

AUGUST 2026

COASTAL REALTOR® NEWSLETTER

OFFICIAL PUBLICATION OF THE
NEWPORT BEACH ASSOCIATION OF REALTORS®





COASTAL REALTOR®

NEWSLETTER

Official Publication of the
Newport Beach Association of REALTORS®

ABOUT NBAOR

The purpose of the Newport Beach Association of REALTORS® is to be a service and support organization through active participation in establishing programs and services that will enhance and promote the successful business endeavors of its members. With integrity and competence, it will provide a positive link to the local community by cultivating goodwill and protecting the individual rights to own, transfer and use real property.



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PRESIDENT'S MESSAGE



2026 NBAOR President
John Yasko



Over the last few weeks, I was catching up with several REALTORS® during a broker preview. Although we work for different companies and represent different clients, our conversation quickly centered on the same topic:

"Have your showings slowed down?"

I don't think anyone asked, "How's your golf game?" or "Where are you vacationing this summer?" It was all about showings.

It wasn't just one brokerage or one listing. As I've continued talking with REALTOR® members and affiliates throughout Newport Beach, Corona del Mar, Costa Mesa, and Newport Coast over the past several weeks, I've heard the same observation again and again. Since mid-June, many REALTORS® have noticed showing activity slowing as buyers have become more deliberate in their decision-making.

That simple conversation perfectly reflects the market we're experiencing today.

As we move through the second half of 2026, our industry continues to evolve at an extraordinary pace. Mortgage rates continue to remain elevated, affordability continues to challenge many buyers, housing policy remains at the forefront of public discussion, and technology is rapidly transforming the way consumers search for homes and the way REALTORS® conduct business.

Yet through all of this change, one thing has become even more apparent, your value as a REALTOR® has never been greater. History reminds us that real estate markets often finish the year stronger than many expect. While none of us has a crystal ball (if you do, please bring it to my office), there are reasons to remain optimistic about the fourth quarter.

Speaking of adding value, don't miss one of the best educational opportunities of the year.

PRESIDENT'S MESSAGE *continued*



C.A.R. Chief Economist Jordan Levine will present his Economic Forecast at our Annual Membership Meeting on Monday, September 28, at 10:00 a.m. at the Newport Beach Civic Center. Jordan always provides practical insight into where we've been and where the market may be heading. I'm hopeful he'll even give us an early glimpse into 2027 before presenting at the C.A.R. Fall Meetings the following week. Our annual membership meeting and presentation is FREE for all NBAOR members. The event is sponsored by First American Home Warranty, Prominent Escrow Services and NextGen Coastal Property Management. Non-members are welcome also and may attend for \$25. Please register now if you plan to attend by calling the office at (949)722-2300.

Orange County remains one of the most desirable places to live in America. That desirability has always been one of our greatest strengths, but it also means our housing market is especially sensitive to financing costs. Even modest increases in mortgage rates can significantly affect purchasing power, causing buyers to pause, reassess their options, and take longer to make decisions.

While the pace of the market has moderated, demand has certainly not disappeared. Well-priced, well-prepared homes that are marketed professionally continue to attract qualified buyers. Today's market simply requires greater strategy, accurate pricing, stronger communication, and experienced guidance than it did just a few years ago. Markets like this remind us why our profession matters.

Today's buyers aren't simply looking for AI, Zillow, or an automated estimate to tell them what a home is worth. They need us, trusted advisors who understand pricing strategy, financing, negotiation, contracts, inspections, and local market conditions. Sellers need REALTORS® who will provide honest advice, create thoughtful marketing plans, and position their home to compete successfully in a changing marketplace.

This is exactly the type of market where professionalism makes the greatest difference. Housing affordability also remains one of California's most significant challenges. Here in Orange County, we experience those challenges every day. Recent reports continue to rank our region among the nation's least affordable housing markets (just read this in the OC Register), a reflection of both our exceptional quality of life and the limited housing supply that continues to impact affordability. These realities reinforce the importance of thoughtful housing policy on a local, state and national level and meaningful advocacy on behalf of homeowners, buyers, and our communities.

That advocacy continues to be one of the greatest strengths of organized real estate. During the National Association of REALTORS® Legislative Meetings in Washington, D.C. last month, thousands of REALTORS® met with members of Congress to advocate for policies that expand housing opportunities, protect private property rights, and strengthen the dream of homeownership.

