

Your Money, a magazine from WEA Member Benefits
Spring/Summer 2026

YOUR \$

MISSING PIECES

Are fees preventing
you from completing
your retirement plans?

your opportunity

Meaningful part-time work in retirement

your retirement

You define your own retirement

Protect yourself from phone scams

your kiosk

Women and retirement challenges

Plugging up money leaks

Now is the time for your teen to save for retirement





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- Stick with us.
- Are you saving enough?
- Keep your contact info up to date.
- Review our privacy policies.
- Get help with 403(b) enrollment.
- Add extra security to your account.




4 YOUR INVESTMENTS

- Don't let fees prevent you from completing your retirement goals.

6 YOUR OPPORTUNITY

- If you're a retired public school teacher, consider our part-time job opportunity.

Let's get social!   

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PRESIDENT'S LETTER

DAVE KIJEK

Wrapping up a career built on trust, teamwork, and you



I will be retiring as President/CEO of Member Benefits on July 4 and handing the reins to new leadership. These past 33 years have brought

personal and professional growth I value, and it has been my honor to serve people I truly respect and admire—you, our members.

Leading an organization that supports public school employees and their financial wellness has brought fulfilling achievements and

occasional challenges. Through it all, our staff, our board, and I worked together to create high-quality products and services to help you achieve financial security. We built a culture of trust and teamwork, with a skilled, dedicated staff who value their work—and the work you do for our kids and communities.

This magazine offers some of the financial education we provide. You'll find information to help you understand fees you may be paying in your retirement accounts. We discuss the difference between variable annuities and mutual funds in your 403(b), share ways to protect your personal information, and offer

free resources to help you make informed financial decisions.

Quality financial education, top-tier products tailored to educators' needs, and exceptional personal service from experts who care are at the core of what we do—and you can count on that now and in the future.

I leave with confidence that Member Benefits is in good hands. It has been an honor and privilege to serve you these past three decades. I wish you well on your journey to financial security and encourage you to take advantage of all that WEA Member Benefits has to offer. Thank you.

YOUR ACCOUNT

IRA and 403(b) NEWS

Job change? You can stay 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.

Give yourself a raise

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, or if your district allows, update your SRA online through *yourMONEY* at weabenefits.com/yourmoney.

Don't miss 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 to view our policies regarding your personal information. If you have questions, call us at 1-800-279-4030.

IRA contribution forms coming this spring

An IRS form documenting your IRA deposits (Form 5498) from the prior tax year is an informational document sent at the end of May to all traditional and Roth IRA account holders. The form reports the December 31, 2025, fair market value as well as any contributions, rollovers, conversions, and/or recharacterizations received in the account for tax year 2025. 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 any time. Call one of our Member Service Representatives at 1-800-279-4030 to get it done.

Information current as of 05/01/26, 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. Retirement and Investment program registered representatives offer securities through WEA Investment Services, Inc., member FINRA. If you choose to invest in the 403(b) or IRA programs, fees will apply.



Moving to a new school district this fall?

Contact us! If you're headed for a new school district, you'll need to open a new 403(b) account in order to save for your retirement. 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.

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.

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.



MISSING PIECES

Are fees preventing you from completing your retirement goals?



Uncovering and interpreting fees in your retirement accounts can be puzzling, even for the most financially savvy. In fact, many people are unaware of the fees they pay.

The FINRA Investor Education Foundation's *National Financial Capability Study (NFCS) Investor Survey* found that lack of awareness about fees is a blind spot when it comes to people getting their finances in order. Over 21% of respondents did not think they paid any kind of fee for investing, and 17% said they did not know how much they pay. Among mutual fund owners, nearly 38% believed they did not pay any mutual fund fees or expenses.

Of course, fees are part of any retirement plan. Companies need to generate some money so their business can function. However, not all companies charge the same fees, and they can vary widely.

Paying excess fees can have a huge impact on your savings and future financial security, and may prevent you from creating the complete picture of retirement that you envision.

TYPES OF COSTS

According to FINRA, costs generally fall into three categories:

1. Transaction costs: Costs associated with buying and selling securities.

You're charged when you make a transaction, which include:

- Commissions, which compensate an investment professional for buying and selling stocks and other securities.
- Markups or spreads, when you are sold securities that the firm has in its inventory.
- Sales loads charged when you purchase or sell mutual funds.
- Surrender charges when you make an early withdrawal from an annuity.

