NOVEMBER 2026

# COASTAL REALTOR®
# NEWSLETTER

OFFICIAL PUBLICATION OF THE
NEWPORT BEACH ASSOCIATION OF REALTORS®




REALTOR®

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.

401 Old Newport Blvd.,
Ste. 100
Newport Beach, CA 92663

(949) 722-2300

**Editor**

Kimberly Foreman, RCE
Janelle Genovese

## 2026 OFFICERS AND BOARD OF DIRECTORS

| | |
|---|---|
| PRESIDENT | John Yasko |
| VICE PRESIDENT | Reuben Gulledge |
| TREASURER | Kevin Kubiak |
| SECRETARY | Chris Maddy |

### DIRECTORS

Rebecca Anderson
Todd Bousman
Dylan Mason
Krista McIntosh
Rob Norquist
Scott Singer
Cari Young

### CHIEF EXECUTIVE OFFICER

Kimberly Foreman, RCE

## 2026 C.A.R. DIRECTORS

John Yasko
Reuben Gulledge
Chris Maddy
Rob Norquist
Cari Young

## 2026 C.A.R. 32ND REGIONAL CHAIRMAN

Laura Baptista

Equal Housing Opportunity
Federal law prohibits discrimination
based on race, color, religion, sex, handicap, familial status or national origin in connection with the sale of rental of residential real estate, in advertising the sale or rental of housing, in the financing of housing, and in the provision of real estate brokerage services.

EQUAL HOUSING OPPORTUNITY

REALTOR®

The Newport Beach Association of REALTORS® makes no warranties and assumes no responsibility for the accuracy of the information contained herein. The opinions expressed in articles are not necessarily the opinions of the Association of REALTORS®.

# PRESIDENT'S MESSAGE



2026 NBAOR President
**John Yasko**

Halloween is behind us, the decorations and costumes have been put away, and hopefully the candy hasn't all disappeared. Although, if you're like me, you've probably already helped yourself to more than your fair share! With Thanksgiving just around the corner, this is the time of year when we reflect on the things we are thankful for. Family, friends, good health, and, for those of us in real estate, perhaps a few more successful closings before the holidays!

As I reflect on the past year and my time serving as President of the Newport Beach Association of REALTORS®, I find myself thinking about how much this Association, our profession, and particularly the people I have met along the way have meant to me.

In my first President's Message in August 2025, I shared how another REALTOR® encouraged me in 2021 to consider serving on the Newport Beach Association of Realtors Board of Directors. At the time, I hadn't given it much thought. I had been a member of our Association since January 2010, when I officially hung my license at Coldwell Banker Realty to begin my career in residential real estate, and with a small three-member team led by NBAOR member, Tim Smith. But like many of you, I was focused on building my business, serving my clients, and supporting my family.

What inspired me to become involved was the opportunity to give back to an industry that had given me so much success. I also shared how my wife and three children, through their dedication to public service, had inspired me to do more for our community.

# PRESIDENT'S MESSAGE *continued*

Little did I know how much that decision would enrich both, my professional and personal life.

Since joining the Board in 2022, I've had the privilege of serving as a Director, two terms as Treasurer, Vice President, and, since July 2025, as your President. I have served on our local sign ordinance committee, led the Budget and Finance Committee, led the Building Committee, and have attempted to attend every event and meeting. I also, with the help of my daughter who has a degree in art and graphic design, provided input and a few options for a new logo for our Association. It was adopted by the board earlier this year. I have also represented our Association as a State Director on the California Association of REALTORS® Board of Directors for the last four years, serving on the Transaction and Regulatory Committee and MLS Policy Committee. And earlier this year, attended my first NAR meeting in Washington D.C. where just like in Sacramento each year, REALTORS® impacted our legislators that led to the passing of the Road to the 21st Century Housing Act.

These experiences have given me an entirely different perspective on our industry and the important work that takes place behind the scenes. I've traveled throughout California to attend C.A.R. meetings, participated in discussions about legislation, real estate practices, private property rights, MLS policies, and the challenges facing our profession and industry.