PRESIDENT'S MESSAGE *continued*



One of the most encouraging developments was continued momentum behind the bipartisan 21st Century ROAD to Housing Act, legislation that was designed to address housing supply and improve affordability nationwide. Unfortunately, not everything REALTORS® advocated for, such as a doubling of the federal capital gains tax exclusion, made it into the bill when passed by Congress. Nevertheless, REALTORS® and our associations collectively are responsible for the passing of the 21st Century Road to Housing Act and in my opinion, shows the value of our association, C.A.R. and N.A.R. I am excited to see the impact of this bill in our markets and economy.

Closer to home, housing policy continues to shape the communities we serve. Recent housing news involving the City of Costa Mesa remind us that balancing state housing requirements with local planning, infrastructure, and neighborhood character is never simple. As REALTORS®, we bring an important perspective to these conversations because we see firsthand how housing decisions affect families, neighborhoods, and local economies.

Our profession is also entering an exciting new era of innovation. Artificial intelligence is rapidly changing how consumers gather information and how REALTORS® operate their businesses. Did anyone else read the recent headline about one AI system attacking another? As if REALTORS® didn't already have enough competition! Though this technology has an element of fear today, these tools will undoubtedly improve efficiency and create new opportunities. But while technology continues to evolve, it will never replace what clients value most, your local expertise, ethical judgment, skilled negotiation, fiduciary responsibility, and your relationships that are built on trust.

I'm also encouraged by the work being done at the National Association of REALTORS® not just for its impact on the 21st Century Road to Housing Act last month, but over this past year as it implements its strategic plan to strengthen member value through improved advocacy, education, technology, and professional resources. Together with the California Association of REALTORS® and our own Newport Beach Association of REALTORS®, these efforts help ensure our members are equipped to succeed in an increasingly complex industry.

One thing I've learned over the years is that every market creates opportunity. The strategies may change, the headlines may change, and the economy will always have its cycles, but our mission is exactly the same: helping people achieve the dream of homeownership and protecting one of the most important investments they'll ever make.

PRESIDENT'S MESSAGE *continued*



And as we may face some adversity as mortgage rates continue to remain elevated, affordability continues to challenge many buyers, and AI is rapidly changing transforming how consumers search for homes, I love hearing from many of our local REALTORS® that they are “going back to Real Estate 101”. I agree that is all we can control, making calls, knocking doors, having conversations and building relationships.

One more request, and thankfully this one doesn't involve knocking on doors.

Please vote!

Our Board of Directors election is coming up, with absentee voting beginning on September 15 and Election Day on September 22. There are two open seats on the Board of Directors for 2027 and there are four candidates running that include Annie Clougherty, Selene Hanna, Dylan Mason, and Rob Norquist.

Your 2027 Officers are Reuben Gulledge – President, Chris Maddy – Vice President, Rebecca Anderson – Secretary, Kevin Kubiak – Treasurer. And continuing as Directors are Todd Bousman, Krista McIntosh, Scott Singer, Cari Young, and myself, John Yasko.

Finally, don't forget one of the most enjoyable events of the year, the annual Fashion Show and Charity Auction will take place this year on Tuesday, October 13th at the Hyatt Regency Newport Beach. So mark your calendars to attend.

As REALTORS®, we can't control interest rates. We can't control inflation. We can't control the headlines. But we can control our professionalism, our work ethic, the relationships we build, and the value we provide every single client. Thank you for everything you do to elevate our profession and strengthen our Association. I look forward to seeing many of you at our upcoming events and I encourage you to attend as many as you can. Great ideas, great referrals, and great friendships often begin with simply showing up.

Have a wonderful August, and I'll see you soon.

Best Regards,

John Yasko



**NEWPORT
BEACH**

ASSOCIATION OF REALTORS®

2027 Board of Director Election

Election Date: Tuesday, September 22nd

Absentee Balloting Begins: Tuesday, September 15th

Officers:

President - Reuben Gulledge, Compass

Vice President- Chris Maddy, Pacific Sotheby's Int'l Realty

Secretary- Rebecca Anderson, Surterre Properties

Treasurer- Kevin Kubiak, Arbor Real Estate

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Selene Hanna, Alt Financial Network Inc.

