

DESIGNED FOR MEMBERS

NEA Member Benefits works hard to provide you access to services and tools to help you enhance all aspects of your life. There will come a day when you will want the option to leave your career and our goal is to help you be as prepared as possible to choose your own retirement path. That's why NEA Member Benefits has partnered with Security Benefit to offer the NEA Retirement Program to help you leverage financial expertise and a suite of solutions. In an increasingly sophisticated financial services industry, you need a clear resource you can trust.

The NEA Retirement Program from Security Benefit

The NEA Retirement Program offers a unique, three-part approach to help every NEA member plan and save for retirement.

- ▶ **Member Education:** Free financial workshops and online tools, where you can learn about key financial concepts to help you prepare for retirement and gain confidence in your overall financial plan.
- ▶ **NEA Retirement Specialists:** Security Benefit partners with independent financial advisors who live and work in your local community and specialize in helping educators fully understand pension options and your overall retirement picture.
- ▶ **LifeStage Solutions:** A series of solutions optimally designed to meet your needs during your lifetime - from early career through retirement - using a suite of solutions to help you grow and preserve assets, as well as create income in retirement.



A Trusted Resource

For nearly five decades Security Benefit has been helping educators prepare for retirement - they've been the exclusive provider of NEA retirement programs for more than ten years. They have a history rooted in innovation and trust, continuing to be one of the top five investment providers in the U.S. K-12 market.¹ Security Benefit offers a wide suite of investment options to help members save for retirement within your supplemental plans: 403(b)/Roth 403(b), 457/Roth 457, IRA/Roth IRA, and Non-qualified.

¹ LIMRA, Secure Retirement Institute, Not-for-Profit Retirement Market, Fourth Qtr 2014



Take the next step! There's no better time than now to review your needs in retirement. Whether you've saved for years, or you need to start saving now, participating in the NEA Retirement Program may help you gain confidence in your financial future.

Your NEA Retirement Specialist can help guide you through the process, making it simple and easy to understand.

**Or, contact Security Benefit at
800.NEA.VALU (632.8258) | nearetirementprogram.com**

ANNUITIES * MUTUAL FUNDS * RETIREMENT PLANS



SECURITY BENEFIT®
TO AND THROUGH RETIREMENT

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2 Gap Analysis

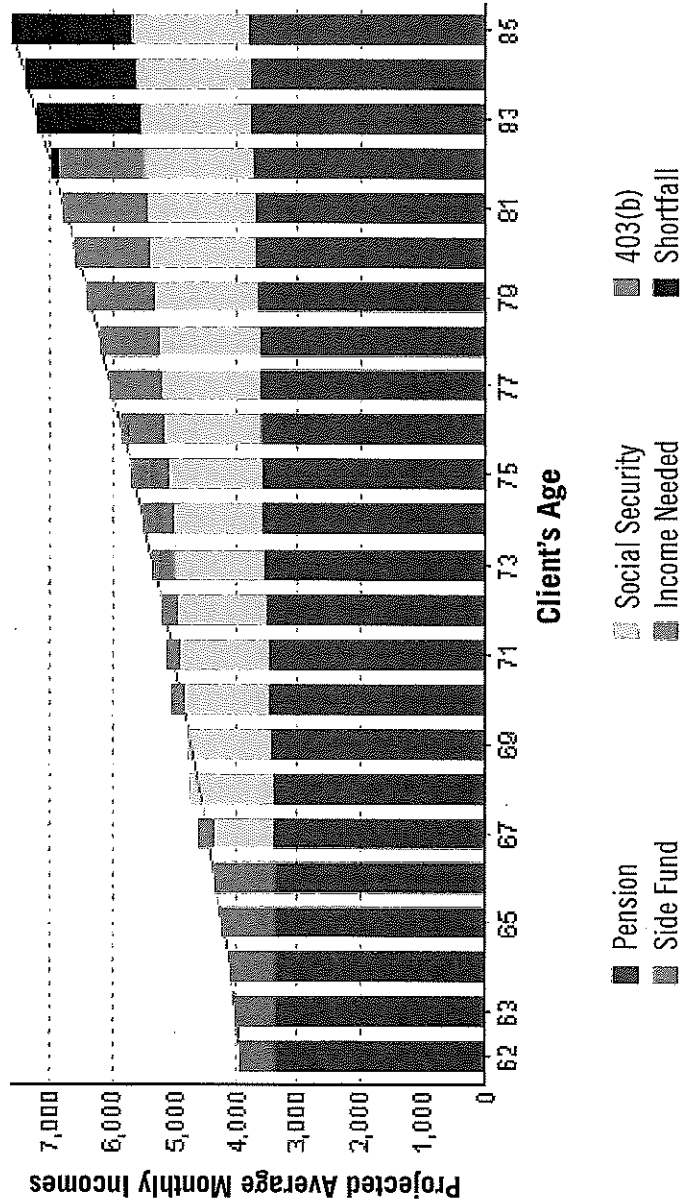
If you continue on your current course, what will your retirement be like?

