

your money, a magazine from WEA Member Benefits | Fall 2025

your\$TM

10 SMART MONEY MOVES BEFORE YOU RETIRE

Take action now so
you're retirement
ready

your online access

Review highlights from the new *yourMONEY*

your retirement

Information and resources to help you to and
through retirement

your kiosk

Be prepared with flood insurance
Considerations for Roth IRA conversions
Nominate an Outstanding Educator





3 YOUR ACCOUNT

- Review your retirement account.
- Important deadlines to plan for.
- GSA announcement news.
- Holiday hours of note.
- Securely manage your IRA.

4 YOUR PLANNING

- Make your move toward retirement readiness.

6 YOUR ONLINE ACCESS

- Helpful options to utilize in *yourMONEY*.

Let's get social!   

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7 YOUR RETIREMENT

- Resources to help you in or near retirement.

10 BRAIN GAINS

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- Are you prepared for a flood?
- Roth IRA considerations.
- Questions for advisors, and more.

PRESIDENT'S LETTER

DAVE KIJEK

Supporting your retirement readiness and more



As in all successful ventures, the foundation of a good retirement is planning.—Earl Nightingale

If you're thinking of retiring soon, you'll want to do some prep

work. As your financial partner, we offer information, resources, and one-on-one support to help you make important decisions as you move toward retirement.

Get started by reading our article about actions to take and things you may need to prepare for before

you retire on page 4. Then head to our retirement section on page 7 for more resources from Member Benefits and information to help with your preparations.

Managing your retirement accounts with us is even easier after the *yourMONEY* upgrade. Check out some useful tools on page 6, and then head to page 12 to learn what we have in place to help keep your account secure.

In August, we had a great turnout at our Swing for a Cause golf event benefiting WEA Member Benefits Foundation, Inc. Nearly \$45,000 was raised to support student mental health in Wisconsin, an issue that

is more important than ever—and we're committed to help address it. Thank you for your support, it means so much to so many.

In our kiosk on page 14, we encourage you to prepare ahead for another possibility in your future—flooding. Also learn about what to consider for a Roth IRA conversion and more from our financial advisors. Don't forget to nominate an Outstanding Educator this year, too!

We hope your school year is off to a great start. Contact us anytime for help and support wherever you are in your career.

YOUR ACCOUNT

IMPORTANT

IRA and 403(b) NEWS

Time for a retirement account check-in

A new school year is a good time to review your retirement account. Visit *yourMONEY* online or call us at 1-800-279-4030 for assistance.

- **Increase your 403(b) contributions** by completing a new Salary Reduction Agreement.
- **Review and update your beneficiaries.** Beneficiaries named on your retirement account typically supersede your will.
- **Update** your address, review your portfolio, and rebalance your investment allocation.

Important deadlines for your accounts

Qualified Charitable Distribution (QCD) requests: If you receive your required minimum distribution in December and would like to submit QCDs to offset it, your QCD forms must be received in good order by November 14.



Conversion, transfer, exchange, or rollover requests and outgoing funds forms: Any request received in good order (including TPA approval) by December 1 will be forwarded to the payer company by year-end.



Withdrawal requests: Any withdrawal request received in good order (including TPA approval) by December 8 will be processed this year. If you want your distribution processed in the year 2026, do not send it in until after January 2, 2026. View the *Special Tax Notice Regarding 403(b) Distributions* at weabenefits.com/retirementforms.



We will continue to process all member requests received after the deadlines for current year processing to the best of our ability.

Postdated checks: We are unable to accept IRA contribution checks written and received this tax year (2025) for next tax year (2026). Postdated checks will be returned.

Guaranteed Stable Investment

The 2026 Guaranteed Stable Investment credited rate of return* in the 403(b) and IRA programs will be announced in mid-December. More information on the fund can be found at weabenefits.com/empower.

Information current as of 10/01/25, see 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.

*Interest is compounded daily to produce a yield net of Empower's administrative fee of 0.60%. Empower Annuity Insurance Company (EAIC) is compensated in connection with this product by deducting an amount for investment expenses and risk from the investment experience of certain assets held in EAIC's general account. For more information, go to weabenefits.com/empower.

Enroll and manage your IRA online

Enrollment

When you enroll online in a WEA Member Benefits IRA, you can start your application and come back to it at a later time. You will also receive emails and text messages throughout the application process.

weabenefits.com/enroll

Schedule personal help with IRA enrollment:

calendly.com/bbrinkmeier/403b-ira-phone-consultation

IRA contributions

When you are logged in to your account in *yourMONEY*, click on the 'Fund my Account' button to make and manage IRA contributions. It's a secure and easy way to:

- Make a one-time contribution or set up monthly recurring contributions.
- Set up recurring monthly contributions on any day of the month.
- View your scheduled monthly recurring contribution schedule or one-time contributions.
- View your upcoming scheduled monthly recurring contributions.

