

Vermont-NEA Retiring With Security

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NEA Member Benefits
Affiliate Relations LEad



OUR MISSION

Make Members' Lives Better

OUR VISION

To add value to membership
every day with resources to
enrich all aspects of a
member's personal life

Get the most out of your NEA Membership

Our benefit portfolio is designed to support members through every stage and phase of life by offering exclusive benefits designed with educators in mind.



Get Smart About Retirement Planning



Retirement Planning Resources

NEA can help empower you with the information you need to make decisions to maximize your retirement income.

The Educators Guide to Retirement Planning

- ✓ **Overview of three main sources of retirement income—state pension plans, Social Security and retirement savings accounts**

Kiplinger Report

- ✓ **Discover practical information and advice to help you better prepare for and enjoy retirement**



Retirement Calculation Tools

Five-Minute Retirement Check Up

- Answer a few questions and you'll receive a customized retirement savings snapshot plus additional planning resources if you need them

Retirement Income Calculator

- Includes your state pension data and options to add your spouse, other income sources and more...

Take Home Pay Calculator

- Calculate your current situation and compare to what-if scenarios



Thought Starter

How many of you have or have ever had a second job or a supplemental contract?

We're Here to Help: NEA Retirement Program



Retirement Introduction

Your state pension may not provide all the monthly income you'll need for a long retirement.

Consider these tips to boost your retirement confidence by saving outside of your pension:

- **Supplement your pension** by saving your own money in a retirement plan like a 403(b) or IRA
- **Invest for as many years as possible** to maximize potential investment returns
- **Take advantage of NEA resources** to help you save and invest for a secure retirement



NEA Retirement Program

Make the most out of your retirement planning with the NEA Retirement Program.

For 20+ years, the **NEA Retirement Program** has proudly partnered with Security Benefit to help educators achieve their retirement goals.

- **Top 5 provider of 403(b) plans for educators in the U.S.**
- **130+ years of financial experience and insight**

It is never too early to start planning for retirement.
Learn how much more your money can do for you over time with the NEA Retirement Program!



Self-Guided Retirement Account

Why Open a Self-Guided Retirement Account?

Automate your savings

Set a schedule and create a routine that will help you consistently contribute to your accounts, big or small.

Choose your investment limit

Customize how much or how little you prefer to invest based on your current salary, life events or changes in long-term plans.

Save pre-tax or post-tax

Depending on which programs you choose to enroll in, **choose between paying tax up front or down the line.**

Mutual and index funds

Whether you prefer passive or active management, or a combination of both, **quickly put your investments to work.**

Partner with a Financial Professional

Why Open a Self-Guided Retirement Account?

Personalized Planning

An NEA Retirement Specialist will work with you to design a plan based on your unique situation and goals.

Ongoing Support

Stay on track through the ups and downs of investing with the support of a knowledgeable professional.

Less Stress

Building a financial plan can seem daunting, but **with the right partner you can focus on the things you enjoy.**

Designed for Educators

NEA Retirement Specialists* understand your district and state pension plans and are experienced working with educators to design retirement savings plans.

*NEA Retirement Specialists, when making recommendations to an NEA member, offer only Security Benefit products.

Compare Types of Retirement Plans

403(b) Plans

Eligibility

- Not available in all school districts

Annual Contribution Limits

- Contribution maximum of \$22,500 annually with a minimum monthly contribution of \$100

Windfall Elimination Provision

Eligibility

- Available to all educators and their family members

Annual Contribution Limits

- \$6,500 maximum with a minimum monthly contribution of \$100

457 Plans

Eligibility

- Employees of state and local government agencies and certain non-profit organizations

Annual Contribution Limits

- \$22,500 plus \$7,500 catch-up for those age 50 and older

Other Retirement Incomes

Windfall Elimination

Features

- WEP reduces Social Security benefit for retired and disabled workers receiving government pensions
- It affects educators who do not earn Social Security from their jobs in the public schools, but who work part-time or during the summer in jobs covered by Social Security or those who change careers from a job in which they earn Social Security

Government Pension Offset

Features

- GPO reduces your Social Security survivor or dependent benefits
- It affects individuals who worked as federal, state or local government employees if the job was not covered by Social Security

Wellness in Retirement



NEA[®] Retiree Health Program

Get help paying for costs not covered by Medicare—plus discounts on dental, vision care and more.

Members receive:

- Help paying for expenses not covered by Medicare
- Nationwide coverage that keeps pace with Medicare's annual changes
- Coverage for pre-existing conditions if you're replacing an existing plan



NEA[®] Dental and Vision Insurance Program

Keep your family healthy with affordable dental and vision coverage provided by Renaissance Dental & Vision.

Members receive:

- Get comprehensive coverage on routine exams, regular cleanings and other preventive care—all covered at 100% with no waiting periods
- Covered services include dental procedures such as crowns and implants
- Bundle vision coverage with your dental plan for the most budget-friendly rate



NEA Long-Term Care Program

Help protect your family and your savings from the cost of extended care.

