

## How to meet the retirement savings challenge: Get creative!

Does the prospect of saving for your retirement seem dull, boring and difficult? Why not make it a creative challenge instead? Coming up with an extra \$25, \$50 or \$100 a month may seem impossible, but if you get creative, it's doable and maybe even fun.

Pick one thing a day NOT to purchase. Skip the designer cup of coffee on the way to school. Pack a thermos and save a few bucks. Skip one meal out each week and replace it with a potluck with family or friends. Just say no to that impulse purchase in the checkout line. Think about your growing retirement fund instead!

Not sure how creative you need to be? Check out the NEA Member Benefits [Five-Minute Retirement Checkup](#) to help you set some savings goals. This online tool is a quick and easy way to find out how much you may need to save for the kind of retirement you dream about. The Five-Minute Retirement Checkup also has additional resources if you need help establishing or reviewing your supplemental retirement savings plan.

[NEA Valuebuilder® DirectInvest<sup>SM</sup>](#) is one of those resources. DirectInvest is a mutual fund TSA designed for the do-it-yourself investor. There's no support from an NEA Valuebuilder financial representative with DirectInvest, but benefits include the convenience of online enrollment and a lower cost than would be incurred with a product featuring financial representative support. DirectInvest also offers several target date funds from T.Rowe Price that automatically adjust investment risk as you approach a pre-set retirement date. It's an easy and convenient way to access professional investment management in a single fund.

A little creative budgeting and some thoughtful sacrifice can make a big difference over time. Stick with it and you may find you can get really creative in retirement!

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

The NEA Valuebuilder Program provides investment products (the "NEA Valuebuilder products") in connection with retirement plans sponsored by school districts and other employers of NEA members and individual retirement accounts established by NEA members. Security Distributors, Inc. and certain of its affiliates (collectively "Security Benefit") make the NEA Valuebuilder products available under this program pursuant to an agreement with NEA's wholly-owned subsidiary, NEA's Member Benefits Corporation ("MBC"). Security Benefit has the exclusive right to offer the NEA Valuebuilder products under the program, and MBC generally may not enter into arrangements with other providers of similar investment programs or otherwise promote to NEA members or their employers any investment products that compete with the NEA Valuebuilder products. MBC promotes the program to NEA members and their employers and provides certain services in connection with the program. Security Benefit pays an annual fee to MBC based in part on the average assets invested in the NEA Valuebuilder products under the agreement. You may wish to take into account this agreement and arrangement, including any fees paid, when considering and evaluating any communications relating to the NEA Valuebuilder products. NEA and MBC are not affiliated with Security Benefit. Neither NEA nor MBC is a registered broker-dealer. All securities brokerage services are performed exclusively by your sales representative's broker-dealer and not by NEA or MBC.

The NEA Valuebuilder DirectInvest Mutual Fund TSA is a Custodial Account under §403(b)(7) of the Internal Revenue Code.

Services are offered through and securities are distributed by Security Distributors, Inc., a subsidiary of Security Benefit Corporation ("Security Benefit").

Security Distributors, Inc.

###