Any changes can be made up to five business days prior to your scheduled monthly contributions.

weabenefitsretirement.com

HOLIDAY HOURS

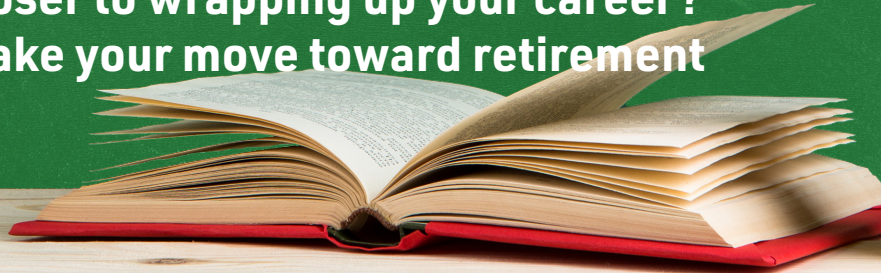
Our offices will be closed on:

- ✓ November 27 and 28, 2025
- ✓ December 24 and 25, 2025
- ✓ January 1, 2026

YOUR PLANNING

10 SMART MONEY MOVES BEFORE YOU RETIRE

Getting closer to wrapping up your career?
Time to make your move toward retirement
readiness



Thinking of retiring soon? In the excitement of making plans for your retirement, it can be easy to focus on the upcoming day itself. However, you have some work to do before that day comes. The time leading up to retirement is critical for setting yourself up for fiscal success.

While nearly half of Americans (45%) say they feel financially prepared for retirement, 78% express concern about inflation affecting their retirement savings.¹ Doing some prep work in the months before you retire can help you be better prepared financially for your post-career future.

Consider these 10 money moves to make as you get ready for retirement, and know you have a partner in Member Benefits to help you with questions and information you may need along the way.

1 Pad your emergency account

Having a solid emergency account in retirement is essential. For example, when you're no longer working, you could incur significant costs for one or more major health issues, home repairs, or car damage. Having funds to help you cover any

large, unforeseen expenses can help you avoid using up your retirement assets or piling up credit card debt in retirement.

Having an easily accessible emergency fund is just as important as saving in a 403(b) or IRA, so do the best you can to shore up your savings before you retire. In general, it is recommended to have 12 to 24 months of living expenses saved for emergencies. Consider using a high-yield or money market account for higher interest rates and accessibility.

2 Consider catch-up contributions

Want to accelerate your retirement savings amount, compensate for lost time, leverage tax benefits, and/or get closer to your retirement goals?

If you're 50 or over, you can contribute an extra \$7,500 to your 403(b) plan. In addition, in 2025, the SECURE 2.0 Act added an age 60-63 super catch-up limit in the 403(b), which allows certain employees to increase their total elective contributions up to \$11,250 (if allowed in your plan). The standard contribution limit resumes the year you turn 64.

In your IRA, you can add an extra \$1,000 if you're 50 or over.

Remember, saving in a 403(b) or IRA has tax advantages. A traditional account is one where contributions may be tax deductible now but you pay tax on withdrawals. A Roth account is one in which you pay taxes now but qualified distributions later are tax free.² You'll want to plan for the types of accounts and amount of savings in each that fit your goals and needs in retirement best. Member Benefits' financial advisors can help you with that.

3 Use your district benefits

While you're still working and have health care coverage, get in your doctor's appointments, minor surgeries, or other medical procedures. Use your Flexible Spending Account (FSA) or Health Savings Account (HSA) money if you have it.

It may make sense to schedule appointments before the end of the year. If your health insurance plan is tied to the calendar year and you are close to meeting your deductible and out-of-pocket maximum, your insurance may cover the cost of

most or all of your qualified health care expenses. Check your health care plan rules.

Contact your district office or human services department to clarify any post-employment benefits you might be qualified for, such as contributions to pay employee stipends or retiree benefits. These nonelective contributions may be made to the employee's 403(b) account for up to five years following the year of retirement. As an added benefit, neither the employer nor employee are subject to FICA taxes.

Our plan administration team is happy to talk to you about the various benefits of post-employment contributions and/or assist you with enrollment to accommodate these contributions.

4 Be strategic with your end date

Retiring usually affects your health care coverage as well as your retirement account balance—and more. Make sure you understand all of the ways you'll be affected once you sever employment from your district. Keep in mind that health insurance coverage may end on your last day of work, the end of your last month at work, or some other time.

5 Check your credit reports

You know it's a good idea to check your credit reports regularly, but be sure to check them again before the end of the year prior to retiring. It can alert you to potential mistakes or fraud and help you feel more confident going into retirement.

Entering retirement with a good credit score is important. Even if you don't plan on making any major purchases in retirement, circumstances can change. For instance, you may need to buy a new car, and a good credit score may give you better loan rates. If you choose to rent, a credit check may be required before you can secure a lease. Or if your insurance uses a credit-based insurance score to help determine your policy rate, a decent credit score may save you on premiums.