Members receive:

- Free needs assessment over the phone with NEA-dedicated, licensed professionals
- Choose from popular plan designs or customize your benefits
- Secure coverage for in-home caregivers or residential care in a nursing home
- Exclusive NEA rates can help with cost of long-term care insurance, with coverage available for your spouse, parents and adult children



NEA Mental Health Program

Rethink how you manage your mental health with our partner **AbleTo**.

Members receive:

- 24/7 access to digital self-care tools and activities including daily mood tracking, coping tools, meditations and progress assessments
- Self Care+ from AbleTo at no cost thanks to the support of the NEA Members Insurance Trust



Making the Most of Your Retirement



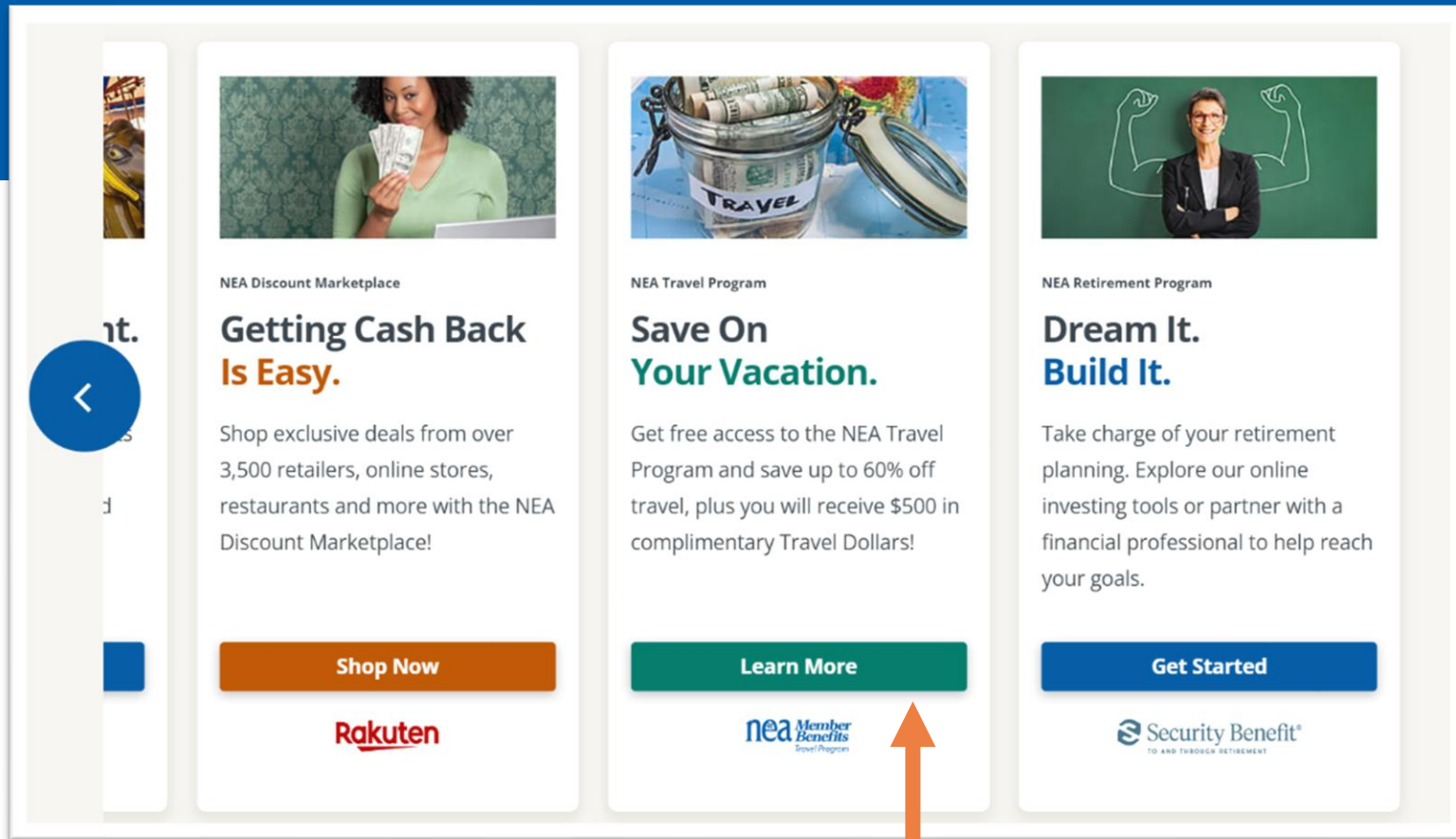
NEA Travel Program

How it works:

- ✓ **Earn Travel Dollars** to lower the cost of domestic and international travel
- ✓ **Get discounts** on rental cars, airfare, cruises, hotels, resorts and guided tours



Visit neamb.com/start



The screenshot shows a website layout with three main content cards. The first card, 'NEA Discount Marketplace', features a woman holding cash and a 'Shop Now' button with the Rakuten logo. The second card, 'NEA Travel Program', features a jar of travel dollars and a 'Learn More' button, which is highlighted by an orange arrow. The third card, 'NEA Retirement Program', features a woman in front of a chalkboard and a 'Get Started' button with the Security Benefit logo. A blue circular navigation button with a left arrow is visible on the left side of the cards.

