

Self-direct your retirement investing with NEA Valuebuilder DirectInvest

Most NEA members want knowledgeable help when planning for their retirement. But some are confident about making their own decisions and would like the option of investing without an advisor. Now, through NEA Valuebuilder® DirectInvestSM, NEA members can enroll and select their investment options through the convenience of the Internet.

NEA Valuebuilder DirectInvest is a lower-cost alternative to advisor-assisted investing. It offers a diverse selection of mutual fund investment options, so the do-it-yourself investor will find a robust fund line-up to meet their investing needs. Included are several target date funds from T.Rowe Price that automatically adjust investment risk as you approach a pre-set retirement date. DirectInvest is an easy and convenient way to access professional investment management in a single fund.

For more information on NEA Valuebuilder DirectInvest, visit the [Self-Directed page](http://nea.valuebuilder.com/selfdirected.htm) on the [NEA Valuebuilder Web site](http://nea.valuebuilder.com) at <http://nea.valuebuilder.com/selfdirected.htm>.

If you're not sure how much you should be saving for retirement or want a quick check on your retirement savings progress, visit the [Five-Minute Retirement Checkup](http://www.neamb.com/5toRetire) at www.neamb.com/5toRetire. This Web-based tool will quickly and easily give you a snapshot of progress toward a predetermined retirement savings goal.

When you need help planning for your retirement savings, look no further than the NEA Valuebuilder Program.

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.

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