

SPARK

Association of Real Estate Professionals

Are You Planning for Your Future?

SPARK can help.

As a **Premium SPARK** member, you can start saving for retirement with the 401(k) Pooled Retirement Plan. We know that convenience, savings and versatility can make or break a deal for real estate professionals on the go. With your Premium SPARK membership, you have exclusive access to this high-value, low-cost plan that offers:



Tax advantages

Cut your taxes now – and in the future. By using the pre-tax option, you won't owe any taxes on earnings made until you choose to withdraw your money!



Investment Options

With numerous investment types to choose from, this plan allows you to pursue your personal savings goals with a level of risk you are comfortable with.



Savings made easy

Contributions directly from your commission earnings or by contributions from your savings or checking account to ensure you “pay yourself first.”

401k by SPARK

Who's Eligible?

The SPARK 401(k) Pooled Retirement Plan is available to real estate professionals with current Premium SPARK memberships.

Not a SPARK Member?

There's strength in numbers. Join the SPARK Members already taking advantage of these great retirement benefits and more. Join today at Spark-Benefits.org/join-spark

Ready to Invest in your Future?



To learn more or sign up today, visit SPARK-Retirement.org.

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The Spark Association of Real Estate Professionals, Anywhere Brands or its affiliated companies are not parties to or fiduciaries of the SPARK Members Pooled Retirement Plan.

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SPARK MEMBERS POOLED 401(K) RETIREMENT PLAN

Who is eligible to join the SPARK Members Pooled 401k Retirement Plan?

Enrollment in the plan is limited to only agents and brokers that are contracted with a Anywhere Real Estate brand, and who are a Premium Member of SPARK and be over the age of 18.

What are the main advantages of the SPARK program compared to a SIMPLE or SEP IRA program?

The SPARK program offers you the availability of both pre-tax and ROTH contributions, higher annual plan contribution limits, the ability to borrow up to 50% of your account balance (up to a maximum of \$50,000), and the pricing benefits associated with pooling your retirement plan assets with potentially thousands of other SPARK Premium Members. Additionally, the program takes care of all required IRS requirements for the overall plan (Form 5500 filings, plan documents, ERISA bonds, etc.).

What are the annual contribution limits in the program?

In 2022, you can contribute up to \$61,000 into your plan, subject to certain IRS limitations. Participants who have attained age 50 or greater can contribute an additional \$6,500. Participants should consult with their tax advisor to determine their personal limitations based on their income. Contribution limits are adjusted annually based on consumer inflation rates. Contributions can be made via redirection of earned commissions at closing, or from prescheduled deductions from your business or personal accounts, or one time contributions can also be made directly with the plan administrator.

Where are the funds invested?

Participants have a broad range of low-cost index and actively managed investment options to choose from, including the popular Target Date funds. The current fund lineup is available on the program's website at www.SPARK-Retirement.org.

How much does it cost to establish an account?

There is a one-time setup fee of \$50.00 that is collected when you initially establish your account. Additional information on plan level expenses will be provided to you prior to your establishing your account.

What happens if I leave my Broker or Spark?

If you are no longer a Premium Member of SPARK, you will need to make arrangements to transfer your account to a successor 401k program or roll it over to an IRA Account. You will not be able to make future contributions to the program if you discontinue your Premium Member status in SPARK.

Where do I get more information?

Visit the program's website at www.SPARK-Retirement.org for detailed information about the program and helpful links to have all your questions answered!