NEA Discount Marketplace

Getting Cash Back Is Easy.

Shop exclusive deals from over 3,500 retailers, online stores, restaurants and more with the NEA Discount Marketplace!

[Shop Now](#)

Rakuten

NEA Travel Program

Save On Your Vacation.

Get free access to the NEA Travel Program and save up to 60% off travel, plus you will receive \$500 in complimentary Travel Dollars!

[Learn More](#)

nea Member Benefits Travel Program

NEA Retirement Program

Dream It. Build It.

Take charge of your retirement planning. Explore our online investing tools or partner with a financial professional to help reach your goals.

[Get Started](#)

Security Benefit® TO AND THROUGH RETIREMENT



neamb.com/start

NEA Discount Tickets

Members receive:

- ✓ Savings of up to **40%** on theme parks (including Disney & Universal Studios)
- ✓ Access to **high-demand** concerts, Broadway shows and sports events
- ✓ Discounts on local **movie tickets**



Visit neamb.com/start

The screenshot shows a website with three main promotional cards. The first card is for 'NEA Complimentary Life Insurance' with a green button labeled 'Confirm Beneficiaries' and the 'nea Members Insurance Trust' logo. The second card is for the 'NEA Discount Tickets Program' with a blue button labeled 'Get Tickets' and the 'ebg' logo. The third card is for the 'NEA Discount Marketplace' with an orange button labeled 'Shop Now' and the 'Rakuten' logo. A pink arrow points from the 'Get Tickets' button to the text 'Step 1: Click "Get Tickets"' at the bottom of the slide.

NEA[®] Complimentary Life Insurance

Life Insurance.
No Cost To You.

Eligible NEA members can get trusted life insurance protection for their families, at no cost.

Confirm Beneficiaries

nea Members Insurance Trust

NEA Discount Tickets Program

Top Entertainment.
All Right Here.

Members get up to 40% off tickets to theme parks, attractions, concerts, sports, live events and much more.

Get Tickets

ebg

NEA Discount Marketplace

Getting Cash Back
Is Easy.

Shop exclusive deals from over 3,500 retailers, online stores, restaurants and more with the NEA Discount Marketplace!

Shop Now

Rakuten



neamb.com/start

Step 1: Click "Get Tickets"

NEA Wireless Program

Enjoy exclusive savings on cell phone services.

Members receive:

- ✓ Savings on monthly wireless plans for the whole family
- ✓ Switch plans and get **\$50 off** every new line
- ✓ Add lines for family or friends for just **\$15/month**



Resource Review

Go to neamb.com/start to get started!



neamb.com/start



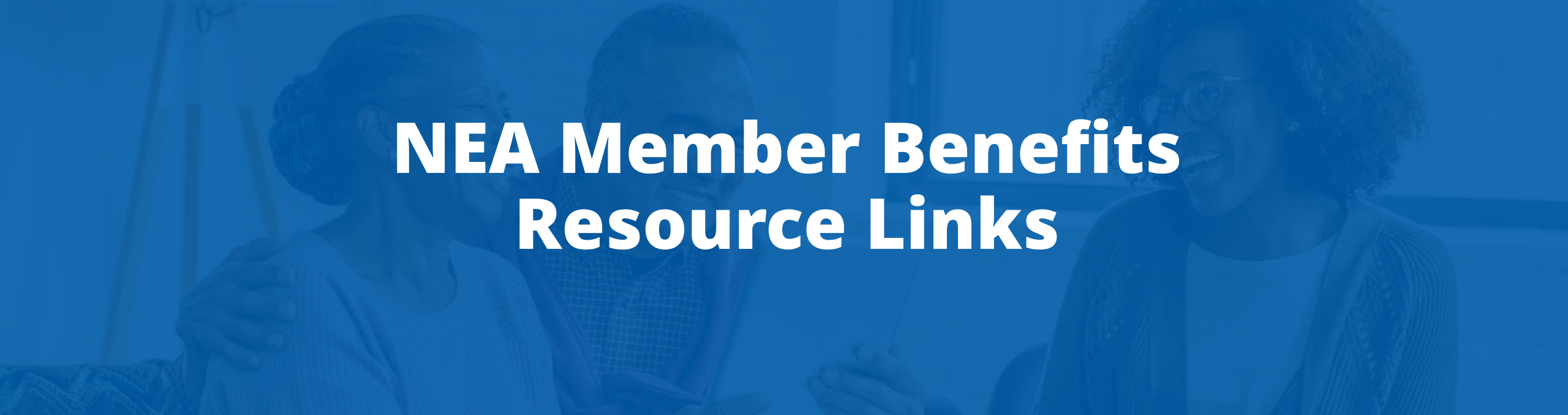
Login issues?

Call Member Advocacy Center
800-637-4636



Questions?





NEA Member Benefits Resource Links

[Retirement Planning](#)

[Retirement Overview](#)

[Retiree Health](#)

[Dental and Vision Insurance](#)

[NEA Long Term Care](#)

[NEA Mental Health](#)

[NEA Travel](#)

[NEA Discount Tickets](#)

[NEA Wireless](#)



Thank You!

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