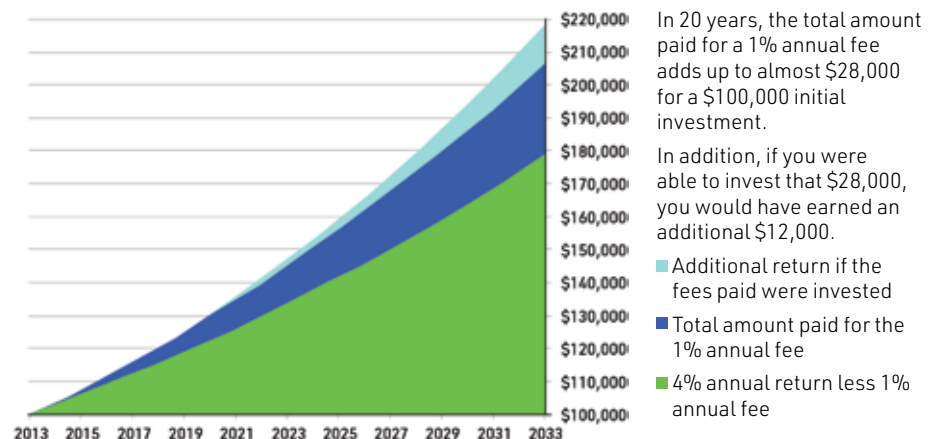
2. Advisory or client fees are charged for advice or portfolio management. They vary depending on the type of service provided.

These fees may also be charged based on the size of your portfolio, referred to as an assets-under-management or asset-based fee. They are generally assessed regardless of whether you buy or sell securities in the portfolio, and whether your account gains or loses money.

3. Ongoing expenses: These are costs you incur regularly, such as annual operating expenses, fees associated with operating and administrating your 401(k) account, and other miscellaneous fees.

Mutual funds and exchange-traded funds have annual operating expenses to cover the professional management and marketing of the funds. And they may charge different amounts to different share

Illustration of ongoing fees over 20 years



Source: SEC, *Investor Bulletin: How Fees and Expenses Affect Your Investment Portfolio*. For informational purposes only.

classes. Investors can use FINRA's Fund Analyzer at tools.finra.org/fund_analyzer to compare the cost of owning different funds.

COMMON FEES

Fees can be charged by the insurance or mutual fund company, financial advisor, broker, or brokerage. Here are some examples:

- Mortality and Expense (M&E) fee associated with insurance-based products to cover the issuer's risk of providing death benefits and their administrative costs.
- Operating or administrative expenses.
- Compensation or commissions to brokers/dealers for selling their funds.
- Commissions paid to the financial advisor from the financial or insurance products you buy through them. This may be on top of their hourly, flat, quarterly, or annual fee, which can vary greatly.
- Charges for the company's cost in managing the fund.
- Surrender charges paid for closing an account before a holding period (surrender period) has elapsed.

According to [403bwise.org](https://www.403bwise.org), on an average annual basis, variable annuities charge 3%, mutual funds charge 1.74%, and no-load index funds charge 0.07%.

Those fees may seem small, but over time they can really take a big bite out of your savings potential. For example, the Securities and Exchange Commission (SEC) illustrates how much ongoing fees in your investment portfolio can affect your return (see page 4) with just a 1% ongoing fee on a \$100,000 investment portfolio that grows 4% annually over 20 years. As the investment portfolio grows over

FILL IN THE FEE FACTS

- ✓ Fees **increase** the amount you need to save over your career to meet your goals.
- ✓ Fees **decrease** the amount you can "safely" withdraw from your accounts during retirement.
- ✓ Fees **increase** the likelihood that you will deplete your accounts before the end of your life.

time, so does the total amount of fees you pay. Because of those costs, you have a smaller amount invested that is earning a return.

DOES ZERO COMMISSIONS MEAN ZERO COSTS?

The quick answer is no. Some brokerage firms offer free trades or "zero-commission trading." Think of it like a doorbuster sale—free trading is a way to attract customers, but free trading does not mean free investing.

FINRA points out that those brokerage firms offering free trading often make money in other ways, such as through interest income from margin loans, robo-advisory service fees, commissions on options or other types of securities, and other charges.

PUZZLE IT OUT

So what can you do as an investor to help fill in your retirement picture?

- **Ask questions and shop around.** For example, you wouldn't buy a car without knowing what it's going to cost. Before you sign for a car, you receive itemized costs for special features, floor mats, sales tax, registration, etc. So when you walk away with your new vehicle, you know—to the penny—how much you paid and for what. Treat how you choose retirement accounts the same way and make sure you understand all the costs involved, including costs

to purchase, maintain, and sell investments with the companies you research.

- **When working with a financial planner** or other investment professional, don't be shy about asking how they are paid. Commission? Assets under management?

FITTING IT ALL TOGETHER

According to the *T. Rowe Price Retirement Savings and Spending Study* (2023), respondents with a formal financial plan were 62.5% more confident about their financial outlook.