6 Consolidate your accounts

Keeping track of all your retirement accounts can be challenging, especially if you have 403(b) accounts left behind from old school districts. When you have numerous accounts,

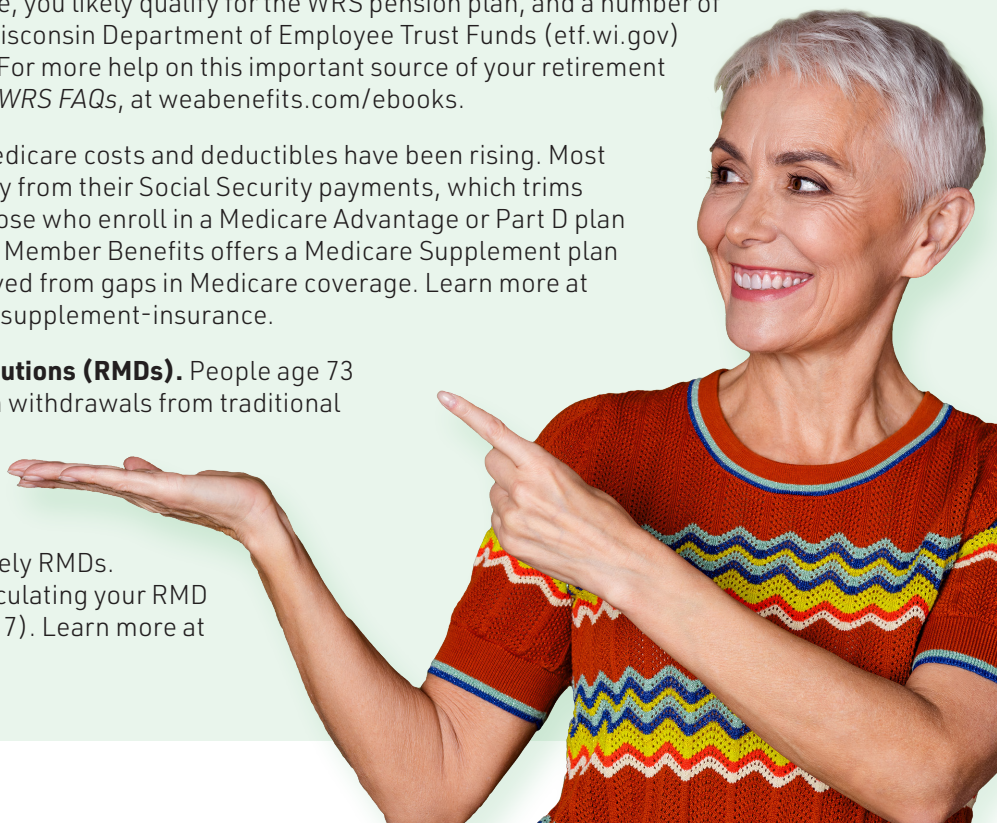
| continued on page 11

BUDGETARY CONSIDERATIONS IN RETIREMENT

1. **Know your Social Security and Wisconsin Retirement System (WRS).** Your Social Security benefit will vary based on the age you choose to start collecting it and your work history. Once you begin, keep up on any changes to the cost-of-living adjustment (COLA) or other governmental decisions that may affect your monthly payment. For an estimate of your future Social Security benefits, create a *my Social Security* account at ssa.gov/myaccount.

As a Wisconsin public school employee, you likely qualify for the WRS pension plan, and a number of decisions need to be made. Visit the Wisconsin Department of Employee Trust Funds (etf.wi.gov) for resources, tools, and information. For more help on this important source of your retirement income, download our free eBook, *20 WRS FAQs*, at weabenefits.com/ebooks.

2. **Plan for your Medicare premiums.** Medicare costs and deductibles have been rising. Most people deduct Medicare Part B directly from their Social Security payments, which trims any COLA boosts you may plan for. Those who enroll in a Medicare Advantage or Part D plan will see widely varying costs per plan. Member Benefits offers a Medicare Supplement plan that helps pay some of the costs involved from gaps in Medicare coverage. Learn more at weabenefits.com/national/medicare-supplement-insurance.
3. **Keep up on required minimum distributions (RMDs).** People age 73 and older must make annual minimum withdrawals from traditional IRAs and workplace retirement plans. Your minimum distribution is a function of your account balance and your life expectancy. You can face significant penalties for not taking timely RMDs. Member Benefits can assist you in calculating your RMD through your *INCOME PATH* (see page 7). Learn more at weabenefits.com/yourincomepath.



