

# Do you have ALL the pieces in place for a secure retirement?

You need WRS, Social Security, **AND** personal savings for your retirement plan to be complete.

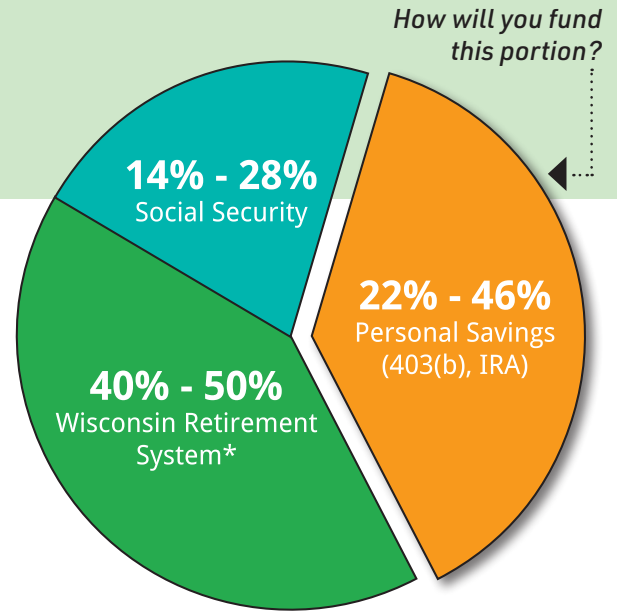
## Put your whole plan in place with a **403(b)** from Member Benefits.

- ▶ One piece of the pie is your retirement income from the **Wisconsin Retirement System (WRS)** (40%-50%).
- ▶ The second piece is your **Social Security benefit** (14%-28%).
- ▶ **The third piece is YOUR personal savings.** Investing in a 403(b) can help you fill any shortfall in your retirement income. Retirees are living longer and are more active in retirement, so personal savings is becoming increasingly important—*accounting for up to 46% of your retirement income needs.*

We can help you fund the missing piece. Call N'Kenza Whitlow, Retirement Savings Consultant, (414) 259-1990, Ext. 1133.

**Open a 403(b) or IRA today**

**[weabenefits.com/ENROLL](http://weabenefits.com/ENROLL)**



Sources of retirement income for most Wisconsin public school employees. \*The percentage of salary replaced is tied to how many years one works in state service. The 40%-50% figure assumes 25-30 years in the system.

### No matter how you slice it, you have choices.

**403(b) contributions** can be before-tax, Roth (after-tax) (if available in your district), or a combination of the two.

**Our investment choices** let you decide how much you want to be involved in investing. Options range from one-decision investing to playing an active role in monitoring and managing your investments.

**Learn more at**  
**[weabenefits.com/investments](http://weabenefits.com/investments)**