As a Wisconsin public school employee, you have access to Member Benefits' financial advisors. If you want help on how to assess fees or review prospectuses, or if you want to evaluate your retirement goals, check out our financial consultation options.

Member Benefits also offers a range of complimentary and in-depth, fee-based services to help you align your portfolio with your financial goals, evaluate if you're on track to retire, or determine if your current financial position is going to support your desired lifestyle in retirement.

Don't be puzzled by investment costs. Let us help you complete your retirement vision so you can meet your future financial goals.

Learn more:
your.weabenefits.com/goals



CALLING RETIRED WISCONSIN EDUCATORS!

Use your retirement years to help others

Member Benefits Consultants (MBCs) are (semi) retired educators who help provide financial mentoring to Wisconsin public school employees. 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 continue to 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: Michael Dorn

"Failing" at retirement

Michael is a busy guy. After six years of teaching in Illinois, he spent 28 years in Milton as a high school math teacher and theater director before he retired in 2023. But that doesn't mean he's slowed down. In addition to being an MBC at Member Benefits, he:



- Subs for his old department and works as an event manager for soccer, football, basketball, and volleyball games.
- Adjudicates high school musicals across southern Wisconsin for the Jerry Awards.
- Volunteers with the "Project Maria" organization to teach people about eating disorders.
- Serves as an Elder at his church.

"I tell people that I 'fail at retirement' because I'm seemingly always working somewhere and doing something," says Michael. "But now when I work, I really only do things I love doing! As an MBC, I absolutely love talking to educators

across Wisconsin about how they can plan for retirement."

MBCs are often a first point of contact with Member Benefits. The job requires a person to earn certain certifications and be knowledgeable about the financial world in general, grasp Wisconsin Retirement System planning, and understand company policies and individual school district policies. "I quickly found that I had a lot of learning to do before starting the role," adds Michael.

One thing that makes the MBC job especially appealing to Michael is the flexibility he has. "I'm part-time and about 95% remote. I get to visit some really great schools and meet some awesome educators and support staff on the days I visit schools. But what really makes it

amazing is that I work when I want to work, it's a very flexible schedule. After decades of living by a bell schedule and a school calendar that I had little or no control over, this is nothing short of luxurious."

On a day-to-day basis, MBCs need to be ready for just about anything someone may bring regarding their readiness for retirement. "It might be a 23-year-old brand new teacher, a 54-year-old principal who has not done much retirement planning, or a mid-career paraprofessional who has just had a major life change and needs to know how to navigate some choppy waters," he adds.

But Michael is up for the challenges and ready to help. "I still get excited when I see a person reach that 'Aha! moment'—just like I did when I would see a student have that same experience in a class. I get to continue to teach, to help, to inform, and to enlighten people. And that just makes my day every time."

We're glad his "failure" at retirement is a win for so many Wisconsin public school employees.

**TOP
WORK
PLACES
2026**

WISCONSIN STATE JOURNAL
MADISON.COM

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

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



YOUR RETIREMENT



*Supporting you **TO AND THROUGH** retirement*

REDEFINING RETIREMENT

The word "retirement" is of French origin from the 1500s and was defined as the "act of retreating" and the "act of withdrawing into seclusion." By the 1640s, it was applied to a "withdrawal from occupation or business."*

While today we may think of retirement as a time of no longer being employed, it does not, and should not, mean that those who are retired need to withdraw from society or play a less active role.

While figuring out the financial aspects of retirement is imperative, longer lives are bringing out the emotional aspects of it as well. For many, work has been a major part of their identity—a large chunk of time is spent there over many decades. Work has given their life structure and often is central to their life and lifestyle.

This new chapter in life can bring many opportunities and choices, but it also brings major changes. The *2025 Trends in Retirement Planning* report found that only 11% of financial planners believe their clients are

emotionally prepared for retirement. They cite clients' fear of adapting to no longer having work as well as losing their sense of identity.

It may help to think about retirement not as retiring *from*, but retiring *to*. It's not just about having more relaxed days, but imagining how we will describe ourselves and define our self-worth in retirement. Consider planning out future daily or weekly schedules to help you think through your new reality. Look at your career and what you enjoy, what your strengths and weaknesses are, and then use those insights to help guide you onto hobbies or volunteer opportunities you might like to do when you retire. And get perspectives from your network of friends and family who have already retired to help with the transition.

Our lives are not defined by the work we do or have done. While you need a solid financial foundation (we can help you plan for that), having a clear vision of your future self is key. The definition of retirement is up to you.

* Online Etymology Dictionary | Sources: Financial Planning Association, MONEY.

Ready to ROLLOVER?

