

Your\$TM

Your Money, a magazine from WEA Member Benefits
Fall 2026

A champion for financial literacy

**Tera Rogers believes
saving for retirement
shouldn't be a solo
assignment**

our changes

Meet our new President/CEO

your retirement

Give yourself some grace to adjust to retirement
Will you be part of the "great wealth transfer?"

your kiosk

Timing the market vs time in the market
Insurance questions to ask when buying a new car
Get organized for tax time





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PRESIDENT'S LETTER

KARIM HABIB

Looking forward with a vision of education, trust, and support



As I begin the journey as the President/CEO of Member Benefits, I've seen how deeply committed our staff is for helping public school em-

ployees become financially secure. Promoting financial literacy is a key value throughout our organization.

Tera Rogers has been promoting financial literacy education to her school district staff for many years. Her emphasis on sharing information and open communication has

had a positive effect on staff. Read more about how impactful it has been for her and others both professionally and personally.

In this magazine, you can also learn about questions to ask when purchasing a new vehicle as well as the importance of umbrella insurance. In addition, there is helpful information on retirement topics and resources to help you stay on top of your financial planning.

As I look ahead, my vision for Member Benefits is to continue providing education, value, and meaningful support to our public-school employee members—always viewing our services through your lens.

Our goal is to make it easier for members to do business with us by simplifying your experience, anticipating your needs, and providing clear, accessible resources and guidance. Most importantly, we want to be trusted partners throughout every stage of your life and career, ensuring we are meeting your evolving retirement and insurance needs.

By keeping our members at the center of what we do, we can strengthen understanding, build trust, and deliver benefits and services that truly add value when you need them most.

YOUR ACCOUNT

IMPORTANT

IRA and 403(b) NEWS

Have you looked at your retirement account lately?

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 18.



Conversion, transfer, exchange, or rollover requests and outgoing funds forms: Any request received in good order (including third-party administrator (TPA) approval) by December 2 will be forwarded to the payer company by year-end.



Withdrawal requests: Any withdrawal request received in good order (including TPA approval) by December 2 will be processed this year. If you want your distribution processed in the year 2027, do not send it in until after January 2, 2027. 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 (2026) for next tax year (2027). Postdated checks will be returned.

Guaranteed Stable Investment

The 2027 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 10/01/26, 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.

*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.



Mutual fund changes

On July 24, the MFS New Discovery Value R3 fund was replaced by the Invesco Small Cap Value Y fund in your 403(b) and IRA programs.

This change was made as part of our regular review of investments. The new fund was selected based on its track record of performance and operating expenses compared to its peer group, among other factors.

If you were currently invested in the MFS New Discovery Value R3 fund, your existing balance and future contributions were automatically transferred to the Invesco Small Cap Value Y fund. You do not need to take any action unless you would like to select a different investment.

We encourage you to review your retirement plan investments regularly to ensure they continue to meet your savings goals. If you would like to learn how to update your contributions, choose an investment strategy, or walk through the rollover process for outside accounts, give us a call at 1-800-279-4030.

HOLIDAY HOURS

Our offices will be closed on:

- ✓ November 26 and 27, 2026
- ✓ December 24 and 25, 2026
- ✓ January 1, 2027

From classroom to business office: **A champion for financial literacy**

Tera Rogers, business manager for Cedar Grove-Belgium School District, believes public school employees shouldn't have to figure out how to save for retirement on their own.



Tera Rogers acts as a bridge of sorts—connecting the world of the business office to the world of teachers to help them become financially secure and to build staff retention.

She certainly has teaching cred. Tera started off as a middle and high school business education teacher in 2004 and taught at three different districts for 16 years. She also worked with Junior Achievement kids.

“I had been encouraged by a mentor to step into administration at Cedar Grove, and so I transitioned into my current position as business manager in 2020. Without his support, I would never have taken this path.

“As a teacher in business education, a big part of what I taught was financial literacy. While I work on the administrative side now, financial literacy is still ingrained in the teacher side of me,” Tera explains. “My mentor happened to be a big advocate of Member Benefits. I was in the Port Washington-Saukville School District for the majority of my career, and the business manager there and the union were also very strong supporters. They always made sure that Member Benefits was providing the educational side for the staff. So I took that mentality and brought it into my current position.”