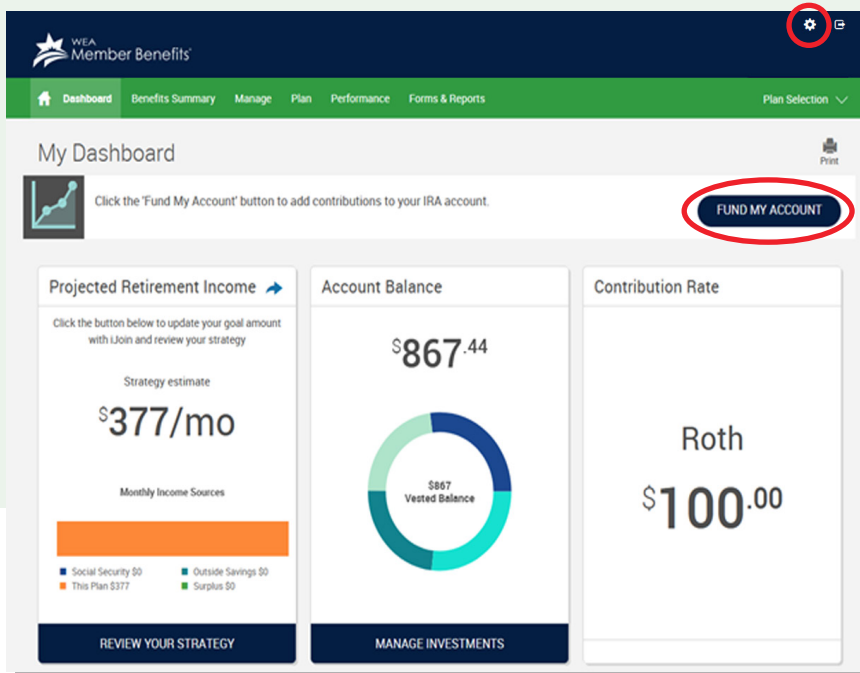
YOUR ONLINE ACCESS

Explore *your*MONEY™

Take a quick tour of highlights from your online retirement account platform

We hope you are finding the new *your*MONEY online tool to manage your retirement account with us beneficial. Here are a few helpful functions we'd like to make sure you're aware of.

If you have any questions about the new *your*MONEY platform, call us at 1-800-279-4030.

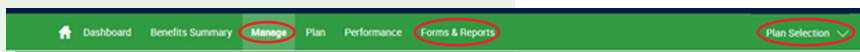


DASHBOARD

This is the opening screen in *your*MONEY.

Click on the gear in the top right hand corner to access your personal information and beneficiary designations, and to update your password.

If you are an IRA account owner, set up a recurring or one-time ACH contribution using the Fund My Account tool.



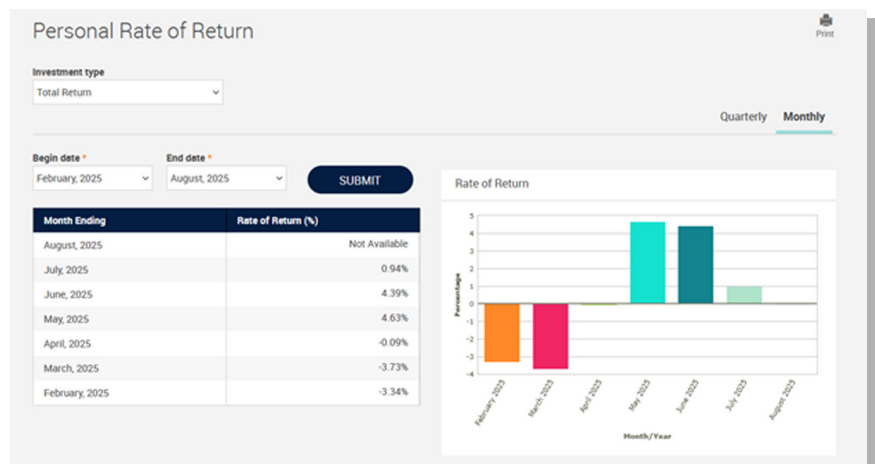
NAVIGATION BAR

Explore toolbar options.

- **Manage:** Manage your investment and review your transactions.
- **Forms and Reports:** Access your quarterly statement.
- **Plan Selection:** Toggle between accounts.

PERSONAL RATE OF RETURN

Review your personal rate of return and investment performance.



YOUR RETIREMENT

We are here to help you to and through retirement.

Whether you're retired or retirement is just a school year or two away, this section of the magazine is for you! These next few pages share information and resources designed to support you and your family during this part of your financial journey.

***your*INCOME PATH™**

Keep your money working for you in retirement.

Two questions we are often asked are, "Will I run out of money in retirement?" and "How do I make sure I don't run out of money in retirement?" Fortunately, Member Benefits offers several strategies to help you manage your assets in retirement through *yourINCOME PATH*.

What is *yourINCOME PATH*?

yourINCOME PATH is the suite of options Member Benefits offers to help you turn your retirement savings account balance into income during retirement.

What can *yourINCOME PATH* help me with?

- A range of flexible withdrawal options to meet cash flow needs, including declining balance payments.
- Required minimum distribution (RMD) support.
- Qualified charitable distributions (QCD).
- Retirement account consolidation.
- And more.

How much does it cost?

There is no additional cost for this service.* You have the power to start, stop, or adjust your income at any time. There are also no sales costs or hidden fees associated with any of our investment options.

Visit *yourINCOME PATH* to explore what resources are available for you!

weabenefits.com/yourincomenpath

*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.

Already have an income strategy?

We'll help you set it up.

1-800-279-4030, ext. 8567

Need to set up a strategy?