Move over to a WEA Member Benefits IRA

Moving money to Member Benefits is a great idea, but don't take our word for it! These are just some of the reasons our participants have chosen us.

Investment guidance: Use our advisor-managed portfolio program, our licensed staff for guidance and coaching, and/or build your own portfolio. All options are included at no additional cost.

Combining accounts: We accept rollovers from a variety of retirement plans, including IRAs, 401(k), 457(b), SIMPLE IRA, and SEP IRA.

Member focused: We operate as a trust, reinvesting any profits back into programs that benefit our participants. Our staff is not paid on commission, but rather serve as advocates for you and your family. We can help you understand what's best for your financial journey.

yourINCOME PATH: We offer strategies to help you plan your withdrawals in retirement at no additional cost.

► [your.weabenefits.com/moving-money](https://www.weabenefits.com/moving-money)

Understanding today's roof coverage

Home insurance is changing across the country. More frequent severe weather, with increasing weather-related claims and rising construction costs, are affecting homeowners and insurers alike.



These factors have led insurance companies to change how they provide coverage to roofs. While changes to coverage or premiums are never easy, they can be necessary so that insurance companies can continue to stand behind your coverage when a loss occurs. They can also help maintain your coverage availability and keep your premiums more stable over time.

As a homeowner, planning ahead can help reduce unexpected out-of-pocket costs in the future. It can be helpful to:

- **Budget and plan** for an eventual roof replacement and/or your deductible.
- **Understand your roof coverage** before a claim occurs by scheduling a home policy review.
- **Consider using durable** or impact-resistant roofing.
- **Maintain and inspect** your roof from time to time.

See your insurance declaration page to review your deductible and roof age. If you would like to review your home insurance options, our team is here to assist you. We'll walk you through the details so you can feel confident in your coverage. Visit [weabenefits.com/consults](https://www.weabenefits.com/consults) to schedule a consultation or call 1-800-279-4030.



Know it's us Protect yourself from phone scams

Did you know scammers can make any name or number show up on your caller ID? Don't trust it.

According to the Federal Trade Commission, it's called 'spoofing' and means that a call that looks local could be coming from anywhere in the world.

Here is how and when WEA Member Benefits may contact you by phone.

☎ Calls from WEA Member Benefits typically happen between 7:30 a.m. and 5 p.m. weekdays.

☎ On occasion, we may call outside of those hours, but we will never call late at night or in the middle of the night.

☎ **We will never ask for your full Social Security number over the phone unless under specific circumstances**, such as enrolling in a new product.

If you ever receive a call that feels unexpected or unusual, even if our name or number appears on your phone, you can protect yourself by:

1. Hanging up.
2. Waiting a few minutes.
3. Calling us back directly at 1-800-279-4030 during regular business hours or leaving a message.

Your security matters to us. When in doubt, hang up and call us directly.

NOW YOU **KNOW...**

and your
future self will
thank you.

Free financial calculators

Did you know we offer online calculators to help in your financial decision-making and retirement planning? Choose from categories such as:



- Investor Suitability Profile Questionnaire
- IRA and retirement savings and planning
- Social Security and WRS
- Savings and insurance
- Loans, debt, and mortgage

You can print the report screen results for your review. If you need financial advice, we encourage you to seek personalized, professional assistance from Member Benefits.

► your.weabenefits.com/calc

Choose your investing strategy

With Member Benefits, you decide what you want to invest in and how you want to invest. From our carefully chosen mutual funds to our Guaranteed Stable Investment, you have the flexibility you need to manage risk and build a diversified portfolio.

You can also decide how involved you want to be in managing your investments. Choose one-decision investing with target retirement funds, build a personalized portfolio with our advisor-managed portfolios, or play a more active role with hands-on investing. You chart your own course.

► your.weabenefits.com/strategy

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

DRIVE HOME your discount!

WEAC members are eligible for an Auto Insurance Discount of **8%**.