If you've ever wondered what happens at these meetings, I can assure you there is considerably more involved than sitting around a conference table enjoying coffee and pastries. Although, admittedly, coffee, or my first choice, Coke Zero, helps!

From legislative Red Alerts and calls to action, to advocating for private property rights, opposing legislation that could negatively impact homeowners and REALTORS®, and supporting policies that strengthen our profession, our Associations are constantly working on our behalf. Much of this effort happens quietly, without fanfare or recognition, but its importance cannot be overstated.

When I first joined the Board, I had no idea just how much our Association accomplished beyond providing us a multiple listing service or forms for our transaction, or how many dedicated individuals volunteered their time and talents for the good of our industry. Today, I have a much greater appreciation for those efforts and for the people behind them.

But perhaps the most rewarding part of my involvement has been the relationships and friendships I have developed.

# PRESIDENT'S MESSAGE *continued*

Let's face it, real estate is a competitive business. We compete with each other for listings, buyers, and transactions. We negotiate across the table from one another, and occasionally we find ourselves on opposite sides of some spirited conversations. Yet, through my involvement with NBAOR and C.A.R., I've come to know so many fellow REALTORS® on a much more personal level.

People I once knew only by name, reputation, or perhaps from a transaction have become friends, trusted colleagues, and people I genuinely enjoy spending time with. I've developed relationships with REALTORS® throughout Orange County, at other local associations and across California whom I likely never would have met had I not become involved.

And I have learned something important along the way. While we may compete in business, we have far more in common than we sometimes realize. We share many of the same challenges, concerns, and goals, and we all benefit when our profession is respected, our clients are protected, and our industry is strong. Stronger together indeed, and despite facing some challenges to our structure and cooperation today, I am confident in the end, we will realize how powerful and influential we are together.

One of the things that makes NBAOR so special is the opportunity to come together outside of our daily business activities.

Our annual REALTOR® Fashion Show and Charity Auction on October 13 was a perfect example. What an incredible event! Our members came together for an afternoon of fashion, friendship, laughter, and generosity, raising tens of thousands of dollars for the Orange County Youth Sports Foundation.

Think about that for a moment. Tens of thousands of dollars raised to support young athletes and provide opportunities for youth in our community, all because our members and supporters came together for a common purpose.

I want to personally thank everyone who contributed to making this event such a success. Our committee members, volunteers, sponsors, donors, models, attendees, and our incredible NBAOR staff. A special shout out to affiliates Martha Gerwertz, Natalie Shaw, and broker member Don Abrams These events require an enormous amount of planning, preparation, and hard work, and they would not happen without the dedication and generosity of so many people.

# PRESIDENT'S MESSAGE *continued*

And as for our REALTOR® models, I think we can all agree that while some of us may not have a future on the runway, we certainly know how to sell a house and put on a good show! Well done everyone!

The Fashion Show is just one example of what our Association does so well. Whether it's our educational programs, YPN Lunch and Learns, networking events, poker or pickleball tournaments, legislative updates and calls to action, charitable fundraisers, or simply getting together with colleagues, these are opportunities to strengthen relationships, learn from one another, and contribute to something larger than ourselves.

Our Association has been doing this for nearly a century.

In my first President's Message, I shared the story of the 41 real estate brokers who came together in 1929 to establish what was then known as the Newport Harbor Realty Board. Those original members understood the importance of cooperation, professionalism, advocacy, and community involvement.

Nearly 100 years later, those same principles remain at the heart of our Association.
I also concluded that first message with a challenge to our members: "Be a helper. Get involved."

As Thanksgiving approaches, I find myself thinking about all the helpers I've had the privilege of working alongside. The Board of Directors, committee chairs, volunteers, fellow State Directors, and countless REALTOR® members I've worked with the last four years, who give their time, share their knowledge, advocate for our industry, and support one another.

I am especially grateful to our CEO, Kimberly Foreman, and her dedicated NBAOR staff. They do an extraordinary amount of work to support our members, organize events, manage our Association, and ensure that everything runs smoothly. Much of what they do goes unnoticed, but their contributions are essential to our success.