Make a financial planning appointment.*

1-800-279-4030, ext. 6730

*Free and fee-based services available.



How are you preparing for retirement?

The *2025 Retirement Confidence Survey* report from the Employee Benefit Research Institute finds that only one in four American workers feel very confident about their ability to afford a comfortable retirement. How do you compare?

Free financial calculators to help you with your monetary planning

Did you know we have a comprehensive set of free online calculators to help in your financial decision-making and retirement planning? Here are two we often recommend for retirement calculations.

- **Savings Goal:** What will it take to help reach your savings goals? This financial calculator helps you find out.
- **Impact of Withdrawals:** This calculator is designed to help you determine how much of your savings remains after a series of withdrawals.

Check them all out to see which are most helpful to you. Remember, if you need financial advice, we encourage you to seek personalized, professional assistance with us.

weabenefits.com/calc

It is important to remember that these scenarios are hypothetical and that future rates of return can't be predicted with certainty, and that investments that pay higher rates of return are generally subject to higher risk and volatility. The actual rate of return on investments can vary widely over time, especially for long-term investments. This includes the potential loss of principal on your investment. It is not possible to invest directly in an index, and the compounded rate of return used does not reflect sales charges and other fees that investment funds and/or investment companies may charge.

Student Art Contest 2026

It won't be long until our 11th Annual Student Art Contest! The theme will be *Belonging*. Students are invited to share their vision of belonging, whether big or small, simple or complex, realistic or abstract.

Learn more:
weabenefits.com/studentart

65% strongly or somewhat agree with the statement that preparing for retirement makes them feel stressed.

83% of workers who have a retirement plan say they or their spouse have saved money for retirement.

32% say that the total value of their savings and investments, excluding the value of their primary home, is less than \$25,000. This includes 16% who say they have less than \$1,000 in savings.

54% say they and/or their spouse have tried to calculate how much money they will need to have saved so that they can live comfortably in retirement.

37% say that they and their spouse are currently working with a professional financial advisor or representative.

If you want help with your retirement strategy, have questions about required minimum distributions, wonder about tax impacts in retirement, or other have concerns, make an appointment with our financial advisors.

weabenefits.com/fps

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



and your
future self will
thank you.

Q&A videos on insurance and long-term care

Have questions on auto, home, and personal liability (umbrella) insurance? Want to know more about long-term care insurance, what it covers, and the differences in products? Check out our series of short videos that answer the questions you have...and the questions you may not know you needed to ask.

- **Insurance Q&A:**
weabenefits.com/insurance-videos
- **Long-term care Q&A:**
weabenefits.com/ltcvideos

Help with your budget

A budget is a beautiful thing. Use our online worksheet to enter your monthly income and estimated monthly expenses to evaluate your current budget and make adjustments. Then view the completed form as a PDF.

- **Worksheet:** weabenefits.com/budget



Protect today. Save tomorrow.

Buying a home. Children. Retirement. With flexible term life insurance through Ladder, you can customize your coverage to meet your changing needs as life moves forward.

Ladder up: It's free and easy to apply for more coverage when you need it.

Ladder down: Don't pay for coverage you may no longer need.

Reduce your coverage amount (and premiums) as your needs change, saving you money over time.

Get started with Ladder
your.weabenefits.com/Ladder

BRAIN GAINS

Your go-to spot for a mood boost. Unwind and enjoy!

Financial terms word search

Z	Z	C	J	E	C	N	A	R	U	S	N	I	I	K	P	G	E
D	T	R	A	T	E	O	F	R	E	T	U	R	N	Z	R	K	O
N	F	X	A	T	E	M	O	C	N	I	C	H	T	N	I	Y	S
U	E	C	R	E	D	I	T	S	C	O	R	E	E	E	N	T	M
F	H	I	C	T	K	E	Y	R	A	L	A	S	R	T	C	I	O
Y	T	T	B	U	C	U	B	S	S	B	M	Y	E	W	I	L	R
C	Y	E	W	R	H	R	N	T	C	V	Y	N	S	O	P	I	T
N	T	S	B	L	I	Q	U	I	D	I	T	Y	T	R	A	B	G
E	I	S	U	A	S	A	V	I	N	G	S	D	R	T	L	A	A
G	T	A	I	V	N	R	S	C	O	M	E	B	V	H	I	I	G
R	N	X	O	M	H	K	I	N	F	L	A	T	I	O	N	L	E
E	E	I	D	I	V	E	R	S	I	F	I	C	A	T	I	O	N
M	D	L	W	Y	D	B	E	U	K	N	P	V	J	M	N	D	H
E	I	R	N	W	H	F	N	N	P	G	B	U	D	G	E	T	J
R	E	C	E	S	S	I	O	N	J	T	L	B	Z	L	I	S	X
A	V	I	S	S	T	O	C	K	B	T	C	A	W	B	Y	H	S
T	J	C	B	I	A	W	G	E	O	E	S	Y	F	S	Z	E	Q
W	H	Y	U	I	N	V	E	S	T	I	N	G	Q	S	T	F	K

Words can go in any direction! Answers on page 14.

