

Your \$\$™

Your Money, a magazine from WEA Member Benefits
Winter 2026

Caught in the middle: Financial tips for the sandwich generation

your opportunity

Retired educators: You still have a lot to share

your retirement

Consider the time value of money when planning for retirement

your kiosk

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Inflation and investments

Calling all student artists!





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PRESIDENT'S LETTER

DAVE KIJEK

Balancing love, life, and your finances



Within a given family, there is a financial component that affects those relationships. And money can be tough to talk about with your loved ones.

When you have to balance generations against each other, it can be even more stressful.

In our main article on page 4, we discuss the circumstances surrounding those in the "sandwich generation" and share some guidelines on how to prioritize, protect, and

balance your needs as well as the needs of others. A financial plan can help everyone involved and establish clear boundaries on what you can and can't afford to do.

We also thought February would be an appropriate month to share some tips and discussion starters for navigating financial topics with your significant other. As with most things in life, communication is key. Understanding each other's perspectives can minimize conflict and help you set concrete financial strategies. Learn more on page 12.

In our retirement section on page 7, we talk about the time value of money, taxes, IRA strategies, long-

term care planning, and more as you plan for your second career.

Our kiosk on page 14 has some insurance tips for you on claims and summer toy coverage, and our financial advisors share some helpful investment information. And speaking of finances and relationships, we share a reminder about how life insurance can be a way to show your family how much you care.

We deeply appreciate our relationship with you, our members. It's why we're committed to sharing meaningful financial information with you—so that you're prepared to make informed decisions.

YOUR ACCOUNT

IMPORTANT

IRA and 403(b) NEWS

Take advantage of 403(b) and IRA contribution limit increases

The 2026 contribution limit for the 403(b) has been increased to \$24,500, with the age 50 catch-up at \$8,000 for a total of \$32,500. The age 60-63 super catch-up limit remains unchanged at \$11,250—but the option must be allowed in your 403(b) plan.

The limit on annual contributions to an IRA has increased to \$7,500, with the age 50 and over catch-up limit at \$1,100 for a total of \$8,600. Visit weabenefits.com/limits for more information.

Are your beneficiaries up to date?

The new year is a great reminder to check the beneficiaries for your 403(b) and/or IRA accounts with Member Benefits. Beneficiaries on your retirement account supersede your will, so make sure they're current as your life circumstances change. Please review beneficiaries when you receive your statement.

Consider direct deposit

We encourage you to sign up for direct deposit authorization for your withdrawals. Call us at 1-800-279-4030 for assistance in setting it up.

Please use your personal email

If you have an account with us, please use a personal email address instead of your school district email address. Some district's spam filters may block us, or you may change districts and miss important information. Update your personal information in *yourMONEY* or call us at 1-800-279-4030.

1099-R forms and RMD notices coming

If you took a distribution from your 403(b) or IRA in 2025, your IRS Form 1099-R was mailed by January 31, 2026. This form reports your distributions for tax purposes, so keep it handy when preparing your return.



If you're age 73 or older and have a 403(b) or IRA account, the IRS requires you to take a required minimum distribution (RMD) each year. Expect to receive your annual RMD notice in February or March of 2026.



Information current as of 02/01/26, 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.

Guaranteed Stable Investment

3.60%

Credited Rate of Return

403(b) and IRA 2026

Guaranteed Stable Investment

The 2026 Guaranteed Stable Investment (GSI) credited rate of return for both the WEA TSA Trust and WEA Member Benefits IRA programs is 3.60%*. The GSI assumes the role of a fixed-income or bond investment in your asset allocation mix. More information on the fund can be found at weabenefits.com/empower.

Know what you pay: Mutual fund expense ratios

Mutual funds report their operating costs, including management, administrative, and advertising fees, as a percentage of the fund's total assets. This percentage is called an **expense ratio**.

- The **gross expense ratio** is the cost before any applicable discounts or fee waivers.
- The **net expense ratio** is the cost you pay after all discounts and waivers are applied.

Keeping investment costs low is a cornerstone of Member Benefits' programs. As a Trust participant, you benefit from the power of group purchasing through access to mutual fund share class discounts that may not be available to you as a retail investor.

Visit weabenefits.com/investments to review your expenses.

Caught in the middle:

Financial tips for the sandwich generation



Strategies to help stay financially secure while supporting family on both sides

Who is the sandwich generation?

The term “sandwich” generation refers to a group of people caring for their aging parents and their own children at the same time—they feel they are being squeezed between two generations like a sandwich.

Almost one quarter (23%) of U.S. adults are part of this generation, most of them in their 40s. They also have a living parent aged 65 or older and are either raising a child or children under 18 or supporting a grown child.¹

One recent study estimates that about 11 million Americans are providing care for both a child and an adult, and that the value of non-monetary contributions by these caregivers is nearly \$691 billion per year.² That often means they are juggling heavy care responsibilities with a full-time job elsewhere. Most of them are working women.³

Members of the sandwich generation often feel pulled in different directions, and it can feel overwhelming pretty quickly. They can find themselves increasingly stretched thin and stuck in the

middle of caregiving responsibilities, financial pressures, and growing uncertainty about the future of elder care.