Will you have a gap in what you have and what you need?

What can you do now to feel confident about your retirement?

Ask your financial advisor to run your Gap Analysis today.

Client Calculations						
Annual Calculation for Primary Option	Primary Option Value					
Final Average Salary	\$40,182					
\$81,583						
Percent Crediting	65.2479 %					
Minus an early retirement penalty of 0.0000% for retiring 0 months early: \$0						
Annual primary option value: \$40,182						
Monthly Values for Various Retirement Options						
Both Alive		Client as Survivor		Spouse as Survivor		
Monthly Payout	% of Primary Option	Additional Monthly Savings Needed Starting in 12 months	Value	% of Option	Value	% of Option
Maximum Benefit	N/A	\$152	\$3,348	N/A	\$0	N/A
Five Year Certain	98.5%	\$202	\$3,288	100%	\$0	0%
Ten Year Certain	98.95%	\$254	\$3,248	100%	\$0	0%



SECURITY BENEFIT®

800-888-2461 | SecurityBenefit.com

Framing Your Retirement Picture

It's very difficult to envision your retirement, especially what you'll need in retirement income to live comfortably. Ask your financial advisor to help you put your retirement into focus. What should you and can you be doing today to prepare for your tomorrow? There are two tools a financial advisor can use to help you answer these questions.

1 Paycheck Report

- Take a very close look at your current financial situation.
- Are you contributing to a supplemental plan for your retirement?
- How much can you afford to save?
- Breakdown your current income and look at several supplemental saving goals and scenarios.

Calculations	Current	Quick Max	Proposed #1	Proposed #2
Tax Filing Information				
Federal Status/Allow	M/2	M/2	M/2	M/2
State Status/Allow.	M/2	M/2	M/2	M/2
Additional Allowances	0	0	0	0
INCOME				
Gross Income/Paycheck	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00
Additional Income	\$0.00	\$0.00	\$0.00	\$0.00
Summer Pay	\$0.00	\$0.00	\$0.00	\$0.00
PRE-TAX WITHDRAWALS				
Pre-Tax 125	\$0.00	\$0.00	\$0.00	\$0.00
403(b)	\$50.00 1.25%	\$865.38 21.6346%	\$432.50 10.8125%	\$150.00 3.75%
Other	\$0.00 0%	\$0.00 0%	\$0.00 0%	\$0.00 0%
Pension Plan	\$0.00	\$0.00	\$0.00	\$0.00
Total Taxable	\$3,950.00	\$3,134.62	\$3,567.50	\$3,850.00
Taxes				
Federal Taxes	\$531.15	\$346.15	\$435.53	\$506.15
State Taxes	\$167.27	\$97.24	\$133.61	\$158.47
Local Tax	\$0.00	\$0.00	\$0.00	\$0.00
FICA	\$168.00	\$168.00	\$168.00	\$168.00
Medicare	\$58.00	\$58.00	\$58.00	\$58.00
Marginal Tax Bracket	33.8%	21.6%	33.8%	33.8%
Tax Savings	N/A	\$255.03	\$129.28	\$33.80
403(b) Roth	\$0.00 0%	\$0.00 0%	\$0.00 0%	\$0.00 0%
After-Tax Deductions	\$0.00	\$0.00	\$0.00	\$0.00
Net Pay	\$3,025.58	\$2,465.23	\$2,772.36	\$2,959.38
<i>Estimated Change in Take Home Pay:</i>				
		(\$560.35)	(\$253.22)	(\$66.20)



NEA DIRECTINVEST 403(b)(7)

FACT SHEET

The NEA DirectInvest 403(b)(7) can be used in Traditional and Roth 403(b)(7) salary reduction plans for all eligible school employees.