And I want to thank my fellow Board members, past and present, for their leadership, commitment, friendship, and willingness to serve. It has truly been a privilege to work alongside you.

As we approach the end of the year, I encourage each of you to consider becoming more involved. Attend an event, volunteer for a committee, participate in a legislative call to action, or simply introduce yourself to a fellow REALTOR® from another brokerage at our next gathering.

# PRESIDENT'S MESSAGE *continued*

You never know where that first conversation might lead. It could be a referral, a transaction, a valuable professional relationship, or even a lifelong friendship.

On the morning December 2, we'll gather for our annual NBAOR Installation Breakfast at the Pacific Club where we will recognize those who have served and welcome our incoming leadership for 2027. We also have added a new twist this year. I hope you'll join us as we celebrate our Association and the individuals who continue to volunteer their time for our members.

When I look back on my decision to become involved with NBAOR, I realize I initially did so because I wanted to give back to the profession that had provided so much for my family and me.

What I didn't anticipate was how much I would receive in return. The knowledge, the experiences, the opportunities to make a difference, recognition, and most importantly, the relationships and friendships have been invaluable.

For all of that, I am truly thankful.

As we celebrate Thanksgiving, I hope you'll take a moment to appreciate the people who have made a difference in your lives, both personally and professionally. And perhaps take the opportunity to be one of those people for someone else. Have you thought about volunteering or getting more involved at the Association?Reach out if you would to talk more about that.

From my family to yours, I wish you a wonderful Thanksgiving filled with family, friends, laughter, good health, and plenty of reasons to be grateful.

And remember, if Thanksgiving dinner gets a little stressful, just be thankful you're not negotiating a multiple counteroffer situation, in person, with twenty family members who all think they know the right price and terms!

Happy Thanksgiving!

With gratitude,

John Yasko

WELLS FARGO Home Mortgage



# 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

This information is not intended for distribution to consumers, the public or third parties beyond the intended business recipient. Information is accurate as of the date of printing and is subject to change without notice. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A.

© 2025 Wells Fargo Bank, N.A. NMLSR ID 399801. AS6343181 Expires 07/2026 IHA-8313808

EQUAL HOUSING LENDER

NEWPORT BEACH ASSOCIATION OF REALTORS®

2026 ANNUAL

# CHARITY FASHION SHOW

LUNCHEON

Benefitting the:
Orange County Youth Sports Foundation

***Platinum Sponsors***

ABRAMS COASTAL PROPERTIES
ARBOR REAL ESTATE
BERKSHIRE HATHAWAY HOMESERVICES
CASEY LESHER GROUP
COLDWELL BANKER
MARINERS ESCROW
PACIFIC SOTHEBY'S INT'L REALTY
PROMINENT ESCROW
SURTERRE PROPERTIES



PHOTOGRAPHY BY:

ROBERT ORTIZ
PHOTOGRAPHY STUDIO

# Thank you to our Fashion Show Chairs

*Martha Gewertz, Lawyers Title*

*Natalie Shaw, Lawyers Title*

**Thank you to our REALTOR® Models:**

Epara Abudureheman, Coldwell Banker Realty

Evan Balsis, Coldwell Banker Realty

Antony Bitar, Compass

Christi Carrillo, IS Luxury

Reese Dishon, Arbor Real Estate

Liz Hansche, Berkshire Hathaway HomeServices

Heather Kidder, Pacific Sotheby's Int'l

Tyler Kortie, Arbor Real Estate

Debbie Lewandowski, Coldwell Banker Realty

Danny Lisauskas, SERHANT. CA

Martha Mosier, Pacific Sotheby's Int'l

Jeanna Sanders, Berkshire Hathaway HomeServices

Kristine Smith, Surterre Properties

Jennifer Thomas, Surterre Properties

Harrison White, Pacific Sotheby's Int'l








Modelo
Especial
3






EXIT












2026 ANNUAL

# CHARITY FASHION SHOW

LUNCHEON

## Thank you to our Silent Auction contributors:

Al Hensling
Avila's El Ranchito
Batniji Facial Plastic Surgery
Coast Indoor Cycling
Common Thread
CosmetiCare
Dylan Mason
Fleur De Lys
Grey Aesthetics
Hyatt Regency Newport Beach
Irvine Lanes
Lynne Curtin Collection
Marcy Weinstein
Mariners Escrow
Mega + Well
Monet Pasillas-CoverageX
Newport Exterminating
Newport Rib Company
Northern Trust
OCYSF
OC Skin Care Center
Olea
ProIV Unlimited
Pure Bare
Rose Chavez- Generations
Escrow
Runway Rogue
Select Pacific Escrow
Shape Up Fitness
South Coast Metro
SOCA Fights
Styling OC
Tanaka Farms
Terranea Resort
Teri Hausman
Tim Mead
The Cannery
The Shenanigans Band
Tom Ferry
Total Wine & More
Vea Newport Beach






















# AI MADE EASY:
# WORK SMARTER, NOT HARDER

Artificial intelligence is changing the way we work, and our recent YPN Lunch & Learn gave attendees a closer look at how AI can make everyday tasks easier and more efficient.

The session explored practical ways real estate professionals can incorporate AI into their businesses, from creating marketing content and improving client communication to streamlining workflows and saving valuable time.

One of the key takeaways was that AI doesn't have to be complicated. With the right tools and prompts, REALTORS® can simplify their daily responsibilities and spend more time focusing on what matters most: their clients.

Missed the class? We've got you covered! The session was recorded, so you can watch it at your convenience and discover how to start putting AI to work for your business.

## *Click Here to Watch*

A special thank you to our generous sponsors, **Fidelity National Home Warranty** and **Property Lending**, for supporting this educational opportunity and helping us continue to bring valuable programs to our members!







DESIGN • BUILD • MANAGE

# YOUR DREAM HOME IS CLOSER THAN YOU THINK.

Award-Worthy Craftsmanship.
Local Expertise.
Seamless Project Delivery.






**CUSTOM HOMES**
Beautifully designed homes tailored to your lifestyle.

**WHOLE HOME REMODELS**
Reimagine your home with exceptional craftsmanship.

**ADU'S**
Increase your property value and create versatile living space.

**ADDITIONS & EXTENSIONS**
More space. More possibilities. Built seamlessly.

**KITCHEN & BATH RENOVATIONS**
Elevated design and quality that transform everyday living.

*From concept to completion, we manage every detail so you can enjoy the process.*

STONE MILL
DESIGN BUILD MANAGE

SCHEDULE YOUR COMPLIMENTARY CONSULTATION

## 949-954-0091

STONEMILLCOMPANY.COM

SERVING COSTA MESA • NEWPORT BEACH
CORONA DEL MAR • NEWPORT COAST

CA GENERAL CONTRACTOR LIC. #1023660 | BONDED & INSURED



# Don't Get Burned!

## *Understanding Wildfire Protection & Property Safety*

NEWPORT BEACH ASSOCIATION OF REALTORS®

**FEATURED SPEAKER**

## RAYMI WUN

Wildlands Deputy Fire Marshal
Newport Beach Fire Department

Learn about the Newport Beach Fire Department's Disclosure Inspection, wildfire mitigation programs, and additional resources to help you and your clients stay informed.

**WEDNESDAY, NOVEMBER 18TH**
9:00 - 10:30 AM

**NBAOR OFFICE**
401 Old Newport Blvd., Ste 100

**Free for NBAOR Members**
**$25 for Non-Members**

### HOME HARDENING

Practical steps to strengthen homes against wildfire risk.

### VEGETATION MITIGATION

Best practices for landscaping and vegetation management.

### AB 38 COMPLIANCE & DISCLOSURES

What it is, how it applies, and what REALTORS® need to know.

### ZONE ZERO

Creating defensible space around homes and understanding the latest requirements.

