The retirement “walk-through”

What makes a successful agent? “Passion” is the number one trait, according to realtor.com1 (and a lot of attention to detail and a commitment to great customer service), but let’s face it, being a successful real estate agent doesn’t come easy - often it means working 24/7 for your clients - shouldn’t you have a retirement plan that does the same for you?

You owe it to yourself to spend a few moments learning about the Uni-K Plan®. With its flexibility, ease-of-use and featuring “big plan” options...you may be surprised to learn that it is a type of 401(k) plan designed exclusively for owner-only businesses - like yours.

Meet Colleen, age 53, she is a full-time Realtor, she is on track to earn $150,000 in 2018. She is a sole-proprietor, meaning she is an unincorporated business that files her business returns with a Schedule C. Colleen hasn't always been consistent in her savings for retirement and is concerned that she may not be saving enough, especially now that she is over age 50. She is considering a SEP-IRA and the Uni-K Plan®.

Understanding the retirement plan marketplace is as important for you, as is your understanding of the real estate marketplace for your clients. Don’t sell yourself short...consider Uni-K Plan® for your retirement needs.

Uni-K Plan® Solution: Uni-K Plan® offers real estate agents maximum contribution flexibility- while still helping to maximize retirement savings.

As Colleen worked with her advisor, she learned that establishing a Uni-K Plan® could go a long way toward easing her fears of catching-up on her retirement savings.

Let’s see how this translates for Colleen.

<table>
<thead>
<tr>
<th>Net Earned Income*</th>
<th>SEP IRA</th>
<th>Uni-K Plan®</th>
</tr>
</thead>
<tbody>
<tr>
<td>$150,000</td>
<td>$30,000</td>
<td>$30,000</td>
</tr>
<tr>
<td>Employer contribution</td>
<td>$30,000</td>
<td>$30,000</td>
</tr>
<tr>
<td>Salary Deferral</td>
<td>N/A</td>
<td>$18,500</td>
</tr>
<tr>
<td>Age 50 catch-up</td>
<td>N/A</td>
<td>$6,000</td>
</tr>
<tr>
<td></td>
<td>$30,000</td>
<td>$54,500</td>
</tr>
</tbody>
</table>

* Note: For discussion purposes only. This amount does not factor-in additional deductible business expenses, which will have an impact on net earned income.

With the Uni-K Plan® - Colleen can make a retirement plan contribution into the Uni-K Plan® that is over 80% larger than she is able to do under a SEP-IRA.

1 Source: Realtor.com, Six Habits of Successful Real Estate Agents

2 Self-employment income represents net business profit from self-employment adjusted, as appropriate, for applicable deductions related to self-employment tax.

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Before investing, consider the product’s investment objectives, risks, charges and expenses. Contact your advisor or Amundi Pioneer Asset Management for a prospectus or summary prospectus containing this information. Read it carefully.
Case Study Highlights

The maximum employee contribution (salary deferral) is $18,500 (not including age 50 catch-up contributions). SEP-IRAs do not allow for employee (salary deferral) contributions.

Colleen is over the age of 50. If you are over 50, you can make a “catch-up” contribution of up to $6,000. This contribution can be made to her Uni-K Plan®, SEP-IRAs do not allow for catch-up contributions.

The maximum employer contribution for a Sole Proprietor (Schedule C) is 20% of self-employment income up to a maximum of $55,000 (less employee’s salary deferrals). Colleen puts the maximum employer contribution of 20% into her Uni-K Plan®.

Discover the Uni-K Advantage

Compare the Uni-K Plan® to other retirement plan choices that are commonly available to real estate agents – including SEP, SIMPLE or Profit Sharing. The Uni-K Plan® is a cost effective, convenient account with all the flexibility and tax advantages you would expect from a big company 401(k) plan.

- Complete contribution flexibility
- Loan availability
- Wide range of investment choices
- Hassle free
- Account consolidation
- Valuable tax advantages with Roth contributions

Additional Rollover Information

If you are retiring or moving on to another job, your retirement plan asset distribution options to consider generally include:

Choice 1: Take your retirement plan assets as a distribution.
Choice 2: Leave your retirement plan assets in your former employer’s plan.
Choice 3: Transfer your retirement plan assets to your new employer’s plan.
Choice 4: Roll your retirement plan assets over into an IRA (i.e., Traditional or Roth as applicable) or to another qualified plan - such as the Uni-K Plan®.

It is important to note that this is not intended to be an all-encompassing discussion of distribution options available to you. It is provided for educational purposes only. In addition to these choices, you may wish to discuss the following factors with your financial advisor as you weigh your options:

- Investment Options
- Fees and Expenses
- Services
- Penalty-Free Withdrawals
- Protection from Creditors
- Required Minimum Distributions

The availability of each may vary from plan-to-plan.

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3 Provided that the terms of the loan are satisfied. Failure to repay the loan according to the terms, may result in its being treated as a deemed distribution and if under age 59½, being subject to a 10% federal tax penalty. The amount available for loans depends on certain plan provisions and the current value of your account, which may be worth more or less than the amount you invested.

4 You may wish to contact your current custodian to determine if any fees or charges will apply to the rollover/transfer.

5 Withdrawals of taxable amounts may be subject to income tax and, if made prior to age 59½, may be subject to an additional 10% federal tax penalty.