- | | |
|--------------------|--------------------|
| 1. Asset | 13. Investing |
| 2. Bankruptcy | 14. Liability |
| 3. Budget | 15. Liquidity |
| 4. Credit Score | 16. Mortgage |
| 5. Debt | 17. Net Worth |
| 6. Diversification | 18. Principal |
| 7. Emergency Fund | 19. Rate Of Return |
| 8. Identity Theft | 20. Recession |
| 9. Income Tax | 21. Risk |
| 10. Inflation | 22. Salary |
| 11. Insurance | 23. Savings |
| 12. Interest | 24. Stock |

"Money grows on the tree of persistence."

— Japanese proverb



Test your \$\$ knowledge

Suppose you have \$100 in a savings account earning 2% interest a year. After five years, how much would you have?

- A. More than \$102
- B. Exactly \$102
- C. Less than \$102

True or false: Buying a single company's stock usually provides a safer return than a stock mutual fund.

- A. True
- B. False

Suppose you owe \$1,000 on a loan and the interest rate you are charged is 20% per year compounded annually. If you didn't pay anything off at this interest rate, how many years would it take for the amount you owe to double?

- A. Less than 2 years
- B. 2 to 4 years
- C. 5 to 9 years
- D. 10 or more years

Source: FINRA. Answers below.



"Great plan. But perhaps we could come up with more details for your retirement strategy?"

| continued from page 5

it's all too easy to overlook fees and fund performance.

Managing your investment accounts can become easier when you consolidate by:

- Streamlining your investment strategy, beneficiaries, and required minimum distributions.
- Reducing the need to manage extra usernames and passwords. (Use a password manager app and two-step verification when available to help secure your account.)
- Making estate planning easier, with fewer accounts for your heirs to manage and less risk of money being overlooked.

If you're interested in consolidating your accounts, stick with us. You can stay with Member Benefits in retirement and take advantage of investment guidance, access to financial advice, and strategies to help you plan your withdrawals in retirement through *yourINCOME* PATH (see page 7). Your family may also be eligible to open a low-cost IRA with us.*

Learn more about your options at weabenefits.com/movingmoney.

7 Take a look at tax implications

Wondering whether you have to pay taxes in retirement? The short answer is yes. While you may no longer have payroll taxes, you will have to pay some taxes depending on your income level and other factors. This may include federal and state income taxes, sales tax, proper-

Sources: AARP, Empower, Equifax, TransUnion.

1 Empower's *Retirement Readiness Snapshot*, February 2025.

2 Internal Revenue Service (IRS).

* 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.

weabenefits.com

ty tax, net investment income tax (if over certain income thresholds), and tax on Social Security benefits.

You may want to speak with a tax advisor or financial advisor to help prepare yourself for these potential costs in retirement.

8 Practice living on a retirement budget

Consider trying a three or six month dry run on your projected retirement budget. It can help you get a feel for what your spending might be like and time to make any adjustments.

9 Consider a gradual exit

If you're unsure about whether you're financially or emotionally ready for retirement, consider part-time work. There might be opportunities within your district to help you ease in to a phased retirement, or you may want to try something different. It could be a good opportunity to enrich yourself by learning new skills and meeting new people.

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

10 Take advantage of financial tools and support

Member Benefits financial advisors are here to help you as you prepare for retirement. We offer different levels of support depending on your individual needs.

Do It Yourself Financial Planning:

Free interactive wealth management tool for our 403(b) account holders that includes strategic advice from our financial advisors.

Financial Coaching: For those needing guidance on a basic financial topic.

Financial Planning Advice:

Assistance in evaluating your current investment portfolio or exploring whether you're on track for retirement.

Contact us for an appointment

- 1-800-279-4030
- weafa@weabenefits.com

QUICK PRE-RETIREMENT CHECKLIST

- ✓ **Determine your current life costs.** Look at your costs on a monthly and a yearly basis so you can capture both reoccurring and intermittent expenses.
- ✓ **Determine your retirement costs.** Where will you retire? Will you work at all? What are your day-to-day plans? Do you want to travel?
- ✓ **Determine your funding sources.** Where will the money come from in retirement and how much from each source?
- ✓ **Assess the plan.** Is it a workable plan or do you need to make adjustments before you retire, such as working longer or downsizing? Use our online calculators to help you make an assessment such as Retirement Income, Retirement Shortfall, Impact of Withdrawals, and many more at weabenefits.com/calc.



YOUR SECURITY

How we help protect your online *yourMONEY*[™] retirement account



According to the 2025 *J.D. Power U.S. Retirement Plan Digital Experience Study*, 62% percent of retirement plan website and app users said security was more important than convenience to their overall digital experience—and it is also one of the greatest drivers of customer satisfaction with retirement platform digital tools.

WEA Member Benefits follows industry best practices to protect the privacy and security of your retirement account(s).