**SPONSORED BY:**

First American Natural Hazard Disclosures

**Click Here to Register**

NEWPORT BEACH ASSOCIATION OF REALTORS®

NEWPORT BEACH ASSOCIATION OF REALTORS®

# 2027 Installation BREAKFAST

WEDNESDAY, DECEMBER 2, 2026

9:00-10:30 AM

## THE PACIFIC CLUB

4110 MACARTHUR BLVD., NEWPORT BEACH

**$45** PER TICKET | **$360** FOR A TABLE OF 8

*Includes full breakfast and Valet or self-parking*

## 2027 OFFICERS AND DIRECTORS:

President – Reuben Gulledge, Reuben Gulledge, Broker

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

Secretary – Rebecca Anderson, Surterre Properties

Treasurer – Kevin Kubiak, Arbor Real Estate

Directors- Todd Bousman, Dylan Mason, Krista McIntosh, Rob Norquist, Scott Singer, John Yasko, Cari Young

Reservations required; seating is limited. Reservations are non-refundable

### REGISTRATION INFORMATION

Full Name :

Company: Phone:

### PAYMENT INFORMATION

Please charge my credit card in the amount of/amount enclosed _____ for _____ # of tickets

Credit Card # (Visa/Mastercard):

Expiration Date: ☐☐ / ☐☐ CVC: _____ Signature: _____

PLEASE SEND COMPLETED FORM TO NBAOR - JANELLE GENOVESE

A : 401 Old Newport Blvd., Ste. 100, Newport Beach, CA 92663 P : 949-722-2300 E : Janelle@nbaor.com

SPONSORED BY: CRMLS California Regional Multiple Listing Service, Inc. Supra

# ROOKIE OF THE YEAR NOMINATION

Nominate HERE!

THIS AWARD IS PRESENTED TO A NEWPORT BEACH ASSOCIATION REALTOR® OR COMMITTEE MEMBER OF 5 YEARS OR LESS FOR THEIR EXEMPLARY EFFORTS IN IMPROVING AND SUPPORTING THE REALTOR® ORGANIZATION, THE REAL ESTATE PROFESSION AND THEIR COMMUNITY.

