What you need. When you need it.

What to do when you're...

just starting out

Free Consultation*

This one-hour consultation will help you get started down the road to financial security. We offer a limited number of one-hour consultations each year.

If you are a newer member or new to investing and retirement saving, this service will assist you with:

- Understanding and determining appropriate asset allocation.
- Evaluating your retirement savings account options.
- Calculating savings goals.

Appointments are on a first-come, first-served basis. Plan ahead to schedule your appointment.

Need more than an hour? You can purchase the additional consultation time you need for $150 per hour.**

*Consultation is free; however, if you choose to invest in the WEA Tax Sheltered Annuity or WEAC IRA program, fees will apply. Consider all expenses before investing. Must meet eligibility rules to participate.

**Fee-based service. Must meet eligibility rules to participate. Family members may also be eligible. Call for details. Wisconsin residency required.

Fees and services subject to change. Listed fees effective as of December 1, 2017. Terms controlled by signed service agreement.

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

building your assets

Portfolio Analysis**

If you have investments but you're wondering whether you are invested appropriately for your age, life stage, and risk profile, a Portfolio Analysis may be right for you. This fee-based service is a comprehensive evaluation of your current investment portfolio and will include:

- An evaluation of your current portfolio.
- Recommended adjustments to align your portfolio with your financial goals, tolerance for risk, and investment objectives.
- Two-and-a-half hours of analysis including a 60-minute consultation to deliver the report.

Cost: $700

Participants pay $350

Eligible WEA Tax Sheltered Annuity Trust participants receive a 50% discount off base cost of $700. Call for details.

wondering if you're on track for retirement

Retirement Income Projection**

This slimmed-down version of the Retirement Income Analysis is appropriate if you are 11+ years from retirement and wondering if you are on track to meet your retirement goals or already retired. You will play an active role in gathering specific data and providing the advisor with other retirement details necessary for the projection. You will receive:

- A projection of your retirement expenses and income.
- A Wisconsin Retirement System pension benefit estimate for the annuity option and retirement date you provide.
- A Social Security benefit estimate.
- Three-and-a-half hours of analysis including a 60-minute consultation to deliver the report.

Cost: $500

Participants pay $250

Eligible WEA Tax Sheltered Annuity Trust participants receive a 50% discount off base cost of $500. Call for details.

planning your retirement

Retirement Income Analysis**

For those within 10 years of retirement, this highly focused, fee-based retirement planning service will give you the answers you seek about your readiness for retirement. This comprehensive analysis will provide you with:

- Knowledge of whether you are on track to meet your goals.
- Strategies for preserving your retirement assets.
- Suggested adjustments to meet your goals.
- Your Wisconsin Retirement System estimate.
- Your Social Security estimate.
- A retirement distribution cash flow analysis.
- A tax analysis to help you anticipate your future income tax liability.

Cost: $1,900

Participants pay $950

Eligible WEA Tax Sheltered Annuity Trust participants receive a 50% discount off base cost of $1,900. Plus, WEAC members receive an additional discount. Call for details.

weabenefits.com

Member Benefits is different.

Our vision, *Every Member Financially Secure*, is more than words. It represents the fundamental reason for our existence—to serve Wisconsin public school employees. We offer financial planning services to help you achieve your financial goals and realize the retirement lifestyle you deserve.

- We have no shareholders or commissioned salespeople. This means you receive unbiased advice.
- We were created to enhance the financial security of Wisconsin public school employees.
- We will take the time to understand your personal situation and help you make appropriate decisions about your financial future.
- We are committed to helping every member become financially secure.

This brochure is for informational purposes only and not intended to be personal legal or tax advice. Consult your tax advisor or attorney regarding your individual situation.
All investment advisory services are offered through WEA Financial Advisors, Inc.

Personal Investment Account†

Member Benefits also offers personal investment accounts. It's a way to invest your money outside of a retirement account without using a cash account such as savings, checking, or certificates of deposit. Schedule an appointment and learn more by visiting weabenefits.com/pia.

†The Trustee Custodian for the Personal Investment Accounts is Mid Atlantic Trust Company. The Personal Investment Account Program is offered by WEA Financial Advisors, Inc., a registered investment advisor under the WEA Member Benefit Trust.

FA 3783-282-0718

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.

Our financial planning services are designed to address the changing needs of Wisconsin public school employees at various points in their careers and lives. Members can start out with a free one-hour 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.

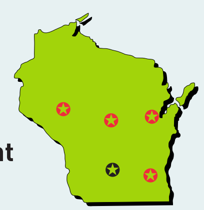
There are no commissions attached to these services, which means you receive an unbiased analysis of your situation.

weabenefits.com

Schedule your financial planning appointment today!

Appointments available in:

-Brookfield
-Eau Claire
-Green Bay
-Madison
-Stevens Point



1-800-279-4030
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WEA Member Benefits™
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WEA Member Benefits™
Every member financially secure.

Financial Planning Services

For every stage of your life. We're there.