- **Your account requires multi-factor authentication (MFA) to log in.** MFA means that when you sign into your account for the first time on a new device or app, you will need a second verification method to prove who you are (in addition to your username and password).
- **Your account is automatically locked** after three unsuccessful login attempts in a row.
- **A newly opened *yourMONEY* account** will be automatically locked if you haven't set up your login credentials and MFA after 60 days.
- **We require callers to authenticate themselves** prior to discussing retirement account information.

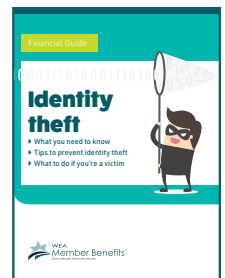
- **ACH transactions need to complete a real-time account verification** that confirms bank account legitimacy.
- **IP addresses are limited to within North America**, adding additional protection against breaches.

If you have any questions, call us at 1-800-279-4030.

Resource

Download your free *Identity Theft* eBook. Learn about identity theft, how to prevent it, and what steps to take if you are victim.

weabenefits.com/ebooks



Smart security practices

- 01. USE STRONG PASSWORDS**
 - Create unique, complex passwords for each account.
 - Avoid using personal information (birthdays, etc.)
 - Consider using a password manager.
- 02. ENABLE MULTI-FACTOR AUTHENTICATION (MFA)**
 - Adds an extra layer of protection beyond a password.
 - Use text, email, or authenticator apps.
- 03. UPDATE REGULARLY**
 - Keep banking apps and devices updated.
 - Install security patches promptly.
- 04. WATCH FOR SCAMS**
 - Don't click suspicious links in emails or texts.
 - Verify requests for personal or financial info.
 - Remember, banks rarely ask for sensitive info by email.
- 05. MONITOR YOUR ACCOUNTS**
 - Check transactions often.
 - Set up alerts for unusual activity.
 - Report suspicious charges immediately.

YOUR COMMUNITY

SWING FOR A CAUSE

WEA Member Benefits Foundation 2025 golf event raises \$45,000 for student mental health

On August 4, roughly 200 total supporters—golfers, funding partners, sponsors, district representatives, business partners, strategic partners, student art contest finalists and their families, Member Benefits board members and staff, and others—enjoyed beautiful weather at our third annual Swing for a Cause golf event fundraiser. In total, we raised about \$45,000 for WEA Member Benefits Foundation's school mental health funding initiative.

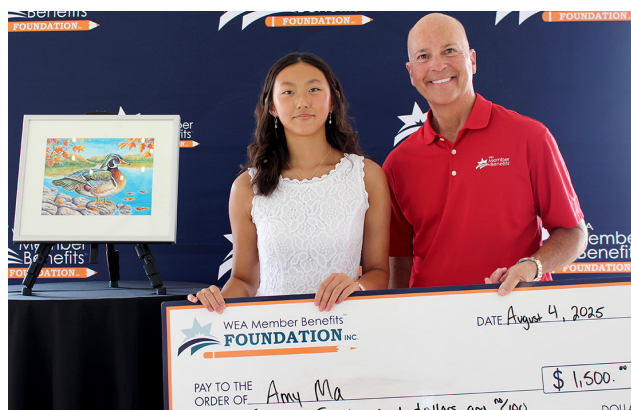
There are serious concerns from public school staff in Wisconsin and throughout the nation about the potential impact of federal funding cuts for student mental health support. That makes the Foundation's statewide initiative to enhance access to mental health services within schools—through grants and expanding partnerships with local philanthropic funders and community mental health agencies—more important than ever. As of September, our efforts have provided mental

health resources to 20 districts serving 137,000 of Wisconsin's 785,000 K-12 students—and we will expand even further this year with your generous support.

Our dinner speaker, Adam Nowak, Lakeland Schools Consortium Mental Health Coordinator, expressed your impact well: *"Your support of our school-based mental health program is not only generous—it's transformative. And I'm here to tell you, on behalf of our Lakeland Consortium students, staff, and community: "Thank you." Because of you, we are one step closer to a world where mental health is not a barrier to learning but a bridge to thriving. Thank you for being a partner in hope, in healing, and in the future we're building together."*

Thank you for supporting our Foundation, our students, and our communities. Please plan to join us next year for our fourth annual golf event on Monday, August 3, 2026. To donate or learn more about the Foundation, visit weafoundation.org.

Student art contest winners announced!



President and CEO Dave Kijek presents a check to Amy Ma at Swing for a Cause.

The ten student artist winners from our annual contest, and the Loeymae Lange "Best in Class" Award winner—Amy Ma, 8th grader at Middleton-Cross Plains Area School District—were all cheered at our golf event for their talented work.

Congrats to all!

THANK YOU to our 2025 sponsors

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Prepare early for flood insurance



An article on flood insurance, now? It may seem like an odd time of year to be talking about floods and flood insurance coverage, but it's something you want to consider well ahead of time so you can update your coverage *before* it happens to you.

Flood insurance facts

- It doesn't take a major body of water or even a major storm to cause a flood. You can live miles away from water and still be a victim of flooding. In fact, nearly 20% of all flood insurance claims come from areas with moderate-to-low flood risk.
- While some types of water damage may be covered under your home policy, you need separate coverage for flooding.

