

Attract and Retain High-Quality Agents With a Competitive Retirement Plan

SPARK Members Pooled 401(k) Retirement Plan

Being able to offer a competitive retirement plan is a key way to set yourself apart from other real estate firms – and attract and retain top talent.



By offering the SPARK Members Pooled 401(k) Retirement, your agents can:

- Have the flexibility to save for their future pre-tax, reducing their taxable income, and/or after tax with a Roth feature.
- Decide how often they want to contribute, for example monthly, annually or when it's most convenient for them.
- Easily fund their account from commission deductions.
- Contribute more (\$61,000 or \$67,000 if age 50 or older) than a SIMPLE IRA.
- Choose from a wide range of competitive, low-cost, quality investments
- Take advantage of low fees.
- Save time since all plan enrollments and transactions are online.

Brokers also benefit:

- You'll gain a competitive edge against other real estate brands who don't have access to this unique retirement plan solution.
- You get an integrated solution from plan design to recordkeeping to investment management.
- You can easily fund the plan from agent commission deductions.
- Optional contributions you make to agent accounts are deductible for you.
- Administration is easy. The SPARK team takes care of it – and has a call center for your agents.
- You also won't have to worry about plan compliance since we've got that covered for you as well.

How this plan offers more benefits to you and your agents compared to a SIMPLE IRA.

	401(k)	SIMPLE IRA
Agents, brokers and owners can contribute from their commissions	Yes	No
It can include an after-tax Roth feature	Yes	No
Brokers and owners can make tax-advantaged contributions to agent accounts	Yes	No
Ability to borrow up to 50% of account balance	Yes	No
Lower cost and wider investment selection through pooled program	Yes	No
Access to exclusive benefits	Yes	No
2022 total contributions limits	\$61,000 or \$67,000 if age 50 or older	\$14,000 or \$17,000 if age 50 or older



Want to learn more?

Contact Nick Drizos at
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 or call 833.SPARK.401K



www.spark-retirement.org

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