Providing financial wellness support for staff

As a business manager, Tera has built an active approach to employee financial wellness under the principle that financially secure employees are happier, less stressed, and more effective in the classroom. Here are her cornerstones.

Automatic enrollment. Tera implemented an auto enroll program for the district's 403(b) program. This means all eligible employees are considered participants of the 403(b) plan (at a default contribution percentage established by the district) unless they opt out, which they can do at any time. “I tell people, ‘WRS is an advantage we have, but so is our 403(b). It's just as important,’” she emphasizes. “Automatic enrollment is a good way to help jump-start retirement savings. I often say, if you can start saving when you're starting out, even at just 1%, it will make a difference. I encourage everyone to do it.”

Rollover guidance. For more veteran teachers who start working at the district, Tera asks them about their 403(b). “Do you have one? Can I help you roll it over? Can we get one started? Because it's just so important,” she says. “I had a gentleman say to me once, ‘You can take out loans for anything, but you can't take out a loan to retire.’ It

really brought home the importance of saving as much as possible outside of relying on WRS.”

Health savings account (HSA) education. “I push HSAs hard with my staff,” Tera states. “We have a high deductible health insurance plan and we go up every year in staff contributions because they see the value in it as a tool for financial stability. It’s simply one piece of a well-rounded financial strategy.”

"Financially secure employees are happy employees. I feel like it's my responsibility to provide financial education, opportunities, and services for them."

Bringing in Member Benefits representatives. Consultants from Member Benefits, who are all retired teachers, provide free financial consultations to school districts who offer our 403(b). They can answer general retirement questions, review current accounts, or offer tips for purchasing auto and home insurance. “I feel like it’s my responsibility to provide different opportunities for my employees, so I’ve been scheduling more individual financial consultations with Mark Resch from Member Benefits,” says Tera.

“I’ve had amazing feedback regarding Mark. I always worry we’re going to waste his time because we’re not going to fill up the schedule. But every time he comes in, he’s booked the entire day,” she laughs. “The staff say they want him to come in more frequently. So I go back to my administrators and say, ‘Hey, this is really valuable. People are liking this. We need to provide it.’”

Impact on the workplace

Workplace culture is a top priority for Tera. And helping staff get their finances in place is a key part of that

culture. “Unfortunately, as a business manager, you’re not always looked upon very favorably, because you have to make the hard decisions. You have to say no to people.

“As a teacher, it was like, oh, I have to go in and talk to the business manager. This is a big deal,” explains Tera. “But I want my staff to know that they can just come in and talk to me. I think being visible, bringing in resources, and being the

connection with that gives them opportunities to connect with me and build that relationship.”

The use of financial education and relationship building has helped Tera’s district drive up staff satisfaction and higher retention rates. “I do think that being in a small district and having a sense of community really helps keep people here. I really appreciate it. And I think knowing that staff can approach me and the district office helps,” she says. “Putting myself in front of our staff builds a relationship between our teachers and the business office. From my viewpoint, that kind of connection only strengthens our workplace culture.”

A personal partnership with Member Benefits

Retirement. Tera doesn’t remember a time during her career when she wasn’t contributing to her Member Benefits 403(b). “As I’ve moved in my career, my contributions have increased because I’ve been able to. I prioritize that. And I always get a kick out of the statements—it’s like, wow, look, I’m 44 and I have this much money. And I know that there’s a lot of people who don’t,” she states.

“As a small business owner, my husband invests separately. I have my 403(b) and WRS. I’m working right now to be able to be financially secure between those two accounts.”

Retirement is a happy thought for both Tera and her husband, but it’s not a main focus. “Neither one of us want to fully retire right away—I want to work at a library, perhaps. But we do have goals we want to achieve, like paying off the house by the time our boys go off to school.

“When I look at my childhood, my parents didn’t have a lot,” she adds. “I lost my dad within the last year and a half and now see what my mom doesn’t have. She’s 72 and still working because they didn’t have the same opportunities. In retirement, I want to be able to travel. I want to be able to be an amazing grandma and provide for my kids. So maintaining my quality of life once

| *continued on page 11*

Financial resources from Member Benefits

- **Financial calculators:** weabenefits.com/calc
- **Key Financial Data sheet:** weabenefits.com/kfd
- **Budget worksheet:** weabenefits.com/budget
- **eBooks:** weabenefits.com/ebooks

Your district can request a financial seminar presentation or individual financial consultations for your staff. For more information, contact your Worksite Benefit Consultant or email hello_support@weabenefits.com.

A warm welcome to our new CEO

Introducing Karim Habib, President/CEO of WEA Member Benefits

This past June, Karim Habib began his appointment as President/CEO of WEA Member Benefits as it enters its next chapter of leadership.

Karim has been using these early months to get to know the organization, its staff and their roles, as well as meeting with school districts to introduce himself and learn more about their needs. “Just as Member Benefits puts its members first, my first priority in this new role is to listen and learn. I want to listen

Karim brings over 30 years of experience in insurance, retirement and financial services, and consumer and mortgage lending, and holds a Master of Business Administration from Cardinal Stritch University. Before joining Member Benefits, Karim served as Vice President of Strategic Partnerships & Sales at TruStage, where he led strategic relationships and developed solutions designed to create value for customers, partners, and the organization. Previously, he served as Vice President of Custom-



“Educators hold a special place for me as I come from a family of educators. It’s given me a deep appreciation of the important role they play in their communities.”

to our members, our employees, our school district partners, and everyone who has helped make this organization successful,” he says.

His thoughtful leadership style and understanding of the opportunities and responsibilities ahead for Member Benefits bode well for the future. Nathan Ugoretz, Board Chair, adds, “He understands that strong organizations are built through trust, clear communication, and respect for the people doing the work. The Board appreciated his commitment to listening, learning, and building relationships from the start. We have great confidence in Karim’s leadership and look forward to working with him as Member Benefits continues building on its strong foundation.”

er Optimization at CUNA Mutual Group, providing leadership for programs focused on lending, risk management, performance solutions, sales development, and financial education.

“Member Benefits’ commitment to putting its members first was one of the things that attracted me to this opportunity,” explains Karim. “And I’ve always had a passion for helping others achieve financial success.”

Karim’s connection to teachers is also personal. “Educators hold a special place for me as I come from a family of educators. It’s given me a deep appreciation of the important role they play in their communities. It also provides insight as to the unique advantages, challenges, and

needs they may have when working toward their personal financial security.

“Educators created Member Benefits in 1972 because they wanted a trusted resource that understood their needs and values,” he adds. “In my mind, that purpose remains just as relevant today as it did then.”

As President/CEO, Karim plans to lead the organization in continuing its mission to advance and protect the financial well-being of public school employees and their families, while supporting staff, members, and partners across Wisconsin. “I value the fact that we don’t simply provide financial products and services. We also help public school employees understand their options and feel more confident about their financial decisions.”

Karim has two daughters and lives in Middleton. He is also a huge fan of the band U2 and the Vancouver Canucks hockey team.

YOUR RETIREMENT

Tips for new retirees

Give yourself some time to adjust when switching gears from work to retirement

You've waited a long time for this day, and now it's here—retirement! It can be a time of new opportunities, freedoms, and purpose. But some things may take a little time to get used to. Here are a few adjustments to plan for.

Income sources

For many people, the change from earning income to drawing income from multiple sources is a big mindset shift. It can take time to feel comfortable about spending intentionally instead of building up for the future.

You may be pulling income from your savings and investment accounts, WRS, Social Security, and/or other part-time work. That means your new focus will be using investments to support your lifestyle, coordinating various income sources, and balancing your spending.

Spending your time

You're no longer putting in the long hours every week with limited time for hobbies and travel. In retirement, you're more likely to have time to pursue your interests, spend more time with family and friends, or maybe volunteer or mentor others.

Your social circle changes as well. While working, you form connections with colleagues and perhaps your larger professional network. After you retire, you're more likely to build connections through community groups, volunteering, family and friends, and other new social circles.

You have a partner in us

We can help you strategize the financial piece. As a Member Benefits participant, you have access to expert advice and resources, from personal consultations to help with required minimum distributions. Start with a free personal consultation at weabenefits.com/consults.

For many people, the first year of retirement is a time to experiment, explore, and build a lifestyle that reflects personal priorities. You may spend many years in retirement. Let us help you plan well for it.

Source: FMG.



Supporting you TO AND THROUGH retirement

Money habits to *stretch* your budget

Cutting out small expenses and making sure you're properly protecting your assets can help you save money. Here are a few strategies you can quickly put into practice.

Negotiate fees

You never know until you ask. Sometimes banks or credit cards are willing to waive fees if you request it. Same with internet, cable, and fitness companies. Keep an eye out for special promotions as well.

Do a digital purge

Unsubscribe from emails that you don't really need to avoid spending temptation.

Pay off credit cards

Prioritize this so you're not forfeiting money to interest. Setting up automatic payments can make it easier to pay off.

Limit impulse buys

It can be easy to get excited about something you see in the store or online and buy it before you think too much. Give yourself a time-out rule—a day or a week—and see if you still think it will add real value to your life.

Schedule an insurance audit

Do you have the appropriate insurance coverage to protect yourself and your family? It's not about finding the cheapest insurance but about purchasing a policy that can help protect your assets. Set up a no-cost consultation to request an insurance review. We can help you determine the right balance between cost and protection for your situation.

Source: Money.com

► weabenefits.com/consults

Still working? It may be time to catch up

If you're an older worker, there's still time this year to max out your 403(b) contributions.

- **Ages 50–59 and 64+:** \$8,000 catch-up limit (total contribution up to \$32,500).
- **Ages 60–63 super catch-up:** \$11,250 limit (total contribution up to \$35,750).

For more information, visit weabenefits.com/limits.

Older women and “the great wealth transfer”

One of the least welcome financial transitions is the death of a spouse. Because women tend to outlive men, this transition more often affects women. (As of 2024, the average life span for males in the U.S. is 76.5 years compared with 81.4 years for females.)

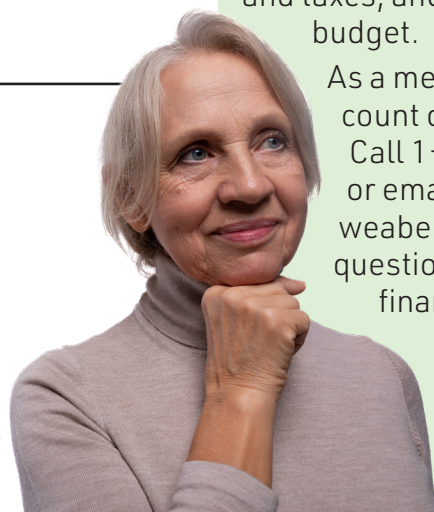
During the so-called great wealth transfer between 2024 and 2048, about \$124 trillion is predicted to be passed on largely by baby boomers. Of that, about \$54 trillion will be passed on to widowed spouses—95% of which will be going to women.

Financial advisors say it's still common for men in this generation to manage the investments and financial planning. But that can leave a surviving spouse overwhelmed.

Once the initial grief stabilizes, you may wish to meet with a financial advisor at Member Benefits. We can help you familiarize yourself with your financial situation, prepare for a possible change in income and taxes, and create a new budget.

As a member, you can count on us for support. Call 1-800-279-4030 or email weafa@weabenefits.com for questions or to make a financial planning appointment.

Source: CNBC



NOW YOU **KNOW...**

Driver Safety Course

While anyone can take this free driving skills refresher course, those 70 years or older who have our auto insurance may get a discount! Take the course to learn useful tips and information to help keep you safer behind the wheel. You'll learn:

- Facts about older drivers.
- Defensive driving techniques.
- The dangers of distracted driving, and more.

For those 70 and over, once you complete the course, a 10% auto insurance discount may be applied to your policy.

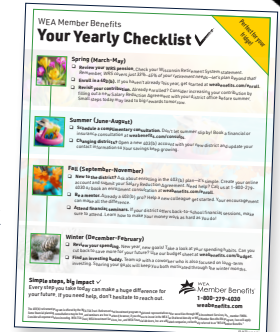
► your.weabenefits.com/drivers-course

and your
future self will
thank you.

Your Yearly Checklist

Looking for some easy financial reminders that can make a real impact on your future? Download our colorful, free flyer that gives you quick tips for every season of the year. This handy guide can be hung on your refrigerator to remind you to check on your WRS pension and 403(b) contributions or to consider other helpful financial suggestions.

► your.weabenefits.com/yearly-checklist



Protect your tomorrows from today's accidents

Umbrella insurance is an affordable extra layer of personal liability protection that can help protect your family's personal savings, home equity, retirement funds, investments, and future earnings.

Get a quote

your.weabenefits.com/quote

Watch short Q&A videos

your.weabenefits.com/qa-videos



WEALTH WORKOUT: Match the financial terms

Match each numbered term on the left with its correct lettered definition on the right. Place the letter in the brackets or draw a line to connect each answer.



Terms	Definitions
1. Expense Ratio []	A. Dividing your portfolio among different investment types (stocks, bonds, cash) to align with your risk tolerance.
2. Compound Interest []	B. A financial professional bound legally and ethically to act strictly in your best financial interest.
3. Asset Allocation []	C. Spreading investments across various assets to lower overall risk ("not putting all your eggs in one basket").
4. Vesting []	D. The annual management fee charged by a fund, calculated as a percentage of your invested assets.
5. Fiduciary []	E. The gradual increase in the cost of goods and services over time, which reduces purchasing power.
6. Liquidity []	F. Employer-sponsored, tax-advantaged retirement savings accounts.
7. Inflation []	G. Interest earned on both your initial deposit and the accumulated returns from previous periods.
8. Diversification []	H. Investing a fixed dollar amount on a set schedule, regardless of whether the market goes up or down.
9. Dollar-Cost Averaging []	I. How quickly and easily you can convert an asset into cash without losing value.
10. 401(k) / 403(b) []	J. The time an employee must work at an organization before gaining full ownership of employer-matched funds.

Answers on page 14.



Why some coins are so groovy

Have you noticed how dimes, quarters, and half dollars have rows of narrow grooves on their edges? Those grooves, known as "reeds," originated as an anti-theft measure centuries ago. Early coins were made of valuable metals and some people would shave off the tiny pieces from the edges and sell them. Grooves made tampering easier to detect. While today's coins are no longer made of gold and silver, the ridges still make coins easier to identify and also help vending machines and other machinery recognize different coins.

Source: The Hill

| continued from page 5

we retire, enjoying that time, and not being worried constantly after working our entire lives is really our end goal."

Insurance. When Tera first started teaching in 2004, she had renters insurance with Member Benefits. Currently, she and her husband have their automobiles and house insured with us.

"When we bought the house we're currently in, we were in an apartment for a little while. And the gentleman at Member Benefits that I spoke with was amazing about educating me," says Tera. "He talked to us about renters insurance for the storage unit that our valuables were in while we were in transition. That to me was a highlight. And I just really appreciated the time he took. I felt like he cared, like he didn't want to see us just fall flat with this move that we were making.

"Then I just had to call the other day and switch auto policies as we have a new 16-year-old driver in

"My years in the classroom really help me be a good business manager because I don't see it as just the business of the school. I see my job as the business of the school *and* how can we help our staff."

our house. The gentleman I spoke with helped me switch the policies and then talked me through what that looks like from an insurance perspective with having a male teen driver. He was very patient with me and answered all my questions. He walked me through it. I didn't feel like I was inconveniencing him. He quoted me with the good student discount and without the good student discount, and explained how that all works.

"I always feel like I can call Member Benefits and ask questions," Tera emphasizes. "And I really appreciate that as a member, the people I call will always take the time to teach me about the products and why I should have them. That's why I've personally been with Member Benefits for as long as I've been in education."

Creating opportunity

Tera's approach toward finances is empathy-first. She also believes staff support is an essential business responsibility. "Everyone has different financial backgrounds and situations, so I want to give them resources and opportunities to make informed decisions for themselves. Not every district does that. We're small enough that I can. And I take a lot of pride in that."

Hear more from Tera and other fellow educators in our Educator to Educator video series by visiting weabenefits.com/ed2ed.

**Want to bring a Member Benefits representative to your district?
Call 1-800-279-4030 to inquire.**

This individual's experience is their own, may not be representative of the experience of other clients, and is not a guarantee of future results for all clients. No compensation was provided for this opinion.

Profile

From 2004 through 2020, Tera taught Business Education with a primary focus on grades 5-8. She has been Business Manager at the Cedar Grove-Belgium School District for six years.

Tera spent the majority of her teaching career in the same school that she went to. One of the highlights of her teaching career were when things were flowing just right in the classroom and she would think, "Wow, that was a great lesson." She loved working with middle school students and finds it fun now to see many of them grown up!

When she was young, she loved being able to buy something with babysitting money just for herself. It made her want to share that experience with others, something she still carries with her in her career as a Business Manager.

Tera is married to her high school sweetheart, Eric, and they will be celebrating 20 years of marriage next year. They keep busy with two very active boys, ages 15 and 13, and two dogs, Gus and Gizmo.

Tera is an avid runner and has completed five marathons. She also enjoys reading and has been with the same book club for over 15 years.





Time for a new car?

When buying a new or used car, don't forget about your insurance coverage

Whether it's time to replace your old car or add an additional car for a new driver, there's bound to be some questions about insurance.

- How much will this increase my insurance policy?
- Am I covered to drive off the lot?
- Do I have the right coverage?

These questions often come up during the car buying process. However, sometimes they are not asked until after the purchase has been made, which can be to your financial disadvantage. Do a little prep work before you step into the showroom or make an online purchase. We can help.

Do your due diligence

First and foremost, call one of our Personal Insurance Consultants (or your insurance agent) with the Vehicle Identification Number (VIN) of the car or cars you're interested in before you make a purchase. The VIN tells the story of that particular vehicle, such as the exact model information, accident history, service history, and whether the title is in good standing or if it is what we call a "branded" or "salvaged" title.

Part of your insurance costs and eligibility for coverage is determined by the specific history of the car. For example, a car with a prior accident history may be ineligible for collision coverage or the rate may be higher for that car.

- A branded or salvaged title means that the vehicle was already considered a total loss at some point or even a "lemon," and insurance may not be available for any type of physical damage coverage for these cars.
- Cars that have a great history are usually considered safer than others by the insurance company. These cars can be less expensive to insure.

So be ready with the VIN when you call your insurer for the rate on a potential new purchase. This will answer the question, "How much will this increase my insurance policy?"

Drive off the lot with confidence

If you wonder whether you're covered when you drive off the lot with your new car, the short answer is yes. However, the longer answer comes in two parts.

1. **Timeline.** The state of Wisconsin allows a brief grace period when you purchase a new car to add it to your insurance policy. This is usually between 7-30 days, depending on your insurance carrier, as many people purchase a vehicle after business hours or over the weekend. However, don't wait too long—call your insurance company as soon as possible to avoid missing any deadlines in

your policy for adding a new vehicle.

2. **Coverage.** The coverage you carry on your insurance policy at the time of the new car purchase is the coverage you have as you drive off the lot, so it's critical to know your liability coverage. If you carry "liability only," you essentially have no physical damage coverage for your car(s). If you have "full coverage," you carry both collision and comprehensive coverage for your vehicles.

Review your insurance coverage

Whether you carry auto insurance with Member Benefits or another company, it is very important to speak with your agent prior to purchasing a new car. Your company's representative should help guide you during the process and make sure you have the right coverage for your new car purchase.

For an insurance review and quote, or for questions:

- 1-800-279-4030
- weabenefits.com/consults

Property and casualty insurance programs are underwritten by WEA Property & Casualty Insurance Company. The terms and conditions of your coverage are exclusively controlled by your written policy. Please refer to your policy for details. Certain policy exclusions and limitations may apply.

YOUR COMMUNITY

SWING FOR A CAUSE

WEA Member Benefits Foundation 2026 golf event raises over \$48,000 for student mental health

More than 200 educators, community leaders, and supporters gathered Monday, August 3, for the fourth annual WEA Member Benefits Foundation *Swing For a Cause* golf event, raising more than \$48,000 to support school-based mental health programs in Wisconsin public schools.

“The continued success of *Swing For a Cause* reflects the incredible commitment of our community to support student well-being,” Foundation Executive Director Steve Goldberg said. “The funds raised will help strengthen school mental health programs and provide meaningful support for students across Wisconsin.”

Ten student finalists from our statewide student art contest were recognized during the event, and

Beth Bade, an incoming senior at Lake Mills High School, received the Loeymae Lange “Best in Class” Award. All finalists received a cash prize.

“I have been Beth’s art teacher since she was in 8th grade, and her dedication, creativity, and work ethic is just astounding,” Lake Mills High School Art Teacher Keriann Kirkeng said. “Thank you to WEA

Member Benefits Foundation for continuing to support student artists and recognizing the importance of creativity and student wellness.”

Please plan to join us next year for our fifth annual golf event on Monday, August 2, 2027.

To donate or learn more about the work of the Foundation, visit weafoundation.org.



Student art contest finalists announced!

The student artist winners from our annual contest were honored at our golf event for their talented artwork on the theme, “Belonging.”

Congrats to all!

THANK YOU to our 2026 sponsors

Double Diamond

HUB Financial
Empower

Platinum

Oakbrook Corporation
Madison Investments
Quartz
Dave and Wendy Kijek
CLA—CliftonLarsonAllen
Hausmann Group
WEA Member Benefits Board of Trustees
CRC-Oyster

Gold

Gordon Flesch Company

Silver

Spherion
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Siding Unlimited
Boardman Clark
The Employer Group
Robert Half
Outdoor Living Unlimited
XTIUM

Bronze

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Badger Sports Properties
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Life insurance FAQs

What is life insurance?

At its core, life insurance is designed to provide financial support after you pass away to the people who depend on you.

Who needs life insurance?

Ask yourself a simple question: “Would someone suffer financially if I were to pass away?” If the answer is yes, there’s a good chance you should consider life insurance.

Isn't it just for worst-case scenarios?

While that’s a common perception, many policies are built with more flexibility than people realize.

Can life insurance help me while I'm still alive?

Certain types of life insurance may build cash value over time.

I have coverage through my employer. Isn't that enough?

Employer-provided life insurance can certainly be a great benefit. But it’s often limited and may not follow you if you change jobs.

Are there options beyond basic coverage?

Some policies offer optional features. Ask a lot of questions when shopping for life insurance and be sure you understand how a policy works and what it offers.

Life insurance is part of a broader financial picture. Understanding how it fits into your overall strategy can help you make informed decisions over time.



Get more information

Member Benefits has partnered with Ladder and Associates of Clifton Park to offer life insurance to our members.

- For a quick no-obligation term life insurance price estimate from Ladder, visit weabenefits.com/lifeinsurance.
- To speak with a Licensed Life Insurance Advisor to help you find the right policy and price for your situation, call Associates of Clifton Park at 1-800-893-1621.

Quick financial tips for teachers

As you continue settling into the new school year, here are a few financial items to keep in mind to help maximize your finances and meet your goals.

- ✓ **Take advantage of the educator expense deduction on your taxes.** Eligible teachers can deduct up to \$350 on certain unreimbursed, out-of-pocket classroom expenses on their federal tax return such as school supplies, professional development courses, and other qualified teaching expenses (TaxAct).
- ✓ **Smooth out 10-month paychecks.** If you’re paid over 10 months rather than 12, set up an automatic monthly transfer into a high-yield fund during the school year to cover July and August seamlessly.
- ✓ **Save for the future with a 403(b).** While the Wisconsin Retirement System offers you a base, additional savings are often needed for a secure retirement. Your district may provide a 403(b) match—check with your office. **Member Benefits’ low-cost 403(b)** offers no-load mutual funds, representing a wide range of asset classes, and a Guaranteed Stable Investment to provide the flexibility you need to manage risk and build a diversified portfolio.



Fiscal Fitness page 10 puzzle solution

J-01 | H-6 | C-8 | E-7 | I-9
I-02 | A-3 | G-2 | D-1
I-8-9 | F-4 | A-3 | G-2 | D-1

Ask WEA Financial Advisors about...

Market timing

Should I be trying to time the market to increase my investment returns?

"Market timing is a skill that's almost impossible to master," says Nadia Brown, Financial Planner. "Trying to predict the future so you can sell high and buy low on a consistent basis would take a lot of planning and foresight—as well as pure luck."

It's not as easy as you may think. Hypothetically, say you had the foresight to sell in February 2026 before the Middle East became front-page news. Would you have had the courage to buy in late March when the Dow Industrials closed lower for the 5th consecutive week? When oil prices topped \$110? Maybe. But what's your next market timing strategy? And the next after that?

There are several caveats involved with trying to time the market in taxable investment accounts, including:

- **Higher transaction costs and fees** you may absorb when you trade more actively.
- **The potential for missed opportunities.** Some of the top trading days occur during periods of greater volatility. If you exit during a sharp selloff that proves temporary, you might miss a subsequent recovery and rally.
- **Every time you sell an asset and realize any gains,** it is typically a taxable event. And if your holding time for an investment is less than one year, your gains may be taxed at the higher rate for short-term capital gains.

Time, not timing, is a better investment strategy. Holding investments for a long period of time regardless of market fluctuations may help you better meet your long-term savings goals.

"Consider meeting with one of our financial advisors to help you determine your best investment strategy," adds Nadia. "We may be facing more market volatility this year, but don't let emotions about your investments disrupt your long-term financial objectives. Better to create a solid plan and stick with it."

Sources: FMG, FINRA.

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

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Hayley Bunk, St. Croix Central Middle School

FINANCIAL INSIGHTS

Update from the experts at WEA Financial Advisors

As tax season approaches, some early organizing may help things feel more manageable.

A good first step is collecting the documents relevant to your return. Many people track down items such as W-2s, 1099s, donation receipts, and statements related to investment activity. The IRS provides a comprehensive list of forms and instructions on its website for direct reference.¹

If you're missing older records or need to look back at previous filings, the IRS also provides transcripts you can view online or request by mail. These transcripts may help you confirm prior-year AGI, payment history, or other details needed during filing.²

It may also be a good time to review contributions you made to certain accounts such as your savings, IRA, charitable giving, and other financial choices that relate to your broader tax picture.

As tax rules shift from year to year, you may want to consult a qualified tax professional for guidance tailored to your situation.

If you're within 10 years of retirement, Member Benefits' Retirement Income Analysis can help you determine whether you are on track to meet your goals. Among other things, it includes a tax analysis to help you anticipate your future income tax liability. Visit weabenefits.com/fps for more information or give us a call.

1. IRS.gov, 2026.

2. IRS.gov, 2026.

Source: FMG.

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A new school year means a lot to juggle.

Between lesson plans, family responsibilities, and everything else on your plate, it's easy for **retirement savings** to land at the bottom of your to-do list.

GET PERSONALIZED GUIDANCE from a Member Benefits Consultant, retired educators who understand life in public education.

Whether you're:

- ✓ *Making your first 403(b) contribution*
- ✓ *Ready to pick up where you left off*
- ✓ *Wondering if you're saving enough*

We'll explain your options, answer your questions, and help you take the next step with confidence.

Your future deserves a spot on your to-do list.

LET'S MAKE A PLAN TOGETHER.

SCAN HERE or visit your.weabenefits.com/start403b



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. Member Benefit Consultants can provide assistance with your retirement savings accounts but do not offer investment advice. Registered Representatives of and securities offered through WEA Investment Services, Inc., member FINRA.