	Value	Blend	Growth
Large	Prudential Jennison Value	American Century Equity Growth Dreyfus S&P 500 Stock Index Vanguard® 500 Index Vanguard® Total Stock Market Index	Janus Henderson Growth and Income Vanguard® Growth Index
Mid	Janus Henderson Mid Cap Value	Federated Mid-Cap Index Vanguard® Mid Cap Index	Invesco Mid Cap Growth
Small		Dreyfus Smallcap Stock Index Vanguard® Small Cap Index	

Other Categories	Global / International	Fixed Income
Asset Allocation/Target Date T. Rowe Price Retirement 2010 T. Rowe Price Retirement 2020 T. Rowe Price Retirement 2030 T. Rowe Price Retirement 2040 T. Rowe Price Retirement 2050 T. Rowe Price Retirement 2060 Balanced/Asset Allocation Invesco Equity and Income T. Rowe Price Retirement Balanced Specialty-Sector Vanguard® REIT Index	International Equity Dreyfus International Stock Index Vanguard® Total International Stock Index International Bond PIMCO Foreign Bond (U.S. Dollar-Hedged)	Intermediate Term Bond PIMCO Total Return Vanguard® Intermediate Term Bond Index Money Market JPMorgan U.S. Government Money Market [†]

[†] You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

You should carefully consider the investment objectives, risks, and charges and expenses of the mutual funds available under the NEA Program before investing. You may obtain a prospectus or summary prospectus (if available) that contains this and other information about the mutual funds by calling our National Service Center at 800.NEA.VALU (632.8258). You should read the prospectus or summary prospectus (if available) carefully before investing. Investing in mutual funds involves risk and there is no guarantee of investment results.

The NEA 403(b)(7) is a Custodial Account under §403(b)(7) of the Internal Revenue Code.

NEA Retirement Program DirectInvest 403(b)(7)

The Basics of NEA DirectInvest 403(b)(7)	
Type of Plan	403(b)(7), Roth 403(b)(7) – Custodial Account
Plan Contributions	Employee and employer
Investment Options	28 investment options, 9 investment managers
Administrative Fee	\$35 per year for account balances less than \$50,000 No fee for account balances over \$50,000
Minimum Purchase	\$1,000 lump sum or \$25 through salary reduction
Subsequent Investments	\$25 per salary reduction
Loans	Minimum \$1,000 Maximum loan amount is the lesser of \$50,000 less the highest outstanding loan balance during the preceding 12-month period, or, 50% of the employee's nonforfeitable account value Only 1 loan outstanding at a time (2nd loan cannot be taken to pay off current loan) 5-year maximum term unless for residence, then 30-year maximum term No prepayment allowed unless to pay off the outstanding balance of the loan Loan origination fee: \$100 Annual loan maintenance fee: \$50 (\$12.50 charged quarterly) Interest rate: Prime Rate plus 1.00% (based on Prime Rate on 1st business day of each month) Monthly loan payments made through ACH
Dollar Cost Averaging (DCA)	Monthly or quarterly on 1st business day of month Minimum \$25 per fund (only permitted out of JPMorgan U.S. Government Money Market) No earnings – only DCA (DCA does not assure a profit and does not protect against loss in a declining market.) Initiate in writing; change in writing or by phone
Automatic Asset Reallocation (AAR)	Quarterly on 1st business day of the quarter Minimum \$25 per fund Initiate in writing; change in writing or by phone
Investment Transfers	Minimum of \$25 per fund Security Benefit reserves the right at a future date to limit the number of exchanges to 14 or less in a contract year. Initiate via written, phone or Internet request Not designed for active trading – Security Benefit reserves the right to restrict the availability of telephone or other electronic transfers.
Investment Services from Morningstar®	Morningstar® Learning Station – 1 in 12 Morningstar® Guidance Online SM

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Security Distributors

nea Retirement Program

October 2, 2017

The last thing you're probably thinking about right now is your retirement. And, if you're like most people it's not something you think about often. But if you take a few moments now to plan and create your personal retirement picture, the more prepared you will be and the less you may worry about it in the future.

As an advisor, I help education professionals understand the few, small steps they can take today meant to help them travel a successful path through retirement. As a licensed financial professional, I work with clients to establish goals and develop an investment strategy that includes a 403(b) retirement account.

Complete your retirement picture

Through your state pension system, your school district provides a great retirement benefit. But state pension benefits may change or become frozen, and you may not have enough income for your needs in retirement. That's why your school district offers you a 403(b) retirement plan to provide an opportunity for you to save more to help you complete your retirement picture. Your district's 403(b) plan is your opportunity to make contributions on a pre-tax basis to your own retirement account.