Water damage due to drain and sewer backup or sump pump overflow may be covered if you've added an endorsement to your policy.

Water coming in through the foundation is considered flooding. Many people think of flooding as "surface" flooding, such as what occurs near rivers and lakes. But ground water coming in is flooding. This is the case with all home policies in the United States.

What is flood insurance?

Flood insurance is a separate policy issued from the government called the National Flood Insurance Program (NFIP). It provides a means for property owners to financially protect themselves. The NFIP has an arrangement with private insurance

Keep in mind that there is typically a **30-day waiting period** from date of purchase before a new flood policy goes into effect.

companies to sell and service flood insurance policies.

The NFIP offers flood insurance to homeowners, renters, and business owners—if their community participates in the NFIP. Participating communities agree to adopt and enforce ordinances that meet or exceed FEMA requirements to reduce the risk of flooding. You can find participating communities at floodsmart.gov.

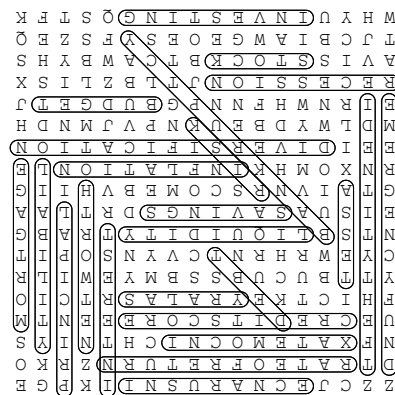
Our insurance consultants can help you evaluate your need for flood insurance and give you a quote. Call 1-800-279-4030 or schedule a consultation at weabenefits.com/consults.

Nominate an Outstanding Educator!

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

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Ask WEA Financial Advisors about...

Roth IRA conversions

I'm considering a Roth conversion to an IRA. What do I need to know?

"Recently, we've had an uptick in questions about Roth IRA conversions," says Anna Edelstein, Financial Planning Supervisor at Member Benefits. "When talking it through with members, we first outline some basic information."

Types of IRAs

- **Traditional IRAs** are funded with pre-tax dollars. You pay taxes on any distributions when you or your heirs withdraw money from the account.
- **Roth IRAs** are funded with after-tax dollars and can add flexibility to your income strategy since you've already paid taxes on that money.

Roth rules

To qualify for the tax-free and penalty-free withdrawal of earnings, Roth IRA distributions must meet a five-year holding requirement and occur after age 59½. Tax-free and penalty-free withdrawals can also be made under other circumstances, such as the owner's death. The original Roth IRA owner is not required to make minimum annual withdrawals.

Roth considerations

Owning a Roth IRA is not a one-size-fits-all. Many factors should be considered, including your tax situation, existing IRA balances, and long-term goals. In addition, you may need to consider:

- **Individuals 63 years and older** should be aware of the potential effect this has on Medicare premiums. Converting traditional to Roth funds requires account holders to report that money as income on their taxes. If you complete a Roth conversion and that raises your modified adjusted gross income (MAGI) past a certain level, you could be increasing the premiums you pay for Medicare B and D, reducing the intended tax savings.
- **New state and local tax (SALT) deduction rules** may add wrinkles for higher earners. The new law raised the SALT deduction cap from \$10,000 to \$40,000 in 2025. However, once income exceeds \$500,000, the benefit starts to phase out. Because Roth conversions add taxable income in the year they're made, some households could see their eligibility for the larger SALT deduction reduced.

"Tax strategies often have overlapping effects, and one move may influence another," adds Anna. "Additionally, converting from a traditional IRA to a Roth IRA is a taxable event. It's important to speak with a tax advisor and a financial advisor to see if Roth conversions are a suitable option for you and your financial situation."

 weabenefits.com/fps  1-800-279-4030  weafa@weabenefits.com

FINANCIAL INSIGHTS

Update from the experts at
WEA Financial Advisors

The financial advisors at Member Benefits can help you anticipate your future tax liability, get a real picture of your assets and challenges, and help you make necessary changes now before you retire.

However, it's important to ask questions before trusting someone to advise you on your financial future, such as:

- **What are your credentials?**
- **What exactly do you do?**
- **How do you get paid and what will it cost me?** Paying more doesn't always mean you're getting more. Financial planners can be compensated in a number of ways.
- **Are you a fiduciary?** Fiduciaries make a commitment to work in the best interest of the client. They put your needs ahead of theirs. Fiduciaries cannot combine product sales with giving advice and must disclose how they get paid.

Start your financial advisor search with *BrokerCheck by FINRA* (brokercheck.finra.org), a free tool to research the background and experience of financial brokers, advisors, and firms. Get a snapshot of a broker's regulatory actions, investment-related licensing information, complaints, and more. Visit their website or call their help line at 1-800-289-9999.

To schedule an appointment or learn more about Member Benefits' financial planning services, call 1-800-279-4030 or send an email to weafa@weabenefits.com.

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