*Bundle with our home insurance and save even more!**

Get an auto quote today: your.weabenefits.com/autoquote

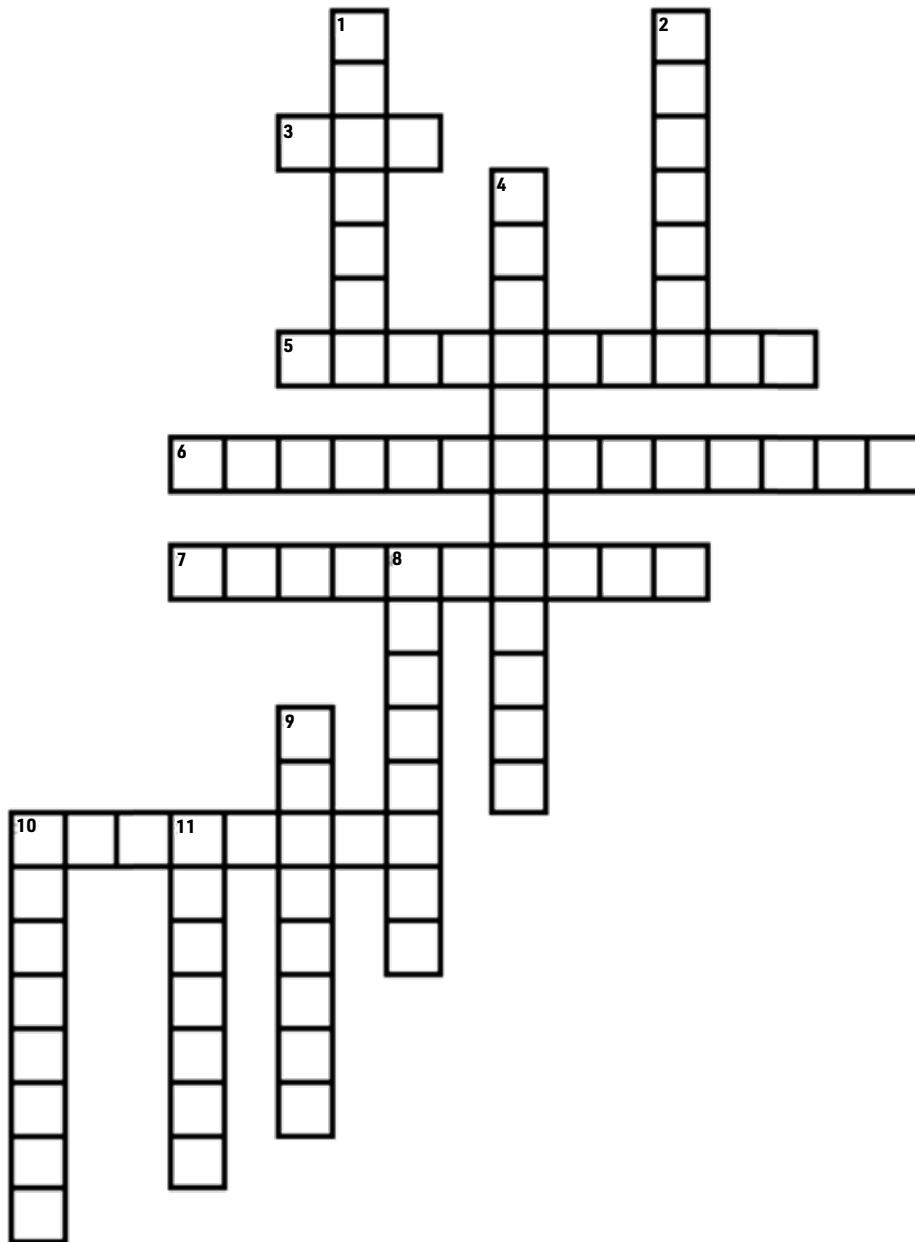


*As of April 2026. Actual discount amounts will vary by individual. Not guaranteed.

Identity theft

Know your way around concepts related to identity theft.

Puzzle from the Wisconsin Department of Agriculture, Trade, and Consumer Protection



DOWN

1. A physical device scammers attach to payment stations.
2. Malicious software.
4. A list of open and closed credit or loan accounts (two words).
8. A personal identifier that never changes.
9. A technique a scammer uses to change what phone number is displayed on caller ID.
10. A widespread attempt by a scammer to trick someone into "taking the bait" and sharing their personal or financial information.
11. A program installed on a computer to track activity, keystrokes, and web traffic.

ACROSS

3. A numerical password, usually between 4 and 8 digits long, used to access and use credit or debit cards.
5. A note on a person's credit report indicating they may be part of a data breach or identity theft (two words).
6. A way to prevent new loans or credit cards being issued under your personal data (two words).
7. The exposure of a person's personal information by a trusted entity (two words).
10. A word or phrase used to protect online accounts.

Puzzle answers on page 14.



FREE Identity Theft eBook

While no one can protect themselves completely from identity theft, there are things you can do to reduce your risk as well as proactive steps you can take if identity theft happens to you. Download your identity theft guide at weabenefits.com/idtheft.

Should you consider a variable annuity in your 403(b)?

A quick guide for public school employees

The two most common investment options in school 403(b) plans include variable annuities and low-cost mutual funds.

- A variable annuity is an **insurance-based investment** in which a series of payments is made to a tax-deferred insurance account.
- A mutual fund is a **type of investment company** that pools money from many investors and invests it based on specific investment goals.

Why do these choices matter for educators?

Many school employees:

- Stay in the profession for decades.
- Contribute consistently over time.
- Rely on a combination of a pension (like WRS), personal savings, and Social Security.

Over 20–30 years, higher costs reduce how much your savings can grow. Paying 3.5% (or more) vs 0.28% annually in fees, for example, can significantly reduce your retirement savings.

Additionally, investing in a variable annuity offers no additional tax advantages. Investing in mutual funds, however, may offer cost-effective diversification and tax advantages.

Variable annuities

What they offer

- Guaranteed lifetime income options
- Death benefit protection
- Risk management features

Typical costs

- Insurance (M&E): ~1.0%–1.5%
- Admin fees: ~0.1%–0.3%
- Investment fees: ~0.5%–1.5%
- Riders: ~0.5%–1.5%
- **TOTAL: ~2%–4% annually**

Other considerations

- Built-in commissions to advisors
- Surrender periods with up to 10 years of fees

Summary

- Higher cost (2%–4%+)
- More complex
- Includes some guarantees
- May be subject to surrender fees

Mutual fund advantages

- Your money is invested across a mix of assets based on a clear goal—growth, income, or both. It's simple investing without the added insurance costs.
- In general, mutual funds make it easier to adjust your investments as your career or your goals change.

Mutual funds

What they offer

- Broad diversification
- Transparency
- Flexibility

Typical costs

- Index funds: ~0.03%–0.25%
- Active funds: ~0.5%–1%
- **TOTAL: ~0.03%–1% annually**

Other considerations

- Available with no commissions
- No surrender restrictions

Summary

- Lower cost (0.03%–1%)
- Simple and transparent
- Fully liquid
- No guarantees

- Mutual funds are generally managed by investment advisers who are registered with the SEC.

Keeping costs low and growth potential over time can make a big difference in your final retirement nest egg.

Learn more about saving in a 403(b) with a free personal consultation:

▶ weabenefits.com/consults

Building with purpose: A leadership legacy

As Dave Kijek, President and CEO, retires from over 33 years of service to WEA Member Benefits, we reflect on his legacy of service, trust, and leadership

When a leader devotes more than three decades to an organization, the story is never just about tenure. It's about the people served, the culture built, and the values that endure long after the title is handed off.

As Dave Kijek prepares to retire, we say goodbye not just to our leader, but to a steady presence who helped shape who we are and why we exist.

Starting out

Dave never followed a conventional career path. Leaving a large, well-established insurance company in 1993 for a small, mission-driven



Dave Kijek in 2006

organization required conviction and courage. "It was kind of like cutting the line to the boat," he says. "There was no going back." What drew him forward wasn't size or certainty, but purpose: an organization built to serve educators, to act as a fiduciary, and to put people ahead of profit.

That decision would set the tone for everything that followed.

Building blocks

Over the years, his career became inseparable from the organization's

growth. He helped build foundational systems from scratch, launching new financial and insurance products and playing a key role in forming the property and casualty company that remains today. Mutual funds were added to retirement

"What's incumbent upon leadership is to make sure every person in the organization knows how they affect success." —Dave Kijek

offerings where none had existed before. IRAs, Roth IRAs, long-term care coverage, and educator-specific features and benefits followed—each designed around real needs, not generic templates.

His philosophy also shaped how the organization evolved culturally. In its early days, staff was small, resources were limited, and everyone pitched in—literally. People worked holidays to manually convert data, built systems by hand, and did whatever was necessary to serve members. What emerged was a close-knit culture grounded in trust, fun, and shared purpose. "Back then, we couldn't



2025 Annual Pie Toss fundraiser for United Way



always pay what our competitors paid," he explains, "so we made up for it by creating a company people actually wanted to work for."

Culture would later prove to be the organization's greatest strength.

Up for the challenge

During moments of internal change and leadership transition, Dave leaned into transparency and teamwork, adopting simple but powerful tools to mend divisions and realign around shared goals. "Culture trumps strategy every day," he says. "You get the right people pulling in the same direction, and there's very little you can't do."

That belief was tested—repeatedly—by forces far outside the organization's control. Economic downturns. Regulatory upheaval. Natural disasters. A global pandemic. Through it all, the organization did more than endure; it grew stronger.

One defining moment came during Act 10, when fear and uncertainty swept through public education. Educators were considering life-altering financial decisions, including early retirements that could have cost them hundreds of thousands of dollars over time. "Rather than

selling products, our teams showed up—literally—in school gyms and auditoriums across the state, helping members slow down and see the full picture. That had nothing to do with selling products,” he emphasizes. “It had everything to do with protecting their economic security.”

Service, not sales

That same spirit showed up in quieter moments, too: a phone call returned by the CEO himself; staff checking on members following a tornado; even leadership going to the scene of a car accident just to help save a member’s groceries. Dave recalls a board member saying—again and again—“Who else would you want in your corner?”

Making a move

The physical home of the organization became another enduring milestone. “Purchasing our own building in 2013 outright—debt-free—was a bold move, but it gave us a place to call home,” he says. “Our sign is on the roofline. Staff are proud to say, ‘That’s where I work,’ and members can say, ‘That’s my company.’”

Supporting student mental health

Creating a corporate foundation is another milestone that has staying power. WEA Member



2025 Swing for a Cause Foundation fundraiser

Benefits Foundation, Inc., began fundraising in 2021 and conducted a matching gift campaign with our business partners. “I am really proud of the Foundation and how we support student mental health across the state. We’re doing something really helpful. I mean, *really* helpful.

Highlights

1993: Dave Kijek hired as an Assistant Manager; promoted to Operations Manager in 1997 and to Vice President of Operations in 2000.

2005: Dave becomes President and CEO.

2007: Created WEA Financial Advisors, Inc.

2013: Purchased the building at 660 John Nolen Drive in Madison.

2020: Registered our IRA in states outside of Wisconsin.

2020: Created WEA Member Benefits Foundation, Inc.

2023: Expanded national offerings to include long-term care, life, and Medicare supplement insurance.

Numerous awards including: Best Places to Work, Employee Voice Award, Top Workplace (7 years running), WEAC Friend of Education Award, Excellence in Innovation Award, Excellence in Financial Literacy Award, Financial Literacy Legacy Award.

It’s uncommon to give unrestricted grants so that schools can decide the best way to meet their students’ needs. It’s very rare in a nonprofit,” explains Dave.

Sticking with the mission

Our mission has stayed consistent over the years, though more succinct. “To advance and protect the financial well-being of public education employees and their families—that’s our north star,” says Dave.

Throughout his leadership, one philosophy remained constant: the Golden Rule. “Treat people the way you want to be treated—that’s it. Without trust, there’s no grace.” That belief shaped how staff were led, how members were served, and how difficult decisions were made. It also explains why employee engagement here is extremely high—it has been intentional and lived every day.

Moving forward

As he steps into retirement, his gratitude is front and center—for his mentors, for the Board that placed its trust in him, and for colleagues who believed in the mission and each other. And especially for the members. “We don’t exist without them,” he states simply. “Serving them is the bottom line.” Asked what advice he would give educators

just starting out, his answer was characteristically direct: “Start saving today. Whatever amount you can—starting matters.”

Dave’s pride in building a trusted, mission-driven brand shows through in his words and actions, while making it clear he hasn’t built it alone. He leaves Member Benefits with confidence in the leadership succession and the knowledge he has helped leave a solid foundation to build on.

If there’s a single lesson he hopes endures beyond his tenure, it’s this: “Time passes quickly. Set lofty goals and be persistent in working towards them. Most of all, have fun while you’re doing it.”

We thank Dave for his decades of service, his steady leadership, and the culture of trust he helped create.



Dave and his wife Wendy at the 2025 company holiday party for staff and board members

YOUR KIOSK

Plugging up money leaks



Stop forgotten costs from going down the drain

Small charges, subscriptions, and recurring fees can easily go unnoticed over time, resulting in money slowly leaking from your budget. It's worth spending a little time to review those costs you may be overlooking—you may find better deals or realize you no longer need them. Here are a few common ones to consider.

Your internet bill. You may be able to lower your rates if you're willing to negotiate.

Subscriptions. Streaming services, magazines, apps...are you still using them all?

Bank fees. Are you paying monthly service fees or out-of-network ATM charges? Plenty of banks and credit unions don't charge service fees, and may have larger ATM networks.

Credit card fees. If you're paying an annual fee, be sure it's worth it to you. Ideally you can pay off your card each month to avoid interest, but if not, you may want to compare rates. Just be aware that opening a new credit card does briefly impact your credit score, so space out multiple applications.

Gift cards. Gift cards are real money—and some of them expire. Set up reminders to use them, or re-gift to someone who will.

Source: AARP.

TRICKY TURNS: Roundabouts and lowering left-turn risk

Did you know that companies like UPS use technology to reduce left turns made by their drivers? That's because turning left when driving adds risk. Why? Drivers must navigate across lanes, assess the speed of oncoming traffic while potentially dealing with visual obstacles, and make decisions about gaps in traffic that may not be accurate. In addition, due to their size, approaching motorcycles may be less visible, and pedestrians can be unpredictable.

You may or may not be a fan of roundabouts, but they are one way to mitigate the risk of left-hand turns. The Insurance Institute for Highway Safety found that "the tight circle of a roundabout forces drivers to slow down, and the most severe types of intersection crashes—right-angle, left-turn, and head-on collisions—are unlikely."