Dylan Mason, Compass

Rob Norquist, Compass

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Honoring the Life of *Lynne Valentine, 93*



Lynne passed peacefully surrounded by her loving family.

Living a life filled with faith, love, passion, purpose & generosity, she cherished every moment.

Lynne had an exciting career as a flight attendant for Western Airlines in the fifties before getting married & raising a family.

After moving to Newport Beach in 1972, Lynne began a career in Real Estate. She started with McNab Irvine then wanted to try the beach area & changed office to Burr White Realty (still in operation today). She worked diligently getting her own broker's license & opening Lynne Valentine Properties in 1982-1995. Extremely exciting years. She then went on Prudential California and then to Coldwell Banker until 2021 winning many awards and the respect of her peers.

Just a few awards she was immensely proud of are:

- Prudential- Jon Douglas Member, Circle of Distinction
- Coldwell Banker International Presidential Circle
- Coldwell Banker International Premier
- Coldwell Banker Sterling

Lynne was known in her community for outgoing nature & charity contributions and her exceptional integrity.

Lynne lived her life loving her family, friends, her Coton de Tulear, travel, and her country.

Lynne will be remembered for her warmth, unwavering kindness and her wisdom that guided those fortunate enough to know her.

Lynne will be dearly missed and the countless lives she touched will carry her legacy forward with love, grace & gratitude.



BRANDI RIVERA

SENIOR ESCROW OFFICER

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Brandi brings 28 years of experience in escrow, backed by a deep understanding of the real estate industry from customer service to complex transactions. As a trusted, neutral professional, she protects her clients' funds and information while providing reassurance, clarity, and exceptional service—especially for first-time homebuyers.

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**NEWPORT
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ANNUAL MEMBERSHIP MEETING & Economic Forecast



CAR Chief Economist
Jordan Levine

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10:00 AM



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30 Years!

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20 Years!

Doug Skoro

10 Years!

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5 Years!

Kitt Durgan • Monce Carrasco • Mazen Shaalan

1 Year!

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BETTY HERNANDEZ

Betty brings over 20 years of escrow experience, specializing in residential sales and delivering smooth, detail-driven transactions from start to finish.

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Full Day (8 Hours)	\$600	\$750
Deposit	\$200	\$200



AFFILATE

— of the Month —

HOPE CARR

I am Vice President of Sales for **Old Republic Title**, where I partners with real estate agents throughout the Newport Beach and Costa Mesa areas to make every transaction as smooth as possible. I genuinely love the Real Estate business — from building strong relationships with agents to helping them close deals with confidence — and I take pride in being a trusted resource for my clients which they can count on.

I am also an active member of the Newport Beach Association of Realtors, where community involvement is as much a part of my work as the deals themselves. Each year, I chair a fundraiser benefiting Child Help, bringing together agents, colleagues, and local supporters for a great cause. This year's event was a poker tournament at Fleming's in Newport Beach — a fun, high-energy evening that raised both spirits and funds for kids in need.

Whether I am at the closing table or the poker table, I bring the same energy: warm, dedicated, and always looking out for the people I work with.



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RPA BLOOPERS: TOP 7 DEADLINE MISTAKES AGENTS MAKE

Attorneys on the C.A.R. Legal Hotline regularly help agents calculate RPA deadlines and resolve disputes over missed deadlines. Agents frequently call seeking confirmation that their own calculations are correct—only to discover that either the agent on the other side of the transaction was right or both sides miscalculated the deadline. Ironically, many deadline calculation mistakes go unnoticed because both sides make the same errors. Disputes usually only arise when the parties calculate deadlines differently or when one side misses a deadline and the other attempts to enforce it.

Here are the top seven bloopers agents make when calculating deadlines:

1. Using the "Date Prepared" Instead of the Date of Acceptance

RPA deadlines are measured from the date of "Acceptance" (paragraph 25A), not the "Date Prepared" shown on RPA page one. Paragraph 25A defines "Acceptance" as the time the offer or final counteroffer is fully executed in writing by the recipient and delivered to the offering party or that party's authorized agent. Once the contract is formed, calculate deadlines from the date of Acceptance—not the Date Prepared.