While this time in life can be a busy and stressful time, it's important to continue to protect your financial security. It can be challenging to help everyone else without sacrificing your own financial future.

To help you with those challenges, we have some facts and tips to consider as you work on balancing out caregiving and costs.

Financial risks of caregiving

If you're feeling the financial squeeze, you're not alone. Some common financial issues that people in this generation face include:

- Subsidizing parents' medical costs, housing, or daily expenses.
- Paying for homemakers or adult day care, or home renovations such as wheelchair ramps, walk-in tubs, etc.
- Paying for children's education, activities, and living costs.
- A reduced ability to save due to

competing priorities.

For caregivers, there is also the danger of “temporary” financial help becoming more permanent, which can greatly affect their finances.

The toll of financial stress affects both men and women, but fewer women are getting the support they need (see chart on page 5).

Don't let your retirement savings take a hit

When trying to balance out costs between your children and your parents, saving for retirement is often the first thing sacrificed. However, it's important to keep retirement savings a priority.

As a caretaker or care-taking family, it can be tempting to put your own needs (including financial) last. But your mantra should be, “Save for my retirement first.” For example, kids at home are financially dependent on you, but setting boundaries can help you offset some costs and help them learn the value of a dollar. Older kids can fund their college costs with loans, scholarships, grants, and their own hard-earned cash. You may find free or reduced cost

services for older adults through your local Aging and Disability Resource Center or by calling 211, a free and confidential service that connects you with thousands of local programs and services.

There are no loans to pay for retirement. And missing out on years of saving means missing out on compound growth. Avoid taking loans or withdrawals from your retirement savings if at all possible.

Protecting your future retirement requires both saving and protecting income. This time in life is often the critical years leading up to your retirement, which should ideally be ramping up (review catch-up contribution limits at weabenefits.com/limits), not taking a backseat to other choices. It pays to make saving for retirement a priority in your life.

If you need one more reason to continue saving for retirement, consider this: Keeping up with your retirement savings plan minimizes the possibility of outliving your own

resources and later relying on your children financially in the future.

Protecting your financial foundation with insurance

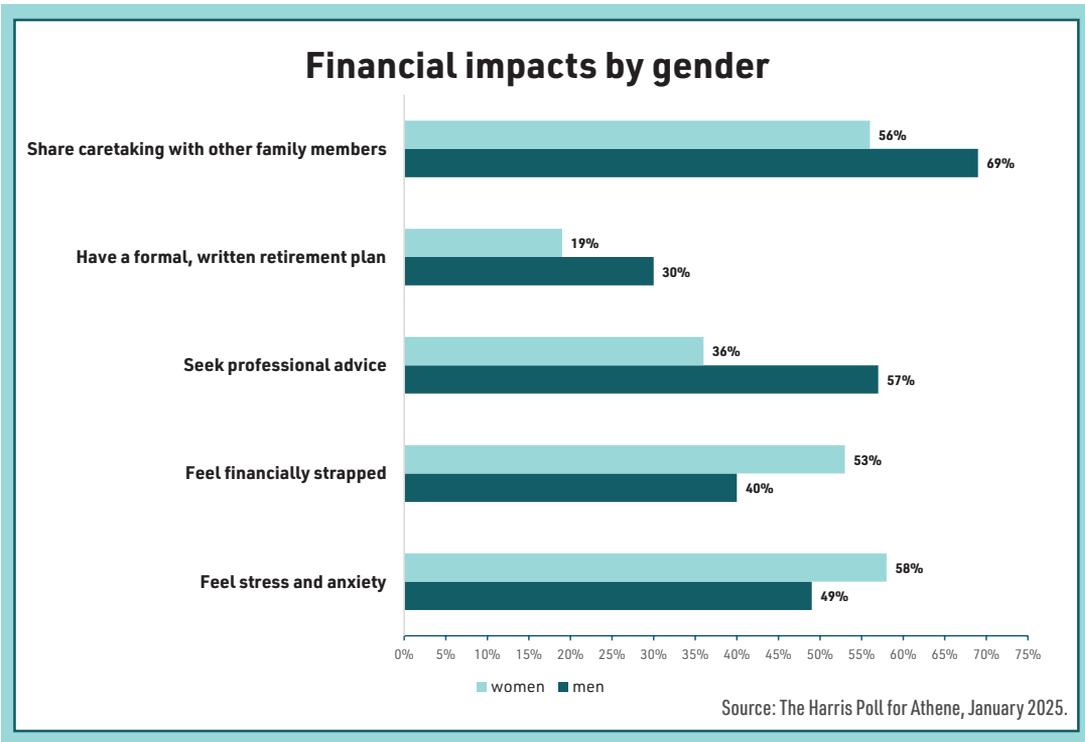
Insurance is a safety net those in the sandwich generation should never skip. It's critical protection when others depend on your income, which makes proper insurance coverage a must-have.

