

TRUST ADVANTAGE™

Benefits for you

TRUST ADVANTAGE IS...

A voluntary benefit program offered by your district to help you and your family achieve your personal financial goals.

- High-quality, low-cost financial products and services designed for Wisconsin public school employees.
- Budget-friendly payment options.
- Free and confidential personal consultations.
- Free financial education.

Helping
Wisconsin educators
and their families build
financial independence
one step at a time.

Get started!



WEA
Member Benefits™



You are eligible

Your district is participating in Trust Advantage™, a voluntary employee benefit program that offers the convenience and affordability of payroll deduction for your auto, home, and/or additional liability insurance, as well as IRA and 403(b) savings contributions when purchased through WEA Member Benefits.

Trust Advantage is your gateway to programs and services designed to help you achieve your personal financial goals. By partnering with Member Benefits, your district is making affordable, high-quality products and services available to you to help you build a solid financial future. The key to success is getting started early, and understanding and taking advantage of benefits that can help you plan for your future.

Ready to get started? Read through our brochure for financial information and helpful tips, then follow our action steps to improve your financial outcome.

If you have questions or would like more information, contact Member Benefits at 1-800-279-4030 or visit weabenefits.com.

TRUST
Advantage™

SAVE

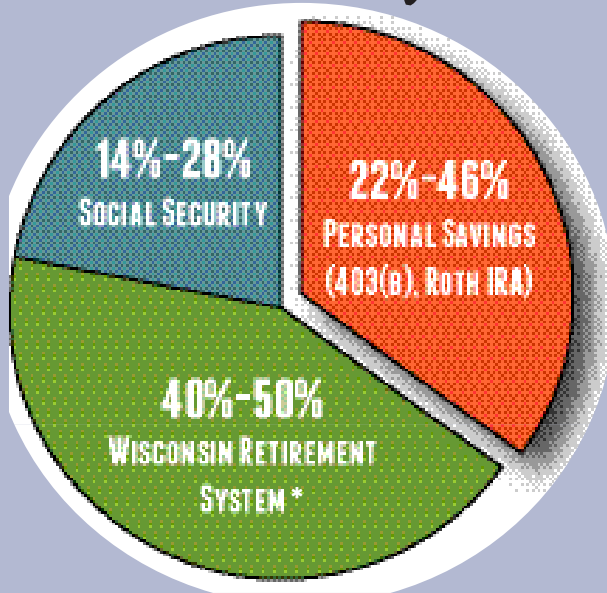
Start saving for retirement

Most Wisconsin public school employees can expect their retirement income to come from these sources.



TRUST ADVANTAGE BENEFIT

- Payroll deduction makes it easy to pay yourself first.
- Built-in budgeting.
 - No-fuss automatic payments.



*The percentage of salary replaced is tied to how many years one works in state service. The 40-50% assumes that someone puts 25-30 years in the system.

How will you fund this portion?



Meet Jack and Jill.

They start out as equals: same school, same job, same salary.

Jill went up the hill to fetch an early retirement.

Smart Jill socks \$50 a pay period (24 times a year) into her retirement account right away. Tardy Jack waits 10 years to start.

Jack started later, so the cost was much greater even though he saved all the way 'til the end!

Jill's early contributions pay off big in the end, due to the power of compounding. Because Jack procrastinated, he will have to contribute much more to catch up to Jill.

Don't be Jack. Be Jill

► Find out how

weabenefits.com/jackandjill



403(b)/TSA

Start saving today with our nationally-recognized 403(b) retirement savings program. *Forbes* magazine and the *Los Angeles Times* praise our 403(b) as being a low-cost, soundly managed investment choice. The 403(b), also referred to as a tax-sheltered annuity (TSA), provides tax-advantaged savings options for public employees. It's similar to the 401(k) offered in the private sector.

IRA

An Individual Retirement Account (IRA) is another great way to save for your future and take advantage of tax benefits. We offer a variety of investment choices and low fees. Your family members are also eligible to participate. Both Roth and Traditional IRAs are available.

More information

Call us 1-800-279-4030 or visit weabenefits.com.

Enrolling is easy using our step-by-step online application.

TRUST ADVANTAGE BENEFIT

LOW FEES

WEA TSA Trust participants pay one annual administrative fee of 0.35% with a \$300 annual fee cap.

FEES MATTER

Fees have a direct and sometimes dramatic impact on your earnings. "The number one factor in determining your rate of return—after asset allocation—is cost. Fees matter! Don't let anyone tell you otherwise."

Dan Otter, teacher and founder of 403bwise.com

Which account balance would you rather have after 30 years?

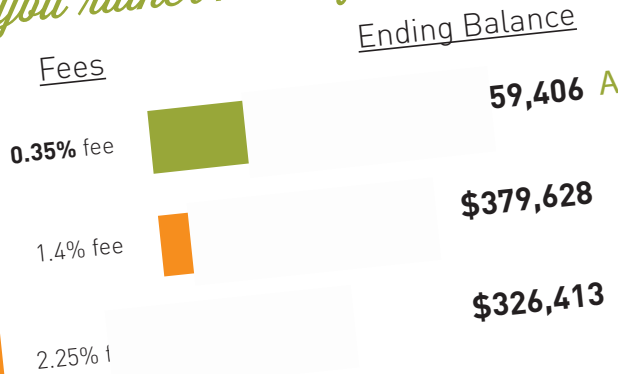


Illustration assumes an annual contribution of \$5,000 and an annual rate of return of 7% over a period of 30 years. This is for illustrative purposes only and not indicative of any investment.

START SAVING TODAY

- ▶ Contact a Member Benefits enrollment specialist at **1-800-279-4030**.
- ▶ Go to **weabenefits.com** for 403(b) and IRA enrollment info.

1 IN 3

55—64 year olds have not saved anything for retirement.

PROTECT

Insure your stuff



66 PERCENT

Two-thirds of homeowners do not have enough insurance coverage to rebuild their home if it were destroyed by fire or another disaster.

Do you have the right coverage for your situation?

You work hard for what you have. Protect it with someone you trust.

*"One of my favorite **Trust Advantage** features is payroll deduction. It's so convenient having my savings contributions and insurance premiums deducted from my paycheck."* Lexine Weber/Lodi School District

TRUST ADVANTAGE BENEFIT

FREE
insurance evaluation
with an insurance consultant

PROTECT YOURSELF

- ▶ Get an insurance evaluation and quote.
- ▶ Contact a personal insurance consultant at **1-800-279-4010** or register for a phone consultation at weabenefits.com/consults.

TRUST ADVANTAGE BENEFIT

DISCOUNT PROGRAMS AND PAYMENT OPTIONS

make managing cost and budgets easy.

AUTO • HOME • CONDO • RENTERS • FLOOD • ADDITIONAL LIABILITY INSURANCE • LONG-TERM CARE

TRUST ADVANTAGE BENEFIT

FREE
*comparison
quote*
could save
you
money!

Unique policy features



Automobile

- New Car Guarantee**
- Claim Service Guarantee**
- Deductible Waiver**
- Automated Direct Repair Program**

**NOT ALL INSURANCE
POLICIES ARE THE SAME.**



Homeowners

- Guaranteed Replacement Cost**
- Exceptional Liability Protection**
- Business Personal Property Coverage**
- Identity Theft Coverage**
- Mold Coverage**
- Tree Removal**
- Lock Replacement**

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. Long-term care (LTC) insurance products are underwritten by multiple LTC insurers. Program administered by LTCi Marketing Administrators, (LiMA). Flood insurance offered through the National Flood Insurance Program and underwritten by Bankers Insurance Company.

PLAN

Get help from experts

FINANCIAL PLANNING SERVICES

You may have questions about getting started and reaching your financial goals. Member Benefits has answers.

Get started
**FREE
Financial
Consultation***

Build assets
**Retirement
Income
Projection****

WEA Tax Sheltered Annuity Trust participants are eligible for a discount. Call for details.

Get on track
**Portfolio
Analysis****

WEAC members receive a discount. WEA Tax Sheltered Annuity Trust participants may be eligible for a discount. Call for details.