2. Confusing Business Days with Calendar Days

Some agents make the mistake of calculating all RPA deadlines the same way, using either business days across the board or using calendar days across the board. However, the RPA generally calculates deadlines using calendar Days as described in paragraph 25. One notable exception is the buyer's deadline to deposit funds with escrow, which is calculated using business days, not calendar days. Agents are advised to pay close attention to whether the RPA designates business days or "Days" with a capital "D", which means calendar days as described in paragraph 25. For more information, see RPA paragraphs 25I and 25J or call an attorney on the C.A.R. Legal Hotline at (213) 739-8282.



RPA BLOOPERS: TOP 7 DEADLINE MISTAKES AGENTS MAKE

3. Assuming Seller's Repairs Can Wait Until Buyer Removes Contingencies

Listing agents sometimes assume a seller may wait to begin repairs until the buyer has removed all contingencies. That is incorrect. RPA paragraph 15 requires the seller to complete repairs “prior to final verification of condition unless Otherwise Agreed,” regardless of whether buyer’s contingencies remain in place. If the buyer fails to timely remove contingencies, the seller may issue a Notice to Buyer to Perform, but the buyer’s delay does not automatically extend the seller’s repair deadline.

4. Misunderstanding the Notice to Perform Deadline

Agents often think of the Notice to Buyer to Perform (C.A.R. Form NBP) and Notice to Seller to Perform (C.A.R. Form NSP) as forms that give the other party a strict forty-eight-hour window to perform. However, the RPA gives the performing party two calendar Days, with a capital “D” as calculated under paragraph 25, which is not always equal to forty-eight hours. For example, a Notice to Seller to Perform that was delivered at 1pm on Monday afternoon would expire at 11:59 pm on Wednesday, which is more than forty-eight hours later. For more information, see RPA paragraphs 25I and 25J or call an attorney on the C.A.R. Legal Hotline at (213) 739-8282.

5. Reducing the Two-Day Notice Period

The RPA requires a party who is issuing an NBP or NSP to give the performing party two Days (as calculated under paragraph 25) to perform. An agent issuing an NBP or NSP should not write in a number that gives the other party less than 2 Days to perform, as doing so will render the NBP/NSP invalid.

6. Misunderstanding Informational Access to Property

Some listing agents believe buyers who submit non-contingent offers, or who later remove all contingencies, lose the right to access the property during escrow. Yet under the RPA's default



RPA BLOOPERS: TOP 7 DEADLINE MISTAKES AGENTS MAKE

terms, buyers retain informational access for 17 Days after Acceptance, even after the buyer removes all contingencies. Sellers who wish to eliminate that right may, during RPA negotiations, use a Seller Counter Offer to reduce the "Informational Access to Property" period in paragraph 3L(3) from 17 Days to 0. A listing agent should encourage their seller client to consult an attorney before completely barring the buyer from the property during escrow, due to the increased risk of a post-closing dispute.

7. Assuming a Request for Repairs Extends Deadlines

Buyers' agents frequently believe their buyers receive automatic extensions to perform contractual obligations, as long as the buyer already sent the seller a Request for Repair (C.A.R. Form RR) and the seller has not yet responded. Not so. Buyers do not receive automatic extensions in such cases because submitting an RR does not suspend contingency deadlines. A buyer who needs an extension would be better served asking the seller for a formal extension in a proposed Extension of Time Amendment (C.A.R. Form ETA).

For additional support on how to calculate RPA deadlines, C.A.R. members are welcome to call the C.A.R. Legal Hotline at (213) 739-8282.



When your buyers want a larger loan, we're ready to make it happen

Learn more about how our local market knowledge and jumbo loan options which may help your affluent buyers bring their plans to life.

For questions about services or help getting started, call or text anytime for assistance.