Save taxes – save for retirement

You don't pay any federal or state income taxes on your contributions, and your earnings are tax deferred until you're ready to make withdrawals in retirement. As an example: For each dollar you contribute to your tax-deferred retirement account, you may only see a difference of 75 cents in your net paycheck – that's the power of tax-deferred investing.*

Get started today

As you begin your retirement planning, now is a great time to evaluate your long-term plans and take the first step to establish your plans for retirement. I invite you to contact me today to help you get started. I'll answer your questions and together we'll formulate a strategy to help you travel along the path To and Through Retirement.®

Best regards

Cristina Gallo

517 Route 1 South, Ste 4100
Iselin, NJ 08830-3017
cristina.gallo@abmmfinancial.com
(732) 475-0361

*Assumes a federal tax rate of 25% and does not consider deferral of state taxes.

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nea **Member Benefits**
in partnership with

 **SECURITY BENEFIT**
ED AND THROUGH RETIREMENT



FINANCIAL ESSENTIALS

Saving and Planning Workshops for NEA Members



nea Member
Benefits

Many education professionals have worked their entire career relying upon school districts and state governments to provide a pension that will probably be the sole source of their retirement income. Today, most pensions are underfunded and now their retirement picture is unclear. The only certainty that remains may be working longer than they wanted or expected.

More than 40% of education professionals are over 50 and, considering that the average retirement age is 59, many of them are now asking for more information to help them make decisions about their retirement.¹ Members in the middle of their career have questions about the state pension crisis and how it affects their future. Yet, those new to education need help understanding the basics of their retirement benefits.

Security Benefit has developed the Financial Essentials workshop with NEA Member Benefits to help NEA members learn more about creating their own personal retirement picture.

59 the average retirement age for educators¹

12 STATES

offer a defined contribution plans for education professionals – dramatically changing the retirement equation. These plans do not provide a guaranteed income benefit during retirement; employees instead contribute to a personal retirement account that now may become the only source of their income during retirement.

HELPING MEMBERS BUILD FINANCIAL FUTURES

Pension shortfalls impact retirement picture

Recently, there has been a steady focus on state pension programs across the nation in an attempt to reduce their \$1 trillion liability. Since 2009, 45 states have changed or reduced pension benefits for public employees, limiting cost-of-living adjustments or moving to a defined contribution plan.²

More personal savings

School districts offer 403(b) retirement plans as part of their benefits, but still have the lowest participation rate in comparison to other 403(b) plans. According to a study from Cogent Research (July 2010), nearly 1 in 5 school districts reported that less than 25% of their employees were actually contributing to their personal 403(b) retirement plan.

Higher confidence

Members need help understanding their options and gaining confidence in their retirement decisions. In a July 2012 LIMRA survey, retirement plan participants reported that a financial advisor was key to helping them reach their retirement goals. Not only did they report saving more for retirement, 71% of participants felt more confident about saving enough for retirement when they worked with an advisor, compared to only 43% who didn't.

MEMBERS AND EDUCATORS – A PATH TO RETIREMENT

Early Career

New members early in their career are one of the toughest groups to talk with about retirement – but they have the greatest control over their retirement picture; time is on their side.

21% of NEA Members < age 35

Mid-Career

Those members reaching the mid-point in their careers are looking at their older peers and trying to determine the path to follow. Their questions: "Am I on the right track?" "What changes do I need to make?" and "Am I going to have to work longer?"

32% of NEA Members age 36-50

PREPARING MEMBERS FOR RETIREMENT

In a Cogent Research study (July 2010), school districts reported they offered fewer retirement workshops or seminars than other employers that offered similar 403(b) plans. Other comparisons indicate school districts overall offered fewer resources and materials to help employees plan for retirement.

The Financial Essentials workshop

Finding the right financial answers begins with knowing the right questions to ask. The Financial Essentials workshop is specifically designed for education professionals by taking a cross-sectional view of the financial concepts that impact them within each of their life stages, especially as they move closer to retirement.

Financial experts from Security Benefit present the program to help members become better prepared through careful planning and savings strategies.

WORKSHOP TOPICS:

Early Career

- Start small and early** – the power of compounding
- Saving more and paying less** – the effects of tax deferral
- Planning and basic investment strategies** – pension, 403(b) or IRA
- Gaining confidence** – saving enough for retirement

Mid-Career

- Weighing your risk** – adjusting your portfolio
- Becoming eligible for retirement** – qualifications for pensions and access to retirement assets
- Taxing your retirement** – how taxes impact financial assets

Late Career

- Living longer** – to age 92 or even 100
- Rising costs** – how inflation affects those over 65 even more
- Getting paid in retirement** – the three-part income picture

Late Career

Five to 10 years before retirement, members are now asking, "When can I retire?" They are quickly approaching a key set of decisions that will affect the rest of their lives.