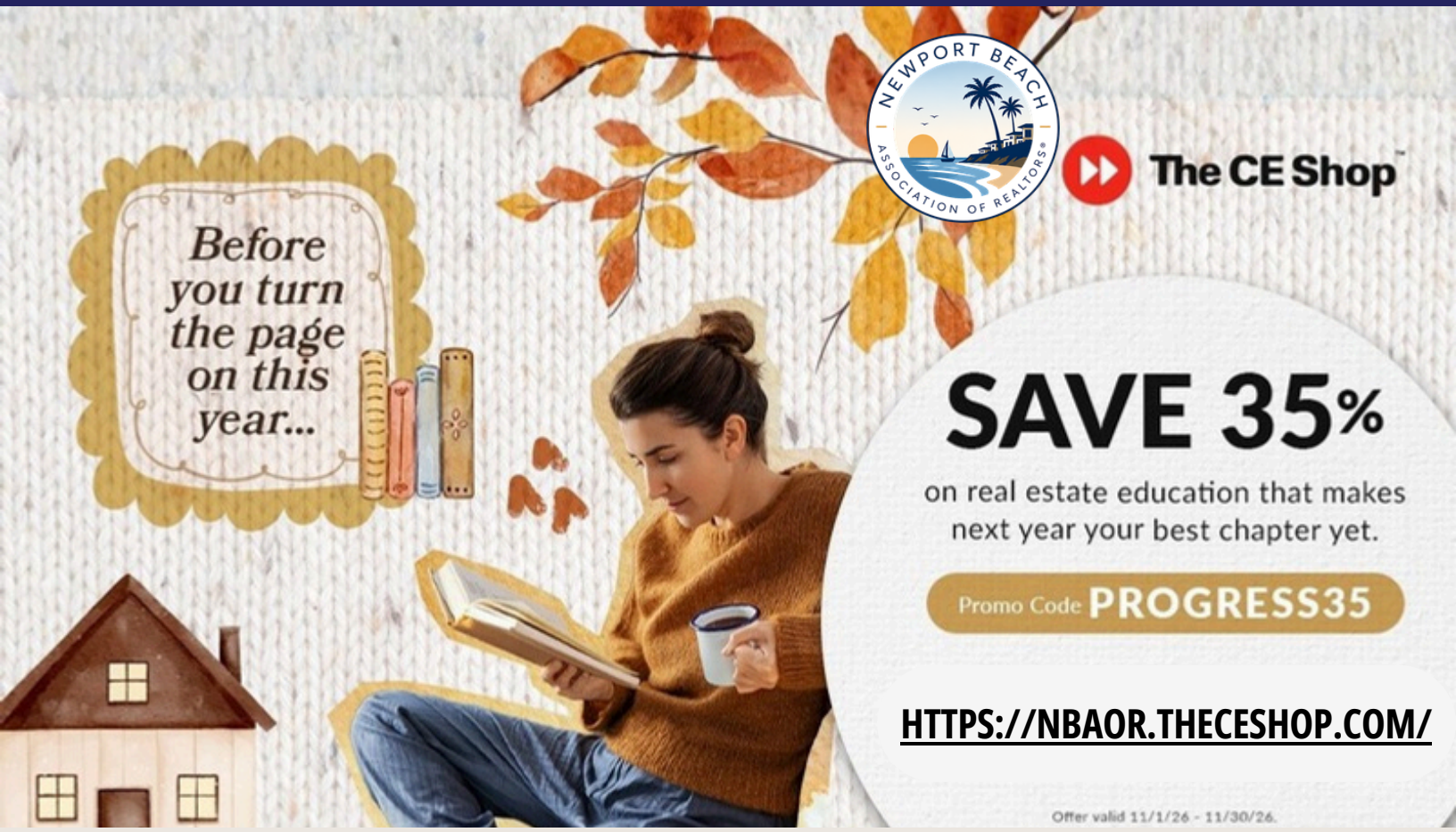
# REALTOR® OF THE YEAR NOMINATION

Nominate HERE!

THIS AWARD IS PRESENTED TO A NEWPORT BEACH ASSOCIATION REALTOR® FOR THEIR EXEMPLARY EFFORTS IN IMPROVING AND SUPPORTING THE REALTOR® ORGANIZATION, THE REAL ESTATE PROFESSION AND THEIR COMMUNITY.




**WE DO THE WORK ... YOU GET THE PROTECTION!**



# WELCOME

## DESIGNATEDREALTOR® MEMBERSHIP

**Robert Lounsbury-** Robert Lounsbury, Broker

## REALTOR® MEMBERSHIP

**Blake Bender –** 153 Real Estate, Inc
**Kendyl Brennan -** SERHANT. CA
**Thomas D'Eliscu –** Arbor Real Estate
**Scott Davis –** eXp Realty
**Angela Dopita –** Christie's International
**Arash Izadmanesh –** Choice of America
**Jill Manno –** Alta Realty

## AFFILIATE MEMBERS

**Grace Lange-** G3 Capital Wealth
**Thomas Lieb-** America's Choice Lending Group
**Racquel Mardon-** Choice Home Warranty
**Suzanne Moshenko-** Grove Escrow, non-independent broker escrow
**Javier Ruiz-** EZ Fundings

## MEMBER TRANSFERS

**Mary Galletti** from Arbor Real Estate to Fiv Realty
**Keylin Kim** from eXp Realty to NMC Realty
**Breanna LePante** from Douglas Elliman of Calif to Compass
**Tami MacDonald f**rom Arbor Real Estate to Abrams Coastal Properties
**Kaitlyn Sage** from First Team Real Estate to Real Brokerage Technologies
**Michelle Smith** from Berkshire Hathaway HomeServ to William Hobbs, Broker
**Jing Sun** from Real Re/Max Group to Beverly and Company

## MLS BROKER ONLY

**Basil Bhatiya-** Basil Bhatiya, Broker

## Milestone Anniversaries

**50 Years!**
Harold Bouley

**30 Years!**
Nancy Bear

**20 Years!**
Alyssa Jones

**5 Years!**
Bob Chapman • Daniela Frey • Dan Doud

**1 Year!**
Marie Brown • Brigitte Haveruk




# NBAOR ROOM RENTAL

Need a professional space for your next meeting or training?