Need a roundabout refresher? Take our Driver Safety Course—ages 70 and over may get an insurance discount. Visit weabenefits.com/driversafetycourse.

Source: Gen Re.



Have a job, can save!

Did you know your working teen can save for their future with an IRA?

Time is your teen's best friend when it comes to saving with an IRA. As long as he or she has earned income from a job, a Roth IRA is a particularly attractive savings option for young people who can count on years of tax-free earnings. It's also a great lesson in taking responsibility for their finances and understanding the value of saving.

The WEA Member Benefits IRA can be a good option to choose with its low fees and easy online enrollment and account access. Family members of Wisconsin public school employees are eligible to participate in our IRA program.*

Contribution limits for 2026 are \$7,500, but your teen may only be able to contribute up to the amount of his or her actual earnings.

Visit weabenefits.com/enroll to open an IRA, or call us at 1-800-279-4030 for assistance or to answer your questions.

*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.

Brain Gains page 10 puzzle solution

- Down:
- 1. Skimmer
 - 2. Malware
 - 4. Credit report
 - 8. Birthday
 - 9. Spoofing
 - 10. Fishing
 - 11. Spyware
- Across:
- 3. PIN
 - 5. Fraud alert
 - 6. Security freeze
 - 7. Data breach
 - 10. Password

Ask WEA Financial Advisors about...

Women and retirement

I've heard women often face certain challenges when it comes to retiring. What should I know?

"While women have made a lot of progress with their financial security, they can also face unique challenges compared to men," says Anna Edelstein, Financial Planning Supervisor at Member Benefits. "It usually means they have to plan well and save more to achieve their retirement goals."

Here are a few things women may face as they work to build their retirement savings.

Longer life expectancy. The Society of Actuaries estimates that the average 65-year-old woman has a 66% chance of living an additional 20 years, and a 45% chance of living past 90 years old. That can add up to 30 years or more in retirement. Further, women are more likely to deal with chronic illness than men as they age, which can greatly impact their retirement finances.

Earning less. While strides have been made regarding equal pay, women are not always paid as much as men in the same fields and positions. According to the Census Bureau, women working full time, year-round, now earn 81 cents for every dollar men earn. That's down from 2025 and 2024.

Work interruptions. Women are more likely to take time out of working to care for children or parents, meaning less earnings over time.



Conservative investing. Women are more likely to gravitate toward more conservative investments than men. Being too conservative early on in your career may result in lower earnings over time. There is also the risk that the rate of inflation will outpace the rate of return on your investments.

Some quick tips for women to consider include:

- If partnered, be an active participant in all financial matters. Stay involved and informed about both your short- and long-term finances.
- As a public school employee, you have WRS, but it's important to add personal savings with a 403(b) and/or IRA account. Take advantage of catch-up limits in your 50s and 60s. Learn more at weabenefits.com/limits.
- Save for retirement before saving for college. Parents want to help their kids, but there are loans available to pay for school. There are no loans or scholarships for retirement.

It goes without saying that any big decisions should be made with care, but there may be no greater decisions to make right now than about your financial future. "This is where your partnership with Member Benefits can help. We offer an array of financial planning services to help you make informed decisions, no matter where you are in your career and life. Contact us to learn what your options are. We can help you build a solid financial plan."

▶ For more tips and information, download our free *Women and Retirement* eBook at weabenefits.com/ebooks.

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

FINANCIAL INSIGHTS

Update from the experts at
WEA Financial Advisors

As of February 2026, the average American had a credit card balance of \$6,715.¹

The wise use of credit is a critical skill in today's world. Used unwisely, credit can rapidly turn from a useful tool to a crippling burden. There are a number of warning signs that you may be approaching credit problems:

- Have you used one credit card to pay off another?
- Have you used credit card advances to pay bills?
- Do you regularly use a charge card because you are short on cash?
- Do you charge items you might not buy if you were paying cash?
- Do you need to use your credit cards to buy groceries?
- Are you reluctant to open monthly statements from creditors?
- Do you regularly charge more each month than you pay off?
- Do you write checks today on funds to be deposited tomorrow?
- Do you apply for new credit cards so you can increase borrowing?
- Are you receiving late and over-limit credit card charges?

It is important to recognize the warning signs of potential credit problems. The more quickly corrective action is taken, the better. Procrastinating might result in financial difficulty down the road.

Contact us for guidance if you're experiencing a credit challenge.

¹ [Forbes.com](https://www.forbes.com), February 27, 2026
Source: FMG.

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SWING *for a* CAUSE

Monday, August 3, 2026

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
for more information and to make an impact today!

More about the
Foundation
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