43% of NEA Members age 50+

More than 1 million
education professionals
are expected to retire
within the next 8 years.³

FINANCIAL ESSENTIALS

Saving and Planning Workshops for NEA Members

The retirement picture for members and education professionals is changing, but they do have the opportunity to ensure they stay on track. The Financial Essentials workshop can help members learn the key financial concepts to help them prepare for retirement and gain confidence in their overall financial plan.

Getting Started

- ✓ To present the workshop for your members during a local association event, contact

Kim Brown
Security Benefit NEA Member Benefits
Relationship Manager - Eastern U.S.
240-676-3853
kim.brown@securitybenefit.com

- ✓ Select date, time and location
- ✓ Promote the event. We'll provide marketing support.

¹ "Nation's Schools Facing Largest Teacher Retirement Wave in History"; nctaf.org; June 2011

² "State Pension Reform, 2009-2011"; www.ncsl.org; March 2012

³ Who Will Teach? Experience Matters by Thomas G. Carroll and Elizabeth Foster; National Commission on Teaching and America's Future; January 2010

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TO AND THROUGH RETIREMENT

800.888.2461

One Security Benefit Place, Topeka, KS 66636-0001
SecurityBenefit.com

nea Member Benefits

HELPING YOU LIVE AFFORDABLY, COMFORTABLY, SECURELY



Tametra Jamison
Oklahoma Education Association

We know there are certain things you look for as an educational professional — support for your career, tips on travel, and tools for managing your household and budget. Set yourself up for success with this quick reference resource to help you stay in the know and on your game. Discover more at neamb.com.

Your World

- **8 Little-Known Vacation Deals for Teachers:**
neamb.com/travel-deals
- **Questions to Help You Pick the Perfect Guided Tour:**
neamb.com/guided-tour
- **Plan a Vacation Without Going Into Debt:**
neamb.com/vacation-budget

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Plan Your Perfect Getaway: Use NEA Vacations to book airfare, hotels, cruises and resorts at amazing low prices.
neamb.com/neavacations

Find Your Perfect Trip: Make your next vacation a unique experience or save on guided tours. neamb.com/trafalgar

Your Home & Auto

- **12 Ways to Save on Homeowner's Insurance:**
neamb.com/homeowner-savings
- **How to Save a Bundle on Car Repairs:**
neamb.com/repair-wise
- **Try This Home & Garden Checklist:**
neamb.com/hg-checklist

Save an Average of \$495 Per Year: Members save big with NEA Auto & Home Insurance. neamb.com/autohome

Average Member Discount of \$3,000: With the NEA® Auto Buying Program, members regularly see big savings off MSRP. neamb.com/autobuying

Member-Only Savings on Appliances: Shop this secure online store for quality GE home appliances at amazing discounts. neamb.com/ge-store

Your Deals

- **Don't Miss These Teacher Discounts:**
neamb.com/teacher-save
- **7 Ways to Save More Money All Year Long:**
neamb.com/year-round-savings
- **6 Ways to Dine Out on a Dime:**
neamb.com/dine-out

Earn Rewards with Every Purchase: Choose a card that earns cash back with the NEA® Cash Rewards Card.¹
neamb.com/cashrewards

Everyday Deals Made for You: Save on clothing, electronics, pet food, vacations, jewelry and more with NEA Click & Save.®
neamb.com/clickandsave

Stay in Touch with Family and Friends: Save 15% on your AT&T wireless service and 20% on accessories.
neamb.com/wireless



Your Money

- **6 Simple Steps to Build a Stress-Free Budget:** neamb.com/6-simple-steps
- **The Secret to Getting Out of Debt Painlessly:** neamb.com/debt-free-secret
- **See How a Better Credit Score Can Help You Save Money:** neamb.com/secrets-of-interest

See Your Savings Grow: The NEA Savings Programs offer NEA® Online Savings Accounts, NEA® Money Market Accounts and more. neamb.com/savings

Our Lowest-Rate Card: Save on interest charges with the NEA RateSmart® Card.¹ neamb.com/ratesmart

Consolidate Debt Today: Take advantage of no balance transfer fees and low, competitive rates with the NEA Personal Loan.[®] neamb.com/personal-loan

Your Health & Security

- **5 Tips for Safe Online Shopping:** neamb.com/safe-shopping
- **NEA Member Long-Term Care Planning Guide:** neamb.com/long-term-thinking
- **Why It's Crucial to Give Your Loved Ones the Gift of Security:** neamb.com/family-security

Enjoy Hassle-Free Health Benefits: Get affordable access to comprehensive care with NEA Dental & Vision Insurance Plans. neamb.com/dentalvision

Affordable Care for Your Pets: NEA Pet Insurance plans start at \$1 per day for emergency visits, prescriptions, exams, x-rays and more. neamb.com/pet

Help Protect Who You Love: Choose from a range of quality life insurance plans, all at member-only group rates.^{2,3} neamb.com/insurance

Your Retirement

- **Why You Should Start Saving Early:** neamb.com/nest-egg
- **5-Minute Checkup:** neamb.com/checkup
- **Planning & Saving for Retirement: It's a Marathon, Not a Sprint:** neamb.com/retirement-planning

Manage Retirement Savings & Income: Plan with the NEA® Retirement Program. neamb.com/retirement-program

Member-Only Prescription Rates:^{4,5} Use the NEA® Group Part D Program for comprehensive prescription drug coverage. neamb.com/partd

Choose Your Own Retirement Doctor: The NEA® Retiree Health Program (to supplement Medicare)^{5,6} has options at member-only group rates and no provider lists. neamb.com/rhp

Stay in the know

We've compiled this handy checklist to help you stay on top of your benefits and take advantage of the tools available to you.

- Register for your benefits** and save your info here (*your User ID to log in will be your email address, and you will create your own personalized password*):

User ID

Password

- Subscribe to free newsletters** filled with helpful tips and solutions at: neamb.com/newsletters
- Enroll in NEA Click & Save** for email alerts and advance notice of special offers that interest you: neamb.com/clickandsave
- Sign up for NEA Vacations** to browse travel deals. Receive \$500 in Travel Dollars the first time you use it: neamb.com/neavacations
- Join the discussion** on Twitter and Facebook (@NEAdeals). Chat with fellow members or send questions to our specialists
- Speak to a Member Advocate** for benefits assistance when you call 1-800-637-4636
- Register a beneficiary** for your no-cost NEA Complimentary Life Insurance coverage to let us know where you want your benefits to go: neamb.com/complife
- Get more info** that you can use on a range of topics and **text ALLFLYERS to 73915**

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¹For information about the rates, fees, other costs and benefits associated with the use of these credit cards, go to www.neamb.com/finance/credit-cards. These credit card programs are issued and administered by Bank of America, N.A. ²Your rate depends on your particular circumstances; not all members will save. ³NEA Life Coverages and Accidental Death and Dismemberment coverage are issued by The Prudential Insurance Company of America, Newark, NJ. The Booklet Certificate contains all details, including any policy exclusions, limitations and restrictions which may apply. ⁴Transamerica Life Insurance Company, Cedar Rapids, IA is a PDP plan sponsor with a Medicare contract. Enrollment in this plan depends on contract renewal. ⁵Provided by the NEA Members Insurance Trust. ⁶Your rate depends on your particular circumstances; not all members will save.



HOW TO OPEN A PAYROLL SLOT

Security Benefit provides 403(b) and 457 retirement plans, offering a complete set of resources for school districts to help education professionals overcome retirement planning and saving obstacles.

Put us to work for your employees today! Add Security Benefit to your payroll roster.

- Send Security Benefit
 1. A copy of your Plan Adoption Agreement
 2. Your TPA's name, address, and contact number
 3. Your NCES identification number
 4. All paperwork you require Security Benefit to fill out for your plan
- Mail these four items to
Security Benefit RPS
Re: New school district payroll slot
P.O. Box 750500
Topeka, KS 66636-0500
- **OR** Fax to 785-368-1772
- **Designating the Payroll Slot**

Please designate the payroll slot "Security Benefit." Security Benefit is the entity (company) responsible for information sharing and other services related to participants' accounts, including the relationship with any third party administrators (if applicable).
- Or, overnight the four items to
Mail Zone 560 (RP)
Re: New school district payroll slot
One Security Benefit Place
Topeka KS 66636-0001

For more information about retirement programs, or for a comprehensive review of your current plan contact 800.747.5164, option 3 | SecurityBenefit.com