NBAOR offers a fully equipped classroom available for rent in Newport Beach.

## Amenities

- Wifi
- Screen
- Projector
- Podium
- 40 Seating Capcity
- Handheld Microphone

**CONTACT JANELLE AT JANELLE@NBAOR.COM TO LEARN MORE**

| | MEMBER RATES | NON-MEMBER RATES |
|---|---|---|
| **Half Day (4 Hours)** | $400 | $500 |
| **Full Day (8 Hours)** | $600 | $750 |
| **Deposit** | $200 | $200 |

# AFFILIATE *of the* MONTH



## ROSE CHAVEZ

Sales Executive | Generations escrow

Rose Chavez, Sales Executive with **Generations Escrow**, brings extensive knowledge and a unique perspective to her role, with over 20 years of lending experience. Before transitioning into escrow, her robust financial background includes loan originations to Real Estate Owned transactions. She has worked directly with buyers and understands the importance of knowledgeable escrow professionals, clear communication, and dependable service in achieving successful closings. Giving her insight into what support agents and their clients need throughout the real estate process.

This is what Rose values most about Generations Escrow, an independent escrow company committed to personalized service and exceptional communication. With more than 40 years of industry experience, Generations Escrow combines professional expertise with a relationship-driven approach to deliver smooth, secure closings that build lasting partnerships.

Rose is always looking for ways to learn and grow, and enjoys bringing people together to spark new ideas, and create opportunities for collaboration and shared success.

She loves a coastal view, especially sunrise walks along Balboa Island and strolls along Laguna Beach. A personal goal is to break 95 on the golf course...which she is very close to! Rose has a deep gratitude for life's blessings and cherishes each day as a gift filled with reasons to be thankful.

Generations ESCROW | 949.378.2245 | ROSE@GENESCROW.COM

# NEWPORT BEACH ASSOCIATION OF REALTORS®

## AFFILIATE ROSTER

SUPPORT THOSE WHO SUPPORT YOU!

## ARCHITECT/BUILDER

| COMPANY | CONTACT | EMAIL | PHONE |
|---|---|---|---|
| NEWPORT RESOURCE MGMT. | RUSH HILL | RUSH@NRMSERVICES.COM | 949-939-2570 |
| JULIE LAUGHTON DESIGN BUILD & JLGC | JULIE LAUGHTON | JULIE@JULIELAUGHTON.COM | (714) 305-2861 |
| STONE MILL COMPANY | NICHOLAS ANDERSON | NANDERSON@STONEMILLCOMPANY.COM | (949) 954-0091 |

## ESCROW

| COMPANY | CONTACT | EMAIL | PHONE |
|---|---|---|---|
| CHARTWELL ESCROW | DIANE ANTHONY | DANTHONY@CHARTWELLESCROW | 949-354-1892 |
| CHARTWELL ESCROW | LEXI QUINN | AQUINN@CHARTWELLESCROW.COM | 609-276-0459 |
| FREEDOM ESCROW | JEFF TAYLOR | JEFF@FREEDOMESCROW.COM | 714-655-7816 |
| GENERATIONS ESCROW | BRANDI RIVERA | BRIVERA@GENESCROW.COM | 714-746-3024 |
| GENERATIONS ESCROW | BRI JOY | BRI@GENESCROW.COM | 949-403-4984 |
| GENERATIONS ESCROW | ROSE CHAVEZ | ROSE@GENESCROW.COM | 949-378-2245 |
| GRANITE ESCROW | HARRISON KOENIG | HKOENIG@PANGOGROUP.COM | 858-910-4377 |
| GROVE ESCROW, NON INDEPEDENT BROKER ESCROW | COLLEEN KELSEY | CKELSEY@GROVEESCROW.COM | 949-239-1604 |
| MARINERS ESCROW | FA KARAMZADEH | FA@MARINERSESCROW.COM | 949-412-4650 |
| PACIFIC HORIZON ESCROW GROUP | DEE ANNA POPE | DEEANNA.POPE@PHEGESCROW.COM | 714-914-4455 |
| PROMINENT ESCROW | REBEKAH MATHISSON | RMATHIESON@PROMINENTESCROW.COM | 562-896-1203 |
| PROMINENT ESCROW | JIM MECKLENBURG | JIM@PROMINENTESCROW.COM | 949-375-4674 |
| PROMINENT ESCROW | SARAH NINO | SNINO@PROMINENTESCROW.COM | 831-234-9745 |
| SELECT PACIFIC ESCROW | JORDYN NEWTON | JORDYN.NEWTON@SELECTPACIFICESCROW.COM | 661-607-6257 |