Plan for retirement
**Retirement Income
Analysis****

MAKE A PLAN

- ▶ Choose from four financial planning services.
- ▶ We can help you reach your financial goals at every stage of your career.
- ▶ Schedule an appointment with our financial planner by calling **1-800-279-4030**.

*Must be a WEAC member or a Wisconsin public school employee to qualify for the free consultation service.

**Fee-based service. Must be a WEAC member or a Wisconsin public school employee to participate. Family members may also be eligible. Call for details. Wisconsin residency required.

Fees and services subject to change. Terms controlled by signed service agreement.

All investment advisory services are offered through WEA Financial Advisors, Inc.



Personalized service with someone who knows you

Our financial planner specializes in working with Wisconsin public school employees, understands the unique retirement benefits available to you, and is an expert in coordinating those benefits. The planner will take the time to help you identify and prioritize your financial goals, determine whether you are on track to meet your goals, and provide you with the information and tools to help you get there.

Members can start out with a free financial consultation to help start your career on the right financial foot. Three additional fee-based services will help you adjust your plans to fit your changing life and individual needs.

There are no commissions attached to these services, which means you receive an unbiased analysis of your situation.



EDUCATE

Gain financial knowledge

FINANCIAL EDUCATION PAYS

Employees who participate in work site financial education programs are more engaged in their financial affairs, save more, and are more confident about their financial future.

TRUST ADVANTAGE BENEFIT

FREE
financial education

Convenient
on-site & online
options

Attend seminars

Watch for financial seminars offered on-site by your district throughout the year. You'll learn about ways to improve your financial condition. Or, view seminars on demand at weabenefits.com/seminars.

Read our blog

Subscribe to our weekly blog that addresses the financial issues of public school employees.

Connect with us

Follow us on Facebook, Twitter, YouTube, and Pinterest.

Use our tools

Our Web site at weabenefits.com offers a plethora of useful financial tools and resources, including:

- 26 financial calculators
- Financial blogs and articles
- Forms and brochures
- Seminar schedule and registration

Seminars are free to attend; however, if you choose to invest in the WEA Tax Sheltered Annuity or WEAC IRA program, fees will apply. Consider all expenses before investing.

LEARN

AND EARN

- ▶ Take advantage of free financial seminars offered by your district.
- ▶ Go online to view our helpful videos, seminars, and access other financial tools.
- ▶ Read *your\$* magazine for useful money tips, member stories, and relevant articles to help you make sound financial decisions.





TAKE ACTION

...and improve your financial future.

- Open a 403(b) and/or IRA account.**
1-800-279-4030
weabenefits.com/enrollnow
- Get an insurance quote or review.**
1-800-279-4010
weabenefits.com/quickquote
- Make a financial planning appointment.**
1-800-279-4030
weabenefits.com/consults
- Educate yourself at financial seminars.**
weabenefits.com/seminars

THE NEXT 30 DAYS

Studies show that if action is not taken within the first 30 days, the likelihood of any action drops dramatically.



About Member Benefits

Member Benefits was created over 40 years ago by Wisconsin public school employees for Wisconsin public school employees to provide personal insurance and retirement and investment programs that are designed with unique qualities that set us apart from other commercial providers.

We operate as a trust that reinvests any profits back into programs that benefit participants. We have no shareholders. This allows us to focus on meeting the needs of those we serve with high-quality products that are competitively priced.

Outstanding customer service is what you can expect from Member Benefits. In fact, we have one of the highest customer retention and satisfaction rates in the industry. When you call us, you'll talk to a live person, not a computer.

Our products

Member Benefits offers the following financial products:

Personal Insurance

- Auto insurance
- Home/condo and renters insurance
- Additional liability insurance
- Flood insurance*
- Individual long-term care insurance*

Retirement and Investment Services

- 403(b) tax-sheltered annuity
- IRA (Traditional and Roth)
- Financial planning services*

*Payroll deduction not available for these programs at this time.



P.O. Box 7893 • Madison, WI • 53707-7893

Retirement & Investment Services
1-800-279-4030

Auto/Home/Umbrella Insurance
1-800-279-4010

Long-Term Care Insurance
1-888-247-5905

weabenefits.com