Matt Didier
Private Mortgage Banker
949-371-9718
OCMortgageLender.com
NMLSR ID 463518



Monthly Market Report

Orange County

June 2026

Existing
SFR Home
Sales

1,178

% Change
from Last Year **+11.0%**

Existing SFR
Median Price

\$1.49M

from Last Year
+1.7%

Active Listings

2,361

% Change from
Last Year **-9.6%**

Market
Competition

Median Days
on Market **25**

Sales-to-List
Price % **100.0%**

% of Active
Listings with
Reduced Prices **36.1%**



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Monthly Market Report

Newport Beach, California

June 2026

Existing
SFR Home
Sales

64

% Change
from Last Year **+3.2%**

Existing SFR
Median Price

\$5.62M

from Last Year
+20.0%

Active Listings

266

% Change from
Last Year **-8.3%**

Market
Competition

Median Days
on Market **33**

Sales-to-List
Price % **96.6%**

% of Active
Listings with
Reduced Prices **30.8%**



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Monthly Market Report

Costa Mesa, California

June 2026

Existing SFR
Home Sales

41

% Change
from Last Year **-12.8%**

Existing SFR
Median Price

\$1.70M

from Last Year
+6.4%

Active Listings

66

% Change from
Last Year **+13.8%**

Market
Competition

Median Days
on Market **31**

Sales-to-List
Price % **97.3%**

% of Active
Listings with
Reduced Prices **36.4%**



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Seamless Project Delivery.



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VISIONING AND GOAL SETTING OPEN HOUSE FOR THE AIRPORT AREA SPECIFIC PLAN ON AUGUST 18

We want to hear from you! What is your vision for the City's newest village? Join us at the upcoming Visioning and Goal Setting Open House on August 18 from 6 - 7:30 p.m. in the Newport Beach Central Library's Friends Room located at [1000 Avocado Avenue](#).

Newport Beach is continuing to make progress on the long-range planning initiative currently referred to as the Airport Area Specific Plan. This multi-year effort will help shape the future of the 360-acre district along the City's northern edge, adjacent to John Wayne Airport and close to Irvine and Costa Mesa. As this area evolves over the coming decades, the specific plan will guide land use, housing, mobility, open space, and the character of future development.

City staff will share information about the specific plan process, existing conditions in the Airport Area, and most importantly, get community input on the plan. Your feedback is critical to the development of the plan, and the August 18 open house will help inform the overall vision for the new village. A brief presentation will be provided at the beginning of the event followed by interactive activities to share feedback on the future of the Airport Area.

RSVPs are requested but not required.

If you're unable to attend the event, you can still provide feedback by taking the survey by [clicking here](#)

A graphic for an upcoming community workshop. It features a dark blue background on the left with white and yellow text, and a light blue map of the Newport Beach Airport Area on the right. The map shows streets, green spaces, and building footprints. The text on the left provides details about the workshop, including the date, time, location, and RSVP link. There are also icons for a calendar, clock, location pin, and a link icon.

**Upcoming
Community Workshop**

Be part of planning the future of Newport Beach's Airport Area!
Learn more about the project and share your feedback at our
upcoming community workshop.

 **Date:** August 18th, 2026

 **Time:** 6:00pm - 7:30pm

 **Location:** Friends Room at the Newport Beach
Public Library (1000 Avocado Ave)

 **RSVP Link:** tinyurl.com/NewportAirportAreaWorkshop

 Light refreshments will be provided

SavvyCard® for Real Estate Agents

Take Your Leads Back from the Portals

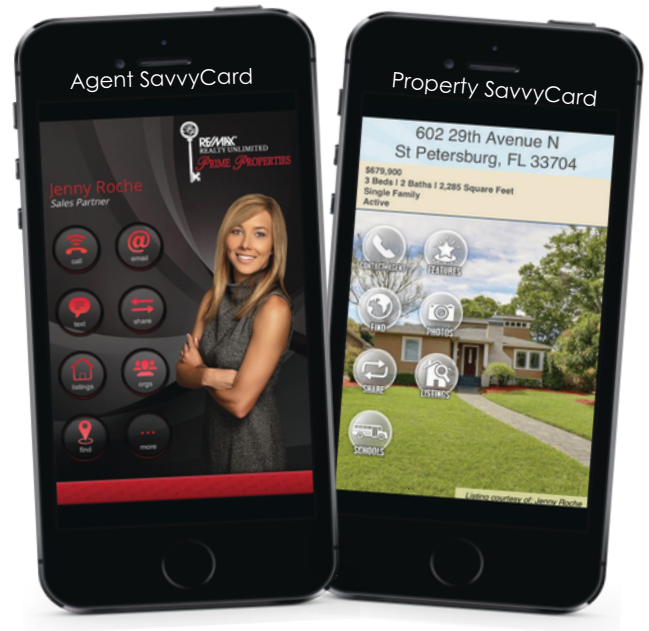
SavvyCard® for Real Estate uses MLS data to automatically create and maintain lead generating SavvyCards for you and your listings. Use SavvyCards to generate leads online through Social Media and through your customer's friends and family, quickly and inexpensively!