## HEALTH BENEFITS

| COMPANY | CONTACT | EMAIL | PHONE |
|---|---|---|---|
| BENEFITS STORE, INC. | ROGER SMITH | AFFILIATE@BENEFITSSTORE.COM | 925-855-9500 |

## HOME WARRANTY

| COMPANY | CONTACT | EMAIL | PHONE |
|---|---|---|---|
| CHOICE HOME WARRANTY | RAQUEL MARDON | RAQUELM@CHWPRO.COM | 949-804-2568 |
| FIDELITY HOME WARRANTY | ROBYN PRICE | ROBYN.PRICE@FNF.COM | 714-726-9171 |
| FIDELITY HOME WARRANTY | MIA BEATIFICATO | MIA.BEATIFICATO@FNF.COM | 714-497-5837 |
| FIRST AMERICAN HOME BUYERS PROTECTION | ROSIE POOLE | RPOOLE@FIRSTAM.COM | 949-400-7789 |
| OLD REPUBLIC HOME PROTECTION | SHERI BIEBER | SHERIB@ORHP.COM | 949-410-0344 |

## LEGAL

| COMPANY | CONTACT | EMAIL | PHONE |
|---|---|---|---|
| LAGUNA LEGAL MEDIATION SERVICE & DOC. | ELLIE ORTIZ | ELLIE@LAGUNALEGALHELP.COM | 949-497-9800 |

## MISC.

| COMPANY | CONTACT | EMAIL | PHONE |
|---|---|---|---|
| COVERAGE CAT | GABRIEL BOTELHO | SUPPORT@COVERAGECAT.COM | |
| HABITAT ESTATE SALES | CHRISTY SMITH | INFO@HABITATESTATESALES.COM | 949-813-9154 |
| GRASONS CO NEWPORT BEACH | JASON KELLY | JASON@GRASONS.COM | 714-273-5580 |
| G3 CAPITAL WEALTH | GRACE LANGE | GRACE@G3CAPITALWEALTH.COM | (714) 231-9864 |
| NEXTGEN COASTAL PROPERTY MANAGEMENT | DYLAN MASON | DMASON@NEXTGENCOASTAL.COM | 949-294-7832 |

## MORTGAGE/ LENDING

| COMPANY | CONTACT | EMAIL | PHONE |
|---|---|---|---|
| AMERICA'S CHOICE LENDING GROUP, LLC | THOMAS LIEB | TOM@AMERICASCHOICELG.COM | (626) 487-0008 |
| CITIBANK | NICHOLAS PETRONIS | NICK.PETRONIS@CITI.COM | 949-374-3744 |
| EXCEED LENDING | VIVIAN CHEN | VIVIANCHEN@EXCEEDLENDING.COM | 626-271-5950 |
| EZ FUNDING | JAVIER RUIZ | JAVIER@EZFUNDINGS.COM | 949-803-1400 |
| GUARANTEED RATE AFFINITY | CINDY KRAMER | CKRAMER@GRARATE.COM | 949-291-3663 |
| FLAGSTAR PRIVATE BANK | ALISON SCHWEITZEL | ALISON.SCHWEITZER@FLAGSTAR.COM | 949-274-3560 |
| