

## **New school year, new opportunities to save**

The promise of a new school year brings with it many new opportunities: a fresh start for students and school staff, a chance to reach a whole new set of students, and the endless pursuit of those “light bulb” moments when learning suddenly occurs.

Another opportunity at the start of the school year is to review your plans for retirement savings. Will you have enough to live on comfortably in retirement? Should you be saving more? How much do you need? These are great questions to ask your NEA Valuebuilder<sup>®</sup> representative, who can help you plan for your future retirement income needs.

If you want to get a snapshot of your retirement savings progress try the Five Minute Retirement Checkup at <http://www.neamb.com/5toRetire>. The Five Minute Retirement Checkup can help answer your retirement planning questions and give you the information you need to take the next steps to meet your goals. You might even experience your own light bulb moment!

As you get the new school year underway, don't forget the opportunity to think about retirement—whether it's four—or 40—years away. Contact your NEA Valuebuilder representative today, or visit <http://www.neamb.com/5toRetire> and take the Five Minute Retirement Checkup.

You should carefully consider the investment objectives, risks, and charges and expenses of the mutual funds and variable annuities available under the NEA Valuebuilder Program before investing. You may obtain a prospectus that contains this and other information about the mutual funds and variable annuities by calling our National Service Center at 1-800-NEA-VALU (632-8258). You should read the prospectus carefully before investing. Investing in variable annuities and mutual funds involves risk and there is no guarantee of investment results.

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Annuities are long-term investments suitable for retirement.

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