (if allowed by the plan). Call us at 1-800-279-4030.

Please provide us with your **personal email address** for contacting you, not your work email. If you don't, you may miss important retirement account information.



# Your Financial Road Map

**Whether you're far along on your financial journey, just starting out, or getting a late start, Member Benefits offers a path for you as you work toward building your wealth.**

*Every member financially secure.*

Even when things seem uncertain, Member Benefits' vision for our members can provide a solid path designed to help secure your future.

Learn what we offer you for saving for retirement, protecting your assets, and getting financial advice and assistance. Then read on for how we are here to help you at every stage of your career, as well as who we are... and who we aren't.



### Start here today to prepare for your tomorrow

When it comes time to retire, the Wisconsin Retirement System (WRS) and Social Security may not be enough. Contributing to a 403(b) through your employer, even if you start with a small amount, can make a significant difference in how you might live in retirement.

Member Benefits offers our low-cost 403(b) in 98% of the public schools in Wisconsin. If your employer offers a match, make sure you contribute enough to receive the full available matching amount.

For an additional savings opportunity, our IRA program is a great way to increase your retirement savings and take advantage of tax benefits. Your family members may qualify as well.\*

[your.weabenefits.com/retirement](https://your.weabenefits.com/retirement)

\*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. Your spouse/domestic partner, parents, parents-in-law, and children and their spouses may also participate in our IRA program if they live in one of the approved states.



## Protect your family and secure your assets

The role insurance plays in your financial security is often misunderstood. Your home and vehicles are big investments. Focusing on the cheapest insurance may leave you at a greater risk than you realize. Instead, you need to make sure you are properly insured to help protect yourself and your family.

Member Benefits created insurance with unique features and coverages you're unlikely to find elsewhere that may better meet your needs as a public school employee.

Our personal insurance consultants can review your current coverage and make recommendations to fit your needs, whether or not you choose us.

[your.weabenefits.com/insurance](https://your.weabenefits.com/insurance)

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.

## Get advice and assistance

Finances can be complicated, but Member Benefits offers you expert information and support. We can help you with a specific topic or create a comprehensive financial plan, whether you are just starting your career or planning your retirement.

Get help with strategizing retirement, investing, budgeting, and much more with our financial coaching and advice options.

For our 403(b) account holders, we offer a free, interactive wealth management tool called eMoney that includes strategic advice from our financial advisors.

You don't have to figure everything out yourself. Turn to us for help and advice.

[your.weabenefits.com/fps](https://your.weabenefits.com/fps)



All financial advisory services are offered through WEA Financial Advisors, Inc., an SEC registered investment advisor.

| continued on page 11



## YOUR ONLINE ACCESS

# Welcome to the new *your*MONEY™

Change wasn't easy, but it was worth it

At WEA Member Benefits, we've always believed that public school employees deserve financial tools and support that meet the demands of their lives—today, tomorrow, and into retirement. That's why we recently upgraded our retirement account system, including the *your*MONEY portal. This wasn't just a technical shift—it was a necessary investment in your future.

Our previous platform had served us well for many years, but it was nearing the end of its life. In late 2023, we initiated a search for a system that could do more: offer better functionality, improve the user experience, and support stronger communication with both members and plan sponsors. The result is a more modern system that opens the door to long-term improvements in service, flexibility, and performance.

We also recognize that the road to implementation, while paved with good intentions, wasn't without bumps. Some users experienced login issues, upload errors, and longer wait times. We understand the frustration this caused and want you to know how deeply we appreciate your patience and understanding.

Your trust in us is paramount and we remain committed to delivering the high-quality service and security you expect from us.

It's important to emphasize that throughout the upgrade process, your information and funds remained fully secure and invested at all times. Safeguarding your financial

information has been—and always will be—our top priority.

So what's new with *your*MONEY? For starters, you'll find a more intuitive dashboard, enhanced access to account details, and interactive planning tools that make it easier to track your financial goals. If you use SmartPlan-IRA, you can now choose the date your contributions are pulled—offering more flexibility than ever before. And coming soon, a redesigned mobile app will bring even more convenience to your fingertips.

While the transition has been challenging at times, we're confident this upgrade positions us to serve you better—today and in the years ahead. We're committed to continuously improving your experience, and we're grateful for your continued trust in us.

Thank you for being part of our Member Benefits community.

### Need help?

#### General information

Details on enhancements, frequently asked questions, resources, and other important information:

[weabenefits.com/yourmoney-upgrade](https://weabenefits.com/yourmoney-upgrade)

#### How to log in

Information on logging in to *your*MONEY:

[weabenefits.com/yourmoney-how-to-resources](https://weabenefits.com/yourmoney-how-to-resources)

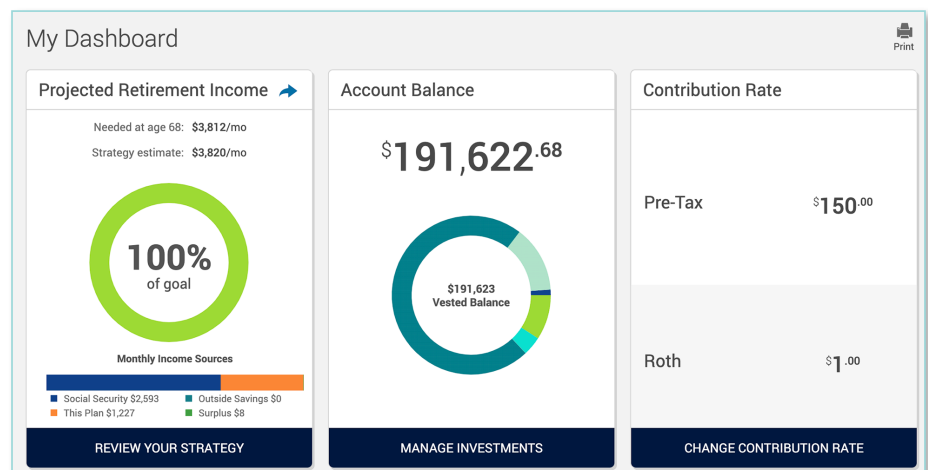
#### Contact us

If you have further questions:

1-800-279-4030

[retirement@weabenefits.com](mailto:retirement@weabenefits.com)

Our goal is—and always has been—to walk beside you on your financial journey with tools, service, and guidance you can count on.



Get your account information at a glance with the new dashboard in *your*MONEY

# HERE WHEN YOU NEED US MOST

For decades, Wisconsin public school employees have trusted WEA Member Benefits to protect what matters most. Because when your house catches fire, a storm hits, the road gets rough, or life changes in an instant—you deserve more than a claim number. You deserve people who care.

## Personal support. Real peace of mind.

### ● **Responsive support.**

Fast, fair, and compassionate claims when it matters most.

### ● **Tailored protection.**

Waived deductibles for auto accidents on school grounds and coverage for personal teaching materials.

### ● **Lifetime eligibility.**

Stays with you through job changes and retirement.

### ● **Exclusive savings.**

Bundle your coverage and unlock discounts created just for you.



**Let us take care of you, the way you take care of others.  
Scan here for a quote.**

[your.weabenefits.com/HereForYou](https://your.weabenefits.com/HereForYou)

Actual discount amounts will vary by individual. Not guaranteed. 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.

# BRAIN GAINS

Your go-to spot for a break from the grind.

Brain Gains is all about boosting your mood and adding a little extra joy to your day.

So take a moment, unwind, and enjoy the lighter side of life!

## Clarity in a Cup

Fuel your focus. Power your day.

### Ingredients

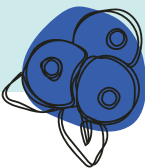
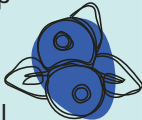
- 1 cup unsweetened almond milk
- ½ banana (frozen for texture)
- ½ cup blueberries (fresh or frozen)
- 1 tbsp peanut butter or almond butter
- 1 tbsp ground flaxseed
- Optional: ½ tsp cinnamon or a scoop of your favorite protein powder

### Instructions

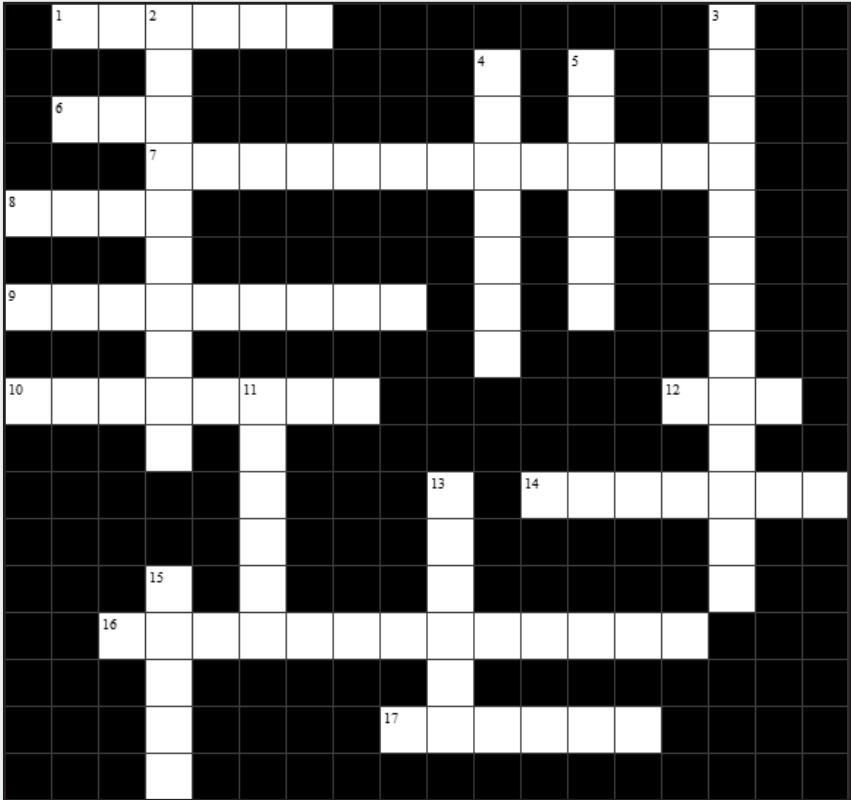
Combine all ingredients. Blend until smooth. Sip. Thrive.

### Why it works:

Omega-3s, antioxidants, and protein to support focus, memory, and all-day energy—no prep bowls or burnout required.



"Jerry says he's done working for peanuts."



### ACROSS

1. A tool that helps you track your income and expenses.
6. Wisconsin's public employee retirement system (abbr.).
7. Vehicle protection coverage offered by WEA (two words).
8. A retirement plan option for public school employees (includes numbers).
9. WEA proudly serves public school \_\_\_\_.
10. A long-term loan often used to purchase a home.
12. Three-letter plan for tax-advantaged retirement savings.
14. Emergency or future-focused money often kept in a separate account.
16. Protection plan that supports your family financially after you're gone (two words).
17. To leave the workforce and enjoy your next chapter.

### DOWN

2. Coverage that helps replace income if you can't work due to injury or illness.
3. Protects your home and belongings from unexpected damage or loss (two words).
4. Planning for retirement is a long but rewarding \_\_\_\_.
5. The total value built through saving, investing, and planning.
11. Personalized financial \_\_\_\_ to guide your money decisions.
13. How you should feel about your finances with WEA's support.
15. Pay yourself \_\_\_\_ – a strategy for prioritizing saving.





and your  
future self will  
thank you.

### Warm weather, cool coverage!

*With summer sunshine and better weather on the way, it's time to bring on the fun.*

Whether you're hitting the water, the trails, or the open road, Member Benefits can help protect all your favorite warm-weather toys. From boats and electric bikes to 4-wheelers, UTVs, and even hobby farms—we've got you covered. Enjoy the season, we'll take care of the rest.



### Pretax or Roth?

*Either way, you're growing something good!*

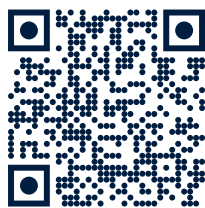
Did you know you may be able to contribute pretax and after-tax Roth contributions to your 403(b) account? Pretax contributions lower your current taxable income, and are taxed as income when you take them out as withdrawals. After-tax Roth contributions are taxed before the contribution goes into your 403(b) account. As long as certain requirements are met, Roth funds, including all accumulated earnings, are not taxed when you take them out as a distribution.



# GOOD THINGS COME TO THOSE WHO **START NOW!**

WRS and Social Security may not be enough for a comfortable retirement, but starting a 403(b) or IRA now can help close the gap. With compound interest on your side, even small, consistent contributions can grow significantly over time. It's one of the smartest financial moves you can make—**especially if you start early!**

**SCAN HERE** to take a step toward your financial security.



or visit [your.weabenefits.com/StartNow](https://your.weabenefits.com/StartNow)





# Now available **NATIONWIDE!**

Public school employees and their families\* may be eligible for:



**TRADITIONAL &  
ROTH IRAs\***



**LIFE INSURANCE**



**LONG-TERM CARE  
INSURANCE**



**MEDICARE SUPPLEMENT  
INSURANCE**



**We've got you covered—wherever you are.  
Start protecting your future today.**

**[your.weabenefits.com/national](https://your.weabenefits.com/national)**

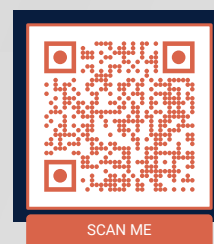


\*Family members, including your spouse or domestic partner, children and their spouses, parents, and parents-in-law, may also be eligible to participate in many of our programs. Restrictions may apply. Certain state residency required.

The Trustee Custodian for the WEA Member Benefits IRA accounts is Matrix Trust Company. Securities offered through WEA Investment Services, Inc. Member FINRA. All financial advisory services are offered through WEA Financial Advisors, Inc., an SEC registered investment advisor. 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. The Medicare Supplement, long-term care, and life insurance programs are administered by Associates of Clifton Park. Long-term care (LTC) insurance products are underwritten by multiple LTC insurers.

**Got a minute?** We'd love your input on our magazine!

Take our quick survey—*no personal info needed*, just your thoughts.  
Or visit us online **[your.weabenefits.com/MagazineSurvey](https://your.weabenefits.com/MagazineSurvey)**



## We're here for you along the entire journey

The guidance we provide public school employees can help you get to and through retirement. It's not just for when you're working. Even if you change jobs, you can stick with us as long as you maintain your accounts or policies.

Even better, your family members qualify for many of our programs! If eligible, they can take advantage of:

- **Roth and traditional IRA:** Available in select states
- **Financial planning:** Available in Wisconsin
- **Auto/home insurance:** Available in Wisconsin
- **Life insurance:** Available nationwide
- **Long-term care insurance:** Available nationwide
- **Medicare Supplement insurance:** Available nationwide

Contact us for more information on these programs or for questions about any products or services we offer.

1-800-279-4030

## WEA Member Benefits vs. WEA Trust

We sometimes get questions about the difference between our organization and WEA Trust. Here is some helpful clarification.



Has never offered group health insurance.



Offers individual retirement savings options, personal insurance policies, and financial planning services.



Visit [weabenefits.com](http://weabenefits.com) for more information.



Previously offered group health insurance.



Offers group life, long-term care, disability, and vision insurance to employers.



Visit [weatrust.org](http://weatrust.org) for more information.



# PERCEPTION 2025

## Results of our latest member perception survey

In December 2024, we sent a survey to a random list of 10,000 members. We appreciate all who responded—getting your feedback helps us to best meet your needs. Here is what we learned.

### First impressions

What first comes to mind when thinking about WEA Member Benefits is:

- Retirement/retirement planning (25%)
- Customer service (24%)
- Products/services (22%)

*“Secure, highly knowledgeable staff, SUPER friendly.”*

### Reputation

Member Benefits has an exceptional reputation among members. Eighty-two percent felt we have a Very Good or Excellent reputation.

### Meets expectations

Fifty-seven percent of members feel Member Benefits Exceeds or Somewhat Exceeds expectations.

### Lives up to brand promise

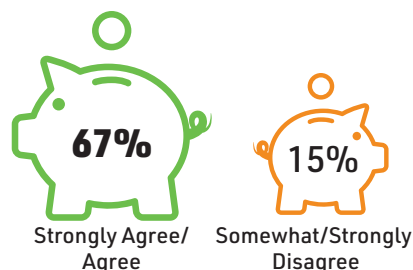
Member opinion on whether Member Benefits lives up to its brand promise remains excellent at 85% replying Often or Always.

### Financial security

The number one personal financial issue for members every year of our survey is preparing for the future (28%), followed by the economy and politics (20%), and paying off debt (13%).

### FEEL FINANCIALLY SECURE

% of respondents



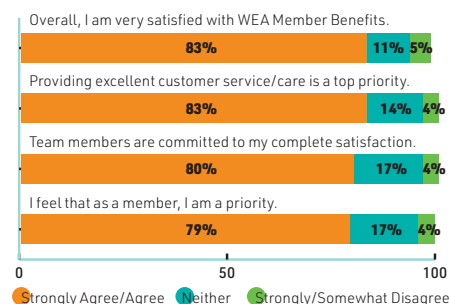
### Customer satisfaction

A vast majority of respondents Agree or Strongly Agree that providing excellent customer service is a top priority at Member Benefits.

*“WEA Member Benefits is one of the best in the country. Knowledgeable, safe, and staff is available to support and answer questions.”*

### CUSTOMER SATISFACTION

All respondents

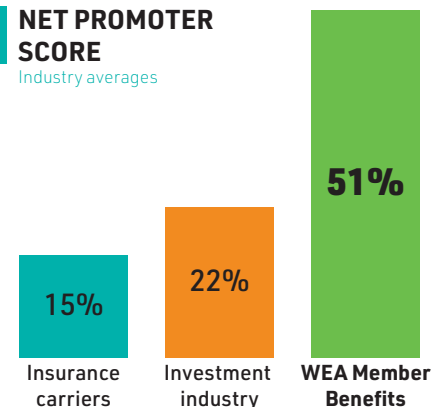


### Net Promoter Score

The Net Promoter Score, a measure of likelihood to recommend an organization, is trending up from the past two surveys (51%). A score above 50% is considered excellent. According to a recent report, we have a significantly higher average score than the insurance carrier and investment industries have currently.

### NET PROMOTER SCORE

Industry averages



Source: October 2024 Forrester Research report

### Top advice from members

The largest percentage of member advice for David Kijek, President and CEO, focused on service and outreach (31%). Suggestions include more in-person visits to schools and personalized communication, and clearer information about available benefits.

A number of respondents gave us kudos and thanks, such as:

*“Thanks for all you do to support teachers, administrators, paras, and staff.”*


*“Thank you for your service, newsletters, webinars and all the friendly staff I’ve interacted (with). I especially have loved talking to staff that were formerly in public education themselves.”*


David Kijek adds, “We’re glad to know how much we’ve continued to provide the excellent customer service you value—that is so important to us. We hold your opinions in high regard and will keep working to make improvements so we can best serve you.”



# YOUR INSURANCE

## Home and auto liability: Are you covered?

 **What is liability coverage?**  
If you are found responsible for someone else's injuries or property damage, liability insurance helps protect you financially.

 **Why do you need liability coverage?**  
The liability coverage amounts in your auto and home insurance policies may not be enough to cover your assets. Having an appropriate amount of liability coverage can give you peace of mind.

### Types of liability coverage

#### Auto

##### Property and bodily injury

*Example:* You glance at your phone approaching an intersection and miss the light turning red. Unable to stop in time, you crash into another car, injuring the driver and totaling their vehicle. You'd be responsible for their medical bills, lost wages, and pain and suffering.

#### Home

##### Injuries or property damage

Home liability can arise in many ways—like a neighbor's dog you're watching biting a guest, a diseased tree falling on a neighbor or their home, a guest tripping on a rug and getting hurt, or someone leaving your party drunk and causing an accident.

#### Umbrella

##### Personal liability insurance

Umbrella insurance provides extra liability protection beyond your auto and home policies. It safeguards your assets (home equity, savings, future income) if you're liable for damages exceeding your primary coverage limits, potentially preventing attorneys from targeting them.

### How much coverage do I need?

In general, if the amount of equity you have in your home plus savings and investments is MORE than the highest amount of liability coverage on your policy, you may want to consider personal liability (umbrella) coverage. Consider meeting with a financial advisor to review your assets and recommend the amount of liability coverage you may need.

### What about cost?

Many factors can affect your premium.  
***But you could save up to 25% off your home policy with our auto/home bundle!***

**1-800-279-4030**  
**[your.weabenefits.com/consults](https://your.weabenefits.com/consults)**

### Why choose us?

**Guaranteed Replacement Cost:** For homes built during or after 1950, we will pay the full cost to repair or replace your home with materials of like kind and quality without the limits imposed by most other insurers.

**No deductible** for claims on school grounds (e.g. vandalism, hail, fender bender in parking lot).

**Coverage up to \$2,000** of personal items while on school grounds and damaged prep materials for classroom regardless of the cause of loss. No deductible!

**Access to Personal Risk Protection** where you can create your own legal documents (will, trust, health care directives) without attorney fees. You can also electronically store and share these documents.

**Personal consultations** to answer questions and become a better insurance consumer.

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.

## Beware of **Senior Scams**

*Think it can't happen to you?*

Scammers are increasingly targeting retirees, including Wisconsin public school employees. Using sophisticated tactics like impersonating loved ones, pretending to be Medicare agents, or using fake numbers that look official, they pressure victims into quick decisions that can lead to significant financial loss.

### Protect yourself by watching for these common schemes



#### High-pressure threats

Phrases like "You'll lose coverage" or "Act now" are designed to scare you.



#### Requests for gift cards or wire transfers

No legitimate organization will ask for these.

**555-1234**

#### Fake caller ID

Scammers can mimic numbers from trusted sources.



#### Random tech support or prize calls

If it's unsolicited, it's suspicious.



#### Too-good-to-be-true offers

Guaranteed returns or miracle cures rarely deliver—and often steal.

### What you can do

- ✓ Don't answer unknown calls.
- ✓ Never send gift cards or wire money.
- ✓ Verify before you trust.

### To report a scam

#### Federal Trade Commission

- [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov)
- [identitytheft.gov](https://www.identitytheft.gov)

#### Internet Crime Complaint Center (FBI)

- [ic3.gov](https://www.ic3.gov)

### **HEY, Badger fans!** Nominate an Outstanding Educator!

Member Benefits and Wisconsin Athletics is partnering to honor the exceptional contributions of Wisconsin public school educators and support staff through the Outstanding Educator program.

**Learn more and nominate an Outstanding Educator**  
**[your.weabenefits.com/OutstandingEducator](https://your.weabenefits.com/OutstandingEducator)**

*Proud Partner of Wisconsin Athletics!*

Molly Lawry, Verona Area School District



## Ask WEA Financial Advisors about...

### Market volatility

#### ***The recent market volatility has caused losses in my retirement account...should I pause my contributions until things stabilize?***

As of April 2025, tariff talks were progressing and stock prices were seeing more down days than up days as the details rolled out. However, intra-year declines are part of investing. In 2024, for example, stocks pulled back 8% during the year yet arrived at a 23% annual gain.

But pullbacks will test your emotions. "As an investor, you know there are highs and lows during any given year. The challenge is remaining focused during the lows," says Anna Edelstein, Financial Planning Supervisor at Member Benefits. "It can be tempting to react emotionally."

If market volatility is feeling tough, keep these points in mind:

**Retirement accounts are set up for long-term investing.** Focus on your long-term goals and try to ignore short-term market ups and downs. It's generally not advisable to stop your contributions when the market drops, because your dollars buy more shares when prices fall.

**Having clear, prioritized retirement and investment goals** will keep you on track, no matter how the market fluctuates. A solid long-term financial plan can help weather short-term volatility and other economic conditions.

**A well-diversified portfolio can alleviate some of the effects when the market declines.** You want to diversify across, and within, the major asset classes, keeping in mind that investments fluctuate in price.

**Take advantage of opportunities to build up your finances** by paying down debt, maintaining an emergency fund, and saving up for larger expenses, such as a house or vacation.

**Protect your money by staying vigilant for fraud.** There are no "risk-free" returns, so be cautious of anyone offering such guarantees. Avoid fraud by working only with registered investment professionals verified through FINRA BrokerCheck ([brokercheck.finra.org](https://brokercheck.finra.org)) and adhering to your established financial plan.

"The Guaranteed Stable Investment through Member Benefits is one option to consider as part of your long-term strategy," adds Anna. "It's a more conservative investment in your asset allocation mix."

"If you're experiencing more volatility than you're comfortable with, it could be a good time to take a look at your portfolio. We can help with that. Contact us for an appointment."

Sources: FMG, FINRA

 [weabenefits.com/fps](https://weabenefits.com/fps)  1-800-279-4030  [weafa@weabenefits.com](mailto:weafa@weabenefits.com)

## FINANCIAL INSIGHTS

Update from the experts at  
WEA Financial Advisors

We encourage Wisconsin public school employees to consider three things for funding their retirement: Wisconsin Retirement System (WRS), personal savings in a 403(b) and/or IRA, and Social Security.

Social Security can be complicated, and as a result, many people don't have a full understanding of the choices they may have. Here are five facts about Social Security that are important to keep in mind.

1. While WRS may likely be a main source of income for public school employees, Social Security is still an important source of retirement income for you as a public school employee.
2. You can choose when you take Social Security. You may begin receiving benefits as early as age 62; however, your benefits will be reduced. The full retirement age is 67 if you were born in 1960 or later. If you were born before 1960, your full retirement age will be reduced depending on the year in which you were born.
3. Social Security may be taxable depending on your income and may have implications for whether you choose to work during retirement, how your assets are invested, and the timing of withdrawals from other retirement accounts.
4. When you start receiving Social Security benefits, other family members may also be eligible for payments.
5. If you are divorced, you may qualify for Social Security benefits based on your ex-spouse's work record.

If you'd like to do some break-even calculations or learn when and where to apply for Social Security, schedule a consultation with us.

Sources: FMG, SSA.gov.



# SWING *for a* CAUSE

**Monday, August 4, 2025**

Join us for a day of golf, fun, and giving back by supporting the WEA Member Benefits Foundation and mental health initiatives in Wisconsin public schools!



**SCAN HERE** or visit [\*your.weabenefits.com/SwingForACause\*](https://your.weabenefits.com/SwingForACause) for more information and to make an impact today!

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