

# WEAC Members Save Money with Preferred Pricing



## Enjoy the benefits of membership and save money on valuable programs and services.

For over 45 years, WEAC members have enjoyed the quality financial programs offered by Member Benefits—programs made available by their union.

WEAC created programs such as our nationally recognized 403(b) and personal insurance programs to give members a quality alternative to for-profit providers of financial services.

While eligibility for these programs is generally extended to all Wisconsin public school employees, WEAC members receive preferred pricing as an added value to their membership. **Plus, family members may be eligible for most programs.**

## Programs with preferred pricing for WEAC members include:

### IRA Save up to \$150 per year

WEAC members pay a reduced annual fee cap—\$150 less than nonmembers. Member Benefits charges one low administrative fee of 0.45%, which applies until the annual fee cap is reached (just \$600 for WEAC members and \$750 for nonmembers).

### Financial Planning Services

Complimentary services and additional discounts are available for WEAC members. Visit [weabenefits.com](http://weabenefits.com) for details.

### Auto & Home Insurance Discounts of up to 25%

All WEAC members receive a premium rate discount of 3% each year.\* Young educators are eligible for an additional discount of up to 25% on their auto insurance premium.

\*The discount also applies to condo and renters insurance.



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1-800-279-4030 • [weabenefits.com](http://weabenefits.com)

FS 4220-240-0719

# Take a step toward your financial future

WEA Member Benefits has been helping Wisconsin public school employees and their families achieve their financial goals by providing personal insurance, retirement and investment, and financial planning programs that are designed specifically for the education community.

## PROTECT your assets . . . . .

Our **personal insurance programs** provide you with benefits specifically for educators, industry-leading coverages, fair premium rates, exceptional service, and access to experienced consultants you can trust.

- ▶ Auto
- ▶ Home
- ▶ Condo
- ▶ Renters
- ▶ Umbrella
- ▶ Flood
- ▶ Long-Term Care
- ▶ Recreational Vehicle
- ▶ Equipment Breakdown Coverage

### Ready to get started?

We can help. Give us a call or visit us online.

**1-800-279-4030 | [weabenefits.com](http://weabenefits.com)**

## SAVE for your future . . . . .

Our **savings programs** provide you with flexible investment options, low fees, and access to our savings consultants.

- ▶ 403(b)
- ▶ Traditional/Roth IRA
- ▶ Personal Investment Accounts

## Get a PLAN . . . . .

Our **Financial Planning services** are designed to address the changing needs of our members at various points in their careers and lives.

- ▶ Consultations
- ▶ Retirement Income Analysis
- ▶ Portfolio Analysis
- ▶ Retirement Income Projection
- ▶ Managed Accounts



The 403(b) retirement program is offered by the WEA TSA Trust. TSA program registered representatives are licensed through WEA Investment Services, Inc., member FINRA. The Trustee Custodian for the WEA Member Benefits IRA accounts is Newport Trust Company. To be eligible for this program, you must meet the IRS eligibility requirements for contributing to an IRA. Wisconsin residency required. Some financial planning consultations may be free to attend; however, if you choose to invest in the WEA Tax Sheltered Annuity or WEA Member Benefits IRA program, fees will apply. Consider all expenses before investing. Fees and services subject to change. Listed fees effective as of August 2019. Terms controlled by signed service agreement. All investment advisory services are offered through WEA Financial Advisors, Inc. 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. Advisor will develop a financial plan that will recommend an asset allocation and specific funds offered in the WEA TSA Trust 403(b) and WEA Member Benefits IRA programs and generally will not include recommendations to invest in individual securities or bonds, CDs, options, derivatives, annuities, closed-end funds, unit investment trusts, partnerships, or other securities not offered through WEA Member Benefits. These advisory services are provided for a fee. The results of recommendations developed by WEA Financial Advisors, Inc., cannot be guaranteed. There is no guarantee of future performance of an investment portfolio and there is not a guaranteed rate of return. 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 Inc. (LiMA). Flood insurance offered through the National Flood Insurance Program and underwritten by Bankers Insurance Company. Equipment breakdown coverage does NOT apply to equipment failure resulting from age or normal wear and tear. The Equipment Breakdown program is administered by Mutual Boiler Re. For additional disclosures, visit: [weabenefits.com/disclosures](http://weabenefits.com/disclosures).