

# Introducing the **SPARK Members Pooled 401(k) Retirement Plan** *For the Independent Real Estate Professional*

The SPARK Members Pooled 401(k) Retirement Plan is a comprehensive, high value, low-cost retirement plan for independent real estate professionals like yourself. With simple plan choices and ease of use, this program offers convenience, tax advantages, and a variety of investments to consider.

## SPARK Plan Benefits

### Maximize Annual Deferrals

The SPARK Members Pooled 401(k) Retirement Plan allows for deferrals up to \$19,500 (\$26,000 for those age 50 and older) versus a SIMPLE IRA which limits contributions to \$13,500 (\$16,500 for those 50 and older). For more information please see the contribution calculation tool at <https://www.spark-retirement.org>

### Investment Choice

The SPARK Members Pooled 401(k) Retirement Plan offers a wide range of high-quality investment options. This will ensure that you have choices and can build a strategy to pursue your saving goals with a comfortable level of risk.

### Low Cost

By combining assets and sharing administration expenses with other SPARK members, there are significant savings, making it very cost effective to set up your own retirement plan!

### Tax Advantages

You can reduce your tax bill both now and in the future. Contributions are deducted from your pay before taxes, lowering your taxable income. Funds in the plan grow on a tax-deferred basis and no taxes are paid until funds are distributed. The plan also allows after-tax (Roth) contributions.

### Convenience

By participating in the SPARK Members Pooled 401(k) Retirement Plan, you control the contribution amounts and frequencies, making saving easy. All the plan set up and ongoing administration is electronic for your convenience, and the entire program is supported by the SPARK member benefits team and call center.

**Getting started is easy, just visit [www.spark-retirement.org](http://www.spark-retirement.org).**

## Provider Partners

Plan Advisor	<a href="#">Horizon Wealth Advisors</a>	Plan advisor Nick Drizos and his team will work with SPARK Members on plan design, plan and participant onboarding, and questions regarding investments.
ERISA 3(16) Plan Administrator and Pooled Plan Provider	<a href="#">Plan Compliance Services, Inc.</a>	PCS is responsible for day-to-day oversight of the plan and compliance with all ERISA and IRS regulations.
ERISA 3(38) Investment Manager	<a href="#">Fidelis Fiduciary Management</a>	The Fidelis team will serve as the plan's overall Investment Manager.
Plan Recordkeeper	<a href="#">NWPS</a>	Founded in 1994, NWPS provides retirement plan recordkeeping, consulting, compliance, and participant services to over 1,000 companies with 400,000 participants and \$35 billion in retirement savings. NWPS is headquartered in Seattle, Washington, with additional offices in Baltimore and San Jose.

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