Auto, home, and personal liability insurance

Having auto and home insurance protects you and your family in case of accident or injury. Personal liability (umbrella) insurance gives you broader coverage and is affordable.

If you're feeling the financial pinch, you may think it's a good idea to go with the cheapest insurance policies. But when you do that, you risk leaving yourself (and your family) exposed to financial loss

| continued on page 11



Setting financial boundaries

It's often difficult to set boundaries for yourself when you're caring for children and parents at the same time. But the truth is, caring for yourself *is* caring for your family. Some strategies you can employ to help maintain balance include:

- **Establishing a fixed dollar amount** of support you can afford for both your children and your parents. Revisit as needed.
- **Drawing a clear line** between "helping out" and "rescuing," and defining it however it makes sense for you.
- **Encouraging your parents** to review their own benefits and coverage, and making sure you are all equally in the know.
- **Having regular conversations** with your family about financial expectations. Stay calm but be direct and clear.



YOUR OPPORTUNITY



Are you a retired Wisconsin educator?

Calling those who want to make a difference

Our Member Benefits Consultants (MBCs) are retired educators who help provide financial mentoring to Wisconsin public school employees. All enjoyed long teaching careers and have made the transition from public school employee to retiree.

Now in (semi) retirement and uniquely qualified to help our members, they spend one-on-one time discussing various financial issues and topics with those working in Wisconsin school districts, including how to plan for retirement.

Sound interesting? We currently have open positions. Read on to learn more from one of our MBCs and see if it might be a good fit for you.

Profile: Rachel Dallmann

The teaching years

Rachel began her career as a high school math teacher at Mason City High School



(Iowa) in 1991. After six years in the classroom, she earned her master's degree in School Counseling from the University of Northern Iowa and made the move to a school counseling position. "When the opportunity presented itself, I moved back to my home state of Wisconsin to become the high school counselor at the School District of Omro," says Rachel. "I retired in June 2024 and am grateful for all the students, staff, and parents that I worked with throughout my career."

Experience with Member Benefits

Her first interactions with Member Benefits came about when Mark Resch, a fellow MBC of more than 11 years, came to Omro to meet with interested staff. After learning about our products and our low

administrative fees, she opened a WEA Member Benefits 403(b). Later, she gradually moved her other retirement funds to Member Benefits while taking advantage of the complimentary financial advisory services. "I am pleased with how my 403(b) has grown over the years, and it allowed me to retire early," states Rachel.

Following up on the job

At that first meeting with Mark, she learned he was a retired educator from a neighboring school district and remembered thinking that working as an MBC would be the perfect part-time retirement job. "Years later, when my retirement was on the horizon, I contacted Member Benefits to learn more about the

position. After hearing more about it, I knew it was just what I was looking for and began preparing for the role," she says.

"After nearly a year and a half on the job, I am continually impressed by the public school employees that I work with. They are personable, curious, goal oriented, and appreciative of any help I give them. This role also fosters my desire for lifelong learning, as each staff person comes with unique backgrounds, experiences, and goals."

The MBC role

As an MBC, Rachel's primary goal is to help public school employees prepare for a successful retirement through individual financial consultations, either in person or over the phone. Time is also spent prepping for each meeting and completing follow-up reports. Finally, there is time dedicated to staying abreast of current financial policies and procedures at Member Benefits and the Wisconsin Retirement System. "I do all this so that I can provide accurate and helpful information to all public school employees. It's very satisfying."

Are you a retired educator looking for a part-time challenge with flexible hours? Would you enjoy helping public school employees take ownership in their financial future?

If you answered **YES**, you might be the person we are looking for.

Apply at your [weabenefits.com/mbc-careers](https://www.weabenefits.com/mbc-careers)

Questions? Email Calvin Rigsby at crigsby@weabenefits.com.



YOUR RETIREMENT



Supporting you TO AND THROUGH retirement

Understanding the time value of money

Managing future costs in retirement

Hindsight may be 20/20, but foresight will help you more in retirement.

Over time, most things get a lot more expensive, particularly food, health care, utilities, and housing.

The time value of money (TVM) principle states that a sum of money today is worth more than the same sum in the future. In other words, the sooner you use it, the more valuable it is.

For example, if you had a choice between receiving \$1,000 today or \$1,000 one year from now, what would you choose? Choosing the former will provide more value to you now than a year from now.

There are three reasons for why this is true, according to Harvard Business School:

- **Opportunity cost:** Money you have today can be invested and accrue interest, increasing its value. This is where compound interest comes in. The sooner you save, the more you can benefit from the accumulated interest.
- **Inflation:** Your money may buy less in the future than it does today. When you are making decisions about when to retire, it's important to add this to your calculations. According to Investopedia, inflation can vary sharply—for example, in 2021, inflation hit 7% in the wake of COVID, but was 2.9% in 2024. The historical average is around 3%, but you'll want to decide on what seems reasonable to your situation.
- **Uncertainty:** Something could happen to the money before you're scheduled to receive it. Until you have it, it's not a given.

Understanding the TVM is critical in ensuring your retirement plan stays ahead of inflation. Keeping this principle in mind can help you plan how much to save, when to withdraw, and to evaluate investments to ensure your future income covers living expenses despite rising costs.



Taxes in retirement

While you're working, you understand that you'll be paying taxes. What you might not realize is that you'll still be paying taxes in retirement, only they'll be different.

Be aware of these possible tax consequences in retirement:

Social Security. Depending on your income in retirement (such as retirement account withdrawals, dividends, capital gains, etc.), you may need to pay federal taxes on your Social Security benefits. Some states also tax these benefits, but Wisconsin does not.

Employment income. Anything you earn from side gigs, part-time or full-time work, etc. is still taxable and is added to your income total from retirement fund withdrawals, annuity income, and Social Security benefits.

Retirement accounts. If you made 403(b) or IRA contributions with pre-tax dollars before retiring, you will have to pay taxes on the funds you withdraw.

Required minimum distributions (RMDs). At age 73, the IRS currently requires you to take out withdrawals (RMDs) each year. Even if you don't need the income, you still need to take RMDs, and you'll be taxed on the withdrawals as income.

Taxes don't stop in retirement, but they do change. If you want help with tax and withdrawal strategies in retirement, make an appointment with one of our financial advisors by calling 1-800-279-4030.

How should I draw my Wisconsin Retirement System pension?

Everyone's situation is unique, and Employee Trust Funds employees are not allowed to make specific recommendations. Fortunately for you, Member Benefits' advisors are trained and licensed to help you decide which options work best for you. We also test various options (including the accelerated method) when you take advantage of our the fee-based Retirement Income Analysis.

Call 1-800-279-4030 or email weafa@weabenefits.com for more information.

Smart IRA savings strategies



Save all at once

Maybe you make yearly contributions to your Individual Retirement Account (IRA), which is a smart move. But don't overlook a simple way to boost your long-term IRA earnings—contribute early in the year.

If you are one of those people who waits until the last minute to contribute to your IRA, you are missing out on an opportunity.

It's true that you may apply IRA contributions (up to the 2025 limit) by April 15, 2026 to the 2025 tax year for both traditional and Roth IRAs. But contributing early in the year allows your money more time to grow.

For example, making your contribution early in the tax year instead of on tax day gives you up to 15 extra months of growth for your money. Factor in the years of contributions before retirement, and you may be looking at a nice chunk of change.

Save over time

For many people, however, making one large contribution isn't feasible regardless of when you write the check. That's why we make it easy to contribute through **SmartPlan IRA**, an electronic transfer system that allows you to move money into your Member Benefits IRA from your bank, savings and loan, or credit union automatically. It's free and easy to do.* You can even select the day of the month you want your contributions to process. With SmartPlan IRA, your contributions are spread out over the year with smaller, more manageable contributions.

If you are not currently contributing to an IRA, consider making it part of your savings plan. An IRA is a great way to increase your retirement savings and take advantage of tax benefits. And regardless of which way you save, contributing regularly is a smart way to build your retirement savings.

More information:

- ▶ weabenefits.com/ira
- ▶ weabenefits.com/smartplan

*Check with your financial institution to see whether they charge for this transaction.

NOW YOU **KNOW...**



and your future self will thank you.

Spotlight on Investing ebook



Investing can help grow your wealth. It provides opportunities for retirement savings, helps you get out of a financial predicament, or has potential for an additional source of income. The key is to simply start.

Our comprehensive eBook can help you learn:

- Why you should consider investing.
- Financial terms to know.
- What to understand about fees.
- Investment strategies.
- How Member Benefits can be a partner to you throughout your financial journey.

► your.weabenefits.com/investing-ebook

Key Financial Data 2026 sheet

Get your free printable PDF with valuable financial data to help with your fiscal planning in 2026. This informational sheet provides at-a-glance numbers for:

- This year's tax rate schedule, credits, and deductions.
- Retirement plan contribution limits.
- Social Security benefits and tax brackets.
- Medicare premiums.
- And more.

► your.weabenefits.com/kfd

Don't let long-term care costs *break the bank*

Most people are not financially prepared to pay for long-term care (LTC)

43% of future caregivers think Medicare will cover LTC costs. Medicare does not cover LTC services.

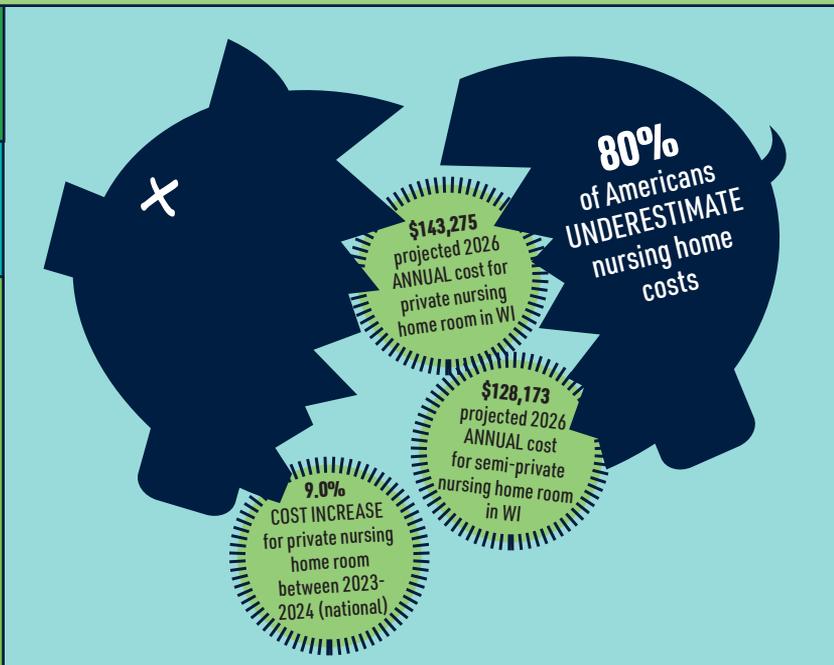
16% spend down their assets and enroll in Medicaid during their nursing home stay, typically after about 6 months.

Get information and support

Concerned about an older family member? Unsure where to go or what to do about a loved one?

Sign up for a free personal discussion with Eileen Dunn, MS, CMC, Geriatric Care expert from our LTC insurance partner Associates of Clifton Park. Eileen specializes in elder care and helps families determine the best options for their loved ones.

Visit your.weabenefits.com/ltc or call 1-800-893-1621 to schedule an appointment.



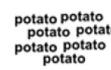
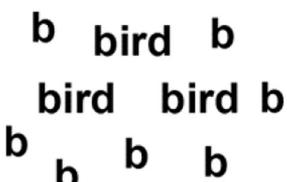
Sources: 2024 Employee Benefit Research Institute study, JAMA Network Open 2025, 2024 CareScout Cost of Care Survey (a Genworth company). Nursing home costs represent the year over year growth rate based on the Cost of Care Survey. This rate can be influenced by a number of factors such as random variation in samples, different sample sizes, and new surveyed providers.

BRAIN GAINS

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

Rebus puzzle

Interpret the riddles from pictures, symbols, and letters that represent a common saying or phrase.

1. 	2. 
3. PENNIES	4. 
5. 	6. 
7. MILONELION	8. Matter
9. funny funny word word word word	10. Not = Cent

puzzles-to-print.com

Sudoku

Fill every empty cell with digits 1-9 so that each number appears only once in every row, every column, and every 3x3 box.

8	2	1			5
5	6				
				7	
	5				6 8
1			4		7
3		9			5
		5	3		
				9	
7	6	2			

puzzles.ca

Surprising money facts

A banknote can be folded 4,000 times. U.S. currency is pretty durable.

The dollar sign (\$) was first used in 1785. The official adoption of the dollar sign in the U.S. evolved from the Spanish symbol for pesos.

Like crisp bills? U.S. dollars are 75% cotton and 25% linen, so it's actually fabric. To iron the money, dampen the bill slightly with a spritz bottle, put a towel under the bill and another on top of it, then iron the money in a circular motion on low heat.

There was only one woman ever to appear on a U.S. bill. Martha Washington's likeness appeared on the \$1 Silver Certificate, first issued in 1886 and discontinued in 1957.

There's an ATM on every continent. There are more than 3 million cash machines around the world—even in remote places like Easter Island and Antarctica!

There's not much tangible currency left in the world. Economists estimate only 8% of the world's currency is actual cash, with the rest existing in electronic bank accounts.

Source: SoFi

Puzzle answers on page 14.

"Winter is a season of recovery and preparation."

Reach out to us if you would like help preparing your financial strategy for 2026.

Paul Theroux



| continued from page 5

or purchasing coverages you don't need. Instead, consider these three principles to increase the likelihood of making sure you're appropriately covered.

1. Buy value not price. For example, is exposing yourself to loss by lowering your liability limits worth saving a few dollars every month? Make sure you understand the implications.

2. Maximize your insurance dollar. The risk of a catastrophic event may be low but it does happen, and it can be financially devastating. If you're looking to save money, explore increasing your deductible before you consider reducing coverage.

3. Insure for the catastrophic—it's the real reason we have insurance. Umbrella insurance is often overlooked, but most financial planners consider it a must-have.

Let us help you review your insurance needs and coach you to be a better insurance consumer. Visit weabenefits.com/consults to schedule a free insurance consultation.

Life insurance

A life insurance policy can help ensure that your children, spouse, or dependent parents aren't financially strapped when you pass away. It can help cover mortgage or rent, education costs, and final expenses.

Insurance protects your ability to keep helping others. It can also be more affordable than you think. Member Benefits partners with Ladder, a life insurance company that offers term life insurance nationwide and is completely digital. Learn more at weabenefits.com/lifeinsurance.



Balancing today's needs with tomorrow

To help balance your financial priorities, you'll want to keep these things top of mind:

- **Emergency savings.** Ideally you will have three to six months saved for emergency spending. If you can't do that, save what you can.
- **Retirement contributions.** Keep them up and keep them prioritized.
 - Automating your retirement contributions can make it easier to save.
 - If your employer offers a match in your 403(b), contribute at least enough to take the full match.
 - Explore catch-up contributions if you are age 50 or over.
- **Insurance.** Make sure you have appropriate coverage that meets your needs.
- **Seek support** from family, friends, and helpful organizations. You are not alone.

Remember, progress matters more than perfection when it comes to finding your fiscal balance.

You have a partner in Member Benefits

We can help you create a long-term investing strategy, balance financial priorities, and/or put together a budget through our financial planning services. Contact us to explore which services might be right for you.

Action items

- ✓ Review your retirement contributions annually.
- ✓ Review your insurance coverages and needs.
- ✓ Update beneficiaries and review annually.
- ✓ Schedule a financial check-in with Member Benefits.

1-800-279-4030

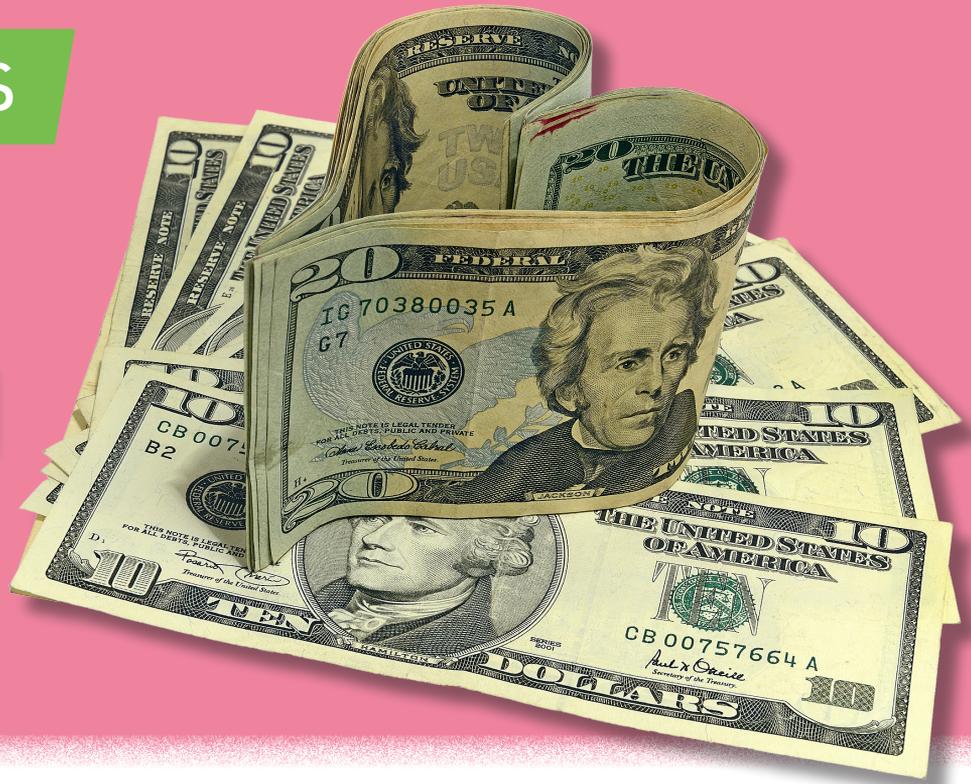
memberbenefits@weabenefits.com

1 Pew Research Center, 2022.

2 American Sociological Foundation, Sarah E. Patterson, *Feeling the Squeeze*, 2022.

3 Seniorliving.org's 2024 *Family Caregiver Annual Report and Statistics*.

Mixing love and money



Many people in committed relationships sometimes underestimate the impact financial decisions can have on their partnership, their family, and their financial future. In fact, most couples don't discuss their finances on a regular basis, which can lead to personal misunderstandings and resentments. Further, it can prevent people from making informed choices about their finances.

Communication is the key to making good financial decisions that will benefit you both in the long run. When people's feelings and concerns are heard, it's easier to move forward with a concrete plan.

Failure to communicate about finances can contribute to most of the relationship conflict between couples.

If you've been avoiding the money issue in your relationship, here's why you should make the move to start a financial conversation with your partner.

Common cause of conflict

Time, plus social and economic changes, have affected how we define "family," which can get complicated. We're contributing more financial baggage than ever to our relationships, including credit card debt, student loans, mortgages, and other investments. This can make things seem overwhelming and hamper the financial conversation.

But even if your baggage is light, the money issue often weighs heavy. A 2025 Harris poll found that 85% of Americans are worried about money. Nearly half (46%) are losing sleep over money worries.

Also in 2025, a Talker Research survey found:

- One in three Americans are uncomfortable discussing finances in their relationship. Of those, almost half (44%) worried that discussing finances in their relationship will lead to disagreements. In fact, the average couple has 58 money related arguments per year.
- One-third (32%) of respondents stated they have different ideas

from their partner on how much to spend and save.

- Four in five (82%) Americans surveyed believe couples having a similar philosophy about money is key for a healthy relationship. However, only 69% said they have a similar financial philosophy to their partner.
- Arguments were most likely about differing opinions of "needs" vs. "wants."

Failure to communicate about finances can contribute to most of the relationship conflict between couples.

The meaning of money

Money doesn't have meaning; we assign meaning to money. Our personal relationship with it is forged early in life. Childhood experiences, education, how our parents handled finances, and our financial and social status influence our views about it.

That means two people often come into a relationship with different ideas about what money represents and how it should be used. What

defines a “good” financial decision depends on a person’s unique values and viewpoint.

Start a conversation

If we don’t have serious conversations about money, we won’t understand each other’s perspectives on the topic. And that’s an important first step to take before you can make a plan.

Open, honest communication is just as important with finances as any other partnership decision, whether it’s buying a house, changing jobs, or having children. If you’re not talking finances and feel stressed about it, you may find that once you acknowledge the obvious, it won’t seem so overwhelming. Being open, honest, and clear about monetary expectations may help prevent small issues from turning into big resentments.

Use the questions on this page to help you start a conversation, then...

Make a plan

- Decide who should handle the finances.
- Determine whether you will have separate or joint accounts.
- Work out who will pay what and how much. Make sure both of you are happy with the plan.
- Develop a strategy to balance saving against spending.
- Agree upon some short-term and long-term financial goals.
- Set rules on when you need to discuss a purchase together.
- Create a written budget and revisit it every year. One option can be found at weabenefits.com/budget.

Remember, what works for one couple won’t necessarily work for another. Find a plan that fits you both. And make time to talk together on a regular basis.

Financial conversation starters

Use these questions to measure you and your partner's financial compatibility and discuss similarities and differences. You'll likely have more questions of your own.

Remember—the goal is to try and *understand* each other's expectations and beliefs so you can make better financial decisions together.



FINANCIAL STYLE

- Spender or saver?
- Loans: Asker or giver?
- Impulse buyer or careful shopper?
- Cash or credit?
- Automated bill pay or hands-on?
- Risk taker or security seeker?
- Rent or own?
- Buy or lease?

PERSONAL CHOICE

Do you have a budget?

- A. I have an app for that.
- B. What's a budget?
- C. I'd like to but I don't know where to start.

Separate or joint accounts?

- A. We should pool all our finances together.
- B. I prefer to fly solo and have my own account.
- C. We should have some money together and some separate.

Do you monitor your finances?

- A. I keep my checkbook balanced/ check my online account regularly.
- B. I often wonder where my paycheck went.
- C. I have a good enough idea of how much I have at any given time.

Credit card debt?

- A. It's fine, it will all work itself out eventually.
- B. I'm allergic to credit card debt.
- C. Only in emergencies or if I can pay it off right away.

FINANCIAL BACKGROUNDS AND VIEWPOINTS

- How did your parents handle their household finances?
- When did you start paying your own bills?
- Did you ever run into trouble with debt?
- What stresses you the most about money?
- Do you think you manage money well?
- How do you define “needs” versus “wants”?
- Would you loan money to family or friends, and how much?
- What would you do with \$1,000?

PRACTICALITIES

- Most important financial goal?
- Top three short-term goals?
- Top three long-term goals?
- Biggest money stressor?
- What assets and liabilities do you have?
- How will you split expenses?
- What insurance will you need?
- What is your plan to save for retirement?
- Who will handle the finances?
- What is your credit score?

YOUR KIOSK

To claim or not to claim?

How do you know whether to file an insurance claim or pay out of pocket? Here are a couple of guidelines:

- If damages are costly, you are liable to others, or your loan or lease requires it, you may want to file a claim.
- If damage is minor, costs are less or close to your deductible, or you were in a single-car accident, you may want to pay out-of-pocket.

To save money, consider raising your deductible and self-insuring smaller claims. Filing a claim can raise your rates even if it's not your fault, so consider the potential payout versus a premium increase.

Insure your summer toys

As spring begins to appear, contact a Member Benefits consultant to ensure your recreational vehicles, such as motorcycles, boats, campers, mopeds, and ATVs, are properly insured before the first ride of the season.

As you get set for warmer months:

- Properly clean and store your snowmobiles for the off season.
- De-winterize your boat, jet skis, and other watercraft. Check and change the oil and filters if needed.
- Clean and inspect your RV, de-winterize the water system, get necessary service, and restock supplies.

Let us help you understand the best way to insure your summer toys. Call 1-800-279-4030 or schedule an insurance consult at weabenefits.com/consults.



Life insurance = Love insurance

Why? Because life insurance coverage for your family can be seen as a tangible expression of love and care.

Life insurance is designed to provide financial security and stability for your family after you are gone. It's a practical way to help your loved ones cover essential expenses during an emotionally difficult time.

Member Benefits offers term life insurance through Ladder. Term insurance protects your family for the 10–30 years they depend on you most. When your term ends, your monthly payments end too.

Learn more by visiting weabenefits.com/lifeinsurance.

Ladder Insurance Services, LLC (CA license # OK22568; AR license # 3000140372) distributes term life insurance products issued by multiple insurers – for further details see ladderlife.com. All insurance products are governed by the terms set forth in the applicable insurance policy. Each insurer has financial responsibility for its own products. 240517-3569032

Calling all student artists!

Student Art Contest 2026

Our 11th Annual Student Art Contest officially opens on Wednesday, April 1. The theme is *Belonging*. Students are invited to share their vision of belonging, whether big or small, simple or complex, realistic or abstract.

There are up to ten prizes, with one additional finalist winning the “Best in Class” award named in memory of Loeymae Lange. Loeymae was an art teacher in Burlington who believed art was important to student mental health and self-esteem.

Learn more and apply: your.weabenefits.com/studentartcontest

Brain Gains page 10 puzzle solutions

1. A bundle of nerves
2. Small potatoes
3. Pinching pennies
4. Back on one's feet
5. The birds and the bees
6. A finger in the pie
7. One in a million
8. Gray matter
9. Too funny for words
10. Not worth a red cent

9	7	3	6	2	8	5	1	4
6	8	5	7	1	4	9	2	3
2	1	4	5	9	3	8	7	6
3	4	8	9	6	7	2	5	1
1	2	6	8	4	5	3	9	7
7	5	9	2	3	1	4	6	8
4	9	1	3	5	6	7	8	2
5	6	7	4	8	2	1	3	9
8	3	2	1	7	9	6	4	5

Ask WEA Financial Advisors about...

Investments and inflation

How does inflation affect my investments? Is there anything I can do about it?

"Inflation is, in general terms, an upward movement in the average level of prices," says Andrea Hartwig, Financial Planner at Member Benefits. "And it certainly can affect your investments." Some of the effects it has as inflation rises and falls are:

- **Inflation reduces the real rate of return on investments.** If an investment earned 6% for a 12-month period and inflation averaged 1.5% over that time, the investment's real rate of return would have been 4.5%. If taxes are considered, the real rate of return may be reduced even further.
- **Inflation puts purchasing power at risk.** When prices rise, a fixed amount of money has the power to purchase fewer and fewer goods.
- **Inflation can influence the actions of the Federal Reserve.** If the Fed wants to control inflation, it has various methods for reducing the amount of money in circulation. Hypothetically, a smaller supply of money would lead to less spending, which may lead to lower prices and lower inflation.

What can you do to mitigate inflation on your investments? Consider meeting with a trusted professional such as the financial advisors at Member Benefits. Andrea adds, "When inflation is low, it's easy to overlook how rising prices are affecting your budget. But when inflation is high, it may be tempting to make more sweeping changes in response to increasing prices. The best approach may be to reach out to us to help you develop a sound investment strategy that takes both possible scenarios into account."

Source: FMG. This is a hypothetical example used for illustrative purposes only. It is not representative of any specific investment or combination of investments. Past performance does not guarantee future results. All investments involve risk, including the loss of principal.

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

Revenge saving: Is it for you?

The "revenge saving" trend is when people choose to be aggressively frugal, sometimes radically paring back their spending to rebuild savings, during a time of economic uncertainty. In fact, a 2025 Vanguard study found that 71% of Americans planned to prioritize emergency savings and flexibility.

Revenge saving is often driven more by emotions rather than long-term planning. However, the trend does tend to encourage people to focus on their spending and saving habits as well as their financial priorities.

If you find yourself wanting to rejuvenate your savings for any reason, please let us know. Our financial advisors can work with you to develop a solution that fits you. No revenge necessary.

FINANCIAL INSIGHTS

Update from the experts at
WEA Financial Advisors

Can you have too much of a good thing? If you have a successful investment, you may want to stick with it. But over time, its performance can shift a portfolio's intent and its risk profile, sometimes referred to as "risk creep." In other words, if your investment has varying returns over time, the portfolio may bear little resemblance to its original allocation.

There are two ways to rebalance a portfolio.

1. The first is to use new money by allocating new funds to those assets or asset classes that have fallen. For example, if bonds have fallen from 40% of a portfolio to 30%, consider purchasing enough bonds to return them to their original 40% allocation. Asset allocation and diversification are investment principles designed to manage risk. However, they do not guarantee against a loss.
2. The second way of rebalancing is to sell enough of the "winners" to buy more underperforming assets. Ironically, this type of rebalancing actually forces you to buy low and sell high.

Periodically rebalancing your portfolio to match your desired risk tolerance is a sound practice regardless of market conditions. Consider setting a specific time each year to schedule an appointment with one of our financial advisors to review your portfolio and determine if adjustments are appropriate.

Source: FMG.

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Show your retirement ***SOME LOVE*** with a WEA Member Benefits **IRA**

Show your future self you care by saving with an IRA.

Got \$25 and 5 minutes? Then you can start saving for retirement with WEA Member Benefits.



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IRA and start
saving today.**

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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. Restrictions may apply. Certain state residency required.