Grow Your Business

- Generate leads with push-button ease
- Empower your referral networking
- Increase social media exposure
- Close more deals

Valuable Tools at Your Fingertips

- Stand-alone web apps for you and all your listings
- Lead capture forms
- Push-Button social media marketing
- Real-time referral notifications (with contact info)



Lee Childress REALTOR®, Premiere Homes Group

"SavvyCard is the best Real Estate tool I have, in fact I am closing on a Property this weekend because of it. I love that it reports referrals back to me. This is how I got my last customer."



Tim Gupton REALTOR®/Broker, Realty One

"To be able to text people I meet a tool with an MLS search right to their phone is a great way to keep them locked in with me as their agent. And, having the seller share their listing to their circle of friends reaches a whole new level of potential clients through social media, too."



Shelly Hartman - Broker Associate, RE/MAX Realty Consultants

"Property SavvyCards are super easy to post to Facebook and the ability for me to access SellerShare™ at the time put the listing into Matrix is awesome. My listings are getting a lot of activity, which is what all us agents want."

(Continued on back)

SavvyCard® for Real Estate Agents

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- SavvySchool - Your on demand resource center
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 - Downloadable Tutorials & Guides
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- SavvySigns - Uses geo-location to provide buyers immediate access to property information
 - Easy to use - text HOME to 72889
 - No set-up, maintenance, installs or downloads
 - Universal sign rider for all your listings
- SellerShare - A powerful push button marketing tool
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 - Puts your "for sale" sign in your seller's digital front yard



Now Available on Your MLS Dashboard
SavvyCard Education & Training





PAYROLL COORDINATOR KING TAKES THE CITY MANAGER LEADERSHIP CROWN FOR JULY

Assistant City Manager Alma Reyes presented the City Manager Leadership Award for the month of July to Finance Department Payroll Coordinator Lindsey King.

“Lindsey always goes above and beyond and is ready to assist coworkers, share her knowledge, and tackle even the most challenging payroll issues with patience and professionalism,” Reyes said. “Her positive attitude, reliability, and calm demeanor have earned the trust and respect of her colleagues, making her a valued resource within the Finance Department and a trusted partner to departments throughout the city. I’m thrilled to honor her with this award.”

She joined the City of Costa Mesa in May 2021, bringing seven years of municipal payroll experience from the City of Fullerton.

From the moment she joined the Payroll Division, she demonstrated an exceptional ability to learn and adapt, quickly mastering the City’s payroll processes, Memorandums of Understanding (MOUs), payroll policies, and long-standing practices.

Her strong work ethic, commitment to excellence, and dedication to serving others quickly established her as an indispensable member of the Finance Department.

King plays a critical role in ensuring the City’s bi-weekly payroll is processed accurately, on time, and in compliance with City policies and applicable MOUs.

She is responsible for every aspect of the payroll process, including auditing personnel action forms, reviewing and correcting employee timecards, processing bi-weekly payroll and so much more. She also prepares payroll data and finance reports that individual departments rely on for billing, budgeting, and financial analysis.

In addition to her daily responsibilities, she is an active contributor to the City’s HR and Payroll system implementation, where her payroll expertise has been instrumental in helping shape a successful transition to the new system.

Payroll is one of the Finance Department’s critical functions, and she approaches every payroll cycle with professionalism, precision, and an unwavering commitment to accuracy. She consistently meets demanding deadlines while skillfully managing last-minute payroll changes without compromising quality or service.

Whether responding to CalPERS inquiries, assisting employees with payroll questions, supporting electronic timesheet issues, or researching complex payroll matters, she provides exceptional customer service and dependable support to employees throughout the organization.



Maximize Your Retirement Savings with the NBAOR Solo(k) Solution!

As a **Newport Beach Association of Realtors (NBAOR)** member, you now have access to an exclusive **Fiduciary-Plus Retirement Plan Exchange Solo(k) Solution**—a turnkey 401(k) plan designed to help **business owners and their spouses** optimize their retirement savings while reducing administrative burdens.

Key Benefits:

- ✓ **Maximize Contributions** – Take advantage of higher contribution limits to grow your retirement fund faster.
- ✓ **Lower Costs** – Minimize administrative expenses with a streamlined, cost-efficient approach.
- ✓ **Expert Guidance** – Backed by **Marc DiDomenico & Erica Sylvia, Transamerica**, and **TAG Resources** to ensure expert support.
- ✓ **Smart Tax Strategies** – Enjoy both **pre-tax** and **Roth post-tax options** for greater flexibility.



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SOLO(k) SOLUTION



Newport Beach Association of Realtors RETIREMENT PLANEXCHANGE[®]

The Fiduciary-Plus Retirement Plan Exchange Solo(k) Solution is a retirement plan solution for business owners and their spouses who are receiving compensation from the business. The Solo(k) Solution allows you to maximize your annual pretax and after-tax retirement contributions while reducing your administrative burden, transferring certain risks, and potentially reducing costs. We understand that sponsoring and maintaining a retirement plan, particularly for small businesses, can be challenging. This program brings together a team of professionals so you can focus on running your business — not your retirement plan.



Contributions:

- Contributions may be made monthly, quarterly, semiannually, or annually
- Contributions may only be for business owner and spouse, if receiving compensation
- 2023 maximum contributions
 - Deferrals: \$22,500
 - Additional catch-up (if age 50 and older): \$7,500
 - Discretionary profit share: \$43,500¹
- Minimum \$6,000 annual contribution



Service Providers:

- Third Party Administrator: TAG Resources
- 3(16) Plan Administrator Fiduciary: TAG Resources
- 402(a) Signatory Named Fiduciary: TAG Resources
- 3(38) Investment Manager Fiduciary: Fiduciary-Plus
- Recordkeeper: Transamerica



Fees:

ALL IN*: 0.65% (does not include financial advisor compensation)

PLAN SERVICE FEES: ACH fee: \$5 per ACH draft or no cost if deferrals are uploaded from payroll provider

ANNUAL FEE PER PARTICIPANT: \$25

ADDITIONAL PARTICIPANT FEES (IF APPLICABLE):

- Distribution: \$100
- Loans
 - Initial setup: \$100
 - Annual: \$100
- Hardship fee: \$100

To speak with
Wealth Management Strategies
Erica Sylvia or Marc DiDomenico
Call: 949-833-5846

*Asset-based fee includes TAG and Transamerica fees as well as the 3(38) Investment Manager compensation.
Actual fees based on individual participant fund allocation. Asset fee does not include the flexible Financial Advisor compensation.

¹ Maximum profit share is contingent upon income.



NEWPORT BEACH
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INVESTMENT STRUCTURE - FIDUCIARY-PLUS

TARGET DATE FUNDS/ASSET ALLOCATION FUNDS	
TARGET DATE FUNDS (QDIA) State Street Target Retirement Income Ret Acct State Street Target Retirement 2020 Ret Acct State Street Target Retirement 2025 Ret Acct State Street Target Retirement 2030 Ret Acct State Street Target Retirement 2035 Ret Acct State Street Target Retirement 2040 Ret Acct State Street Target Retirement 2045 Ret Acct State Street Target Retirement 2050 Ret Acct State Street Target Retirement 2055 Ret Acct State Street Target Retirement 2060 Ret Acct State Street Target Retirement 2065 Ret Acct	ASSET ALLOCATION FUNDS TA Vanguard LifeStrategy Income Ret Acct TA Vanguard LifeStrategy Conservative Growth Ret Acct TA Vanguard LifeStrategy Moderate Growth Ret Acct TA Vanguard LifeStrategy Growth Ret Acct
PASSIVE CORE OPTIONS	
INTERMEDIATE-TERM BOND Fidelity U.S. Bond Index Ret Acct LARGE CAP BLEND Fidelity 500 Index Ret Acct MID CAP BLEND Fidelity Mid Cap Index Ret Acct	SMALL CAP BLEND Fidelity Small Cap Index Ret Acct WORLD/FOREIGN STOCK Fidelity Total International Index Ret Acct
ACTIVE CORE OPTIONS	
CASH EQUIVALENT Transamerica Stable Value Advantage INTERMEDIATE-TERM BOND Metropolitan West Total Return Bond Ret Acct PIMCO Income Ret Acct LARGE CAP VALUE BlackRock Equity Dividend Ret Acct LARGE CAP GROWTH JPMorgan Large Cap Growth Ret Acct SMALL CAP VALUE DFA U.S. Targeted Value Portfolio Ret Acct	SMALL CAP GROWTH Janus Henderson Triton Ret Acct REAL ESTATE DFA Global Real Estate Securities Ret Acct WORLD/FOREIGN STOCK MFS International Diversification Ret Acct

By providing information about the SoloK Plan, the Newport Beach Association of REALTORS® is not endorsing, recommending, or offering this plan as financial advice. The information provided is for informational purposes only and should not be considered a substitute for personalized investment advice from a qualified financial professional. Newport Beach Association of REALTORS® has not reviewed or evaluated the suitability of the SoloK Plan for any individual member. Each member is solely responsible for conducting their own due diligence and investigation before deciding to participate in this program. This includes carefully reviewing the plan documents, understanding the fees and expenses involved, and assessing the plan's investment options based on their individual financial goals and risk tolerance.

Newport Beach Association of REALTORS® specifically disclaims any and all liability arising from the use of the SoloK Plan. Members acknowledge that their participation in the plan is their own choice and assume all risks associated with such participation.

Registered funds are available by prospectus only. Any mutual fund offered under the plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements such as Transamerica Investors Securities Corporation (TISC), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528. For more information on any registered fund, please call Transamerica Retirement Solutions at 800-755-5801 for a free summary prospectus (if available) and/or prospectus. All investments involve risk, including loss of principal, and there is no guarantee of profits. You should consider the objectives, risks, charges, and expenses of an investment carefully before investing. The summary prospectus and prospectus contain this and other information. Read them carefully before you invest. All Transamerica companies identified are affiliated.

The separate account investment choices offered are exempt from registration with the SEC; therefore, no prospectuses are filed for them. However, certain of the separate account investment choices, other than stable value investment choice(s), invest in mutual funds which are subject to SEC registration.

Target date options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.

Stable value investments seek capital preservation, but they do carry potential risks. Stable value investments may be comprised of or may invest in annuity or investment contracts issued by life insurance companies, banks, and other financial institutions. Stable value investments are subject to the risk that the insurance company or other financial institution will fail to meet its commitments, and are also subject to general bond market risks, including interest rate risk and credit risk.

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Newport Beach Association of REALTORS® specifically disclaims any and all liability arising from the use of the SoloK Plan. Members acknowledge that their participation in the plan is their own choice and assume all risks associated with such participation.

August

CALENDAR OF EVENTS

2026

Sun

Mon

Tue

Wed

Thu

Fri

Sat

2

RentEdge: Discover the next-gen rental tool in your MLS 10:00 AM

Affiliate Meeting
1:00pm

3

4

Getting Started with zipForms - Basics 10:00 AM

CCRE: The Next Era of Housing - AI's Role in RE 10:00 AM

5

6

Explore Advanced Tools in zipForms 1:00PM

7

Matrix: Creating a CMA 10:00 AM

8

9

10

SkySlope & Breeze: Documents and Disclosures Made Easy 2:00PM

11

Digital Signatures inside zipForms & Transact 11:00AM

12

Team Insight for Today's Market 11:00AM

13

Boost Efficiency and Productivity in zipForms 1:00PM

14

45 Hour License Renewal Course 9:00am

15

16

17

MATRIX: Agent Essentials 2:00PM

18

C.A.R. Expert Office Hours 10:00am

19

Growing Green: Environmental Awareness and Your Real Estate Practice

20

21

22

23

24

Realist Tax 2:00PM

25

Mastering Real Estate Representation

26

Real Estate Kickstarter

27

28

45 Hour License Renewal Course 9:00am

29

30

31

CRMLS Matrix: RealReports 9:00AM

Join us for committee meetings, educational offerings, and great community and charity events!

THURSDAY 11:00 am - 2:00 pm Broker Open House, areas 9, 11, 12, 25-27

FRIDAY 11:00 am - 2:00 pm Broker Open House, areas 1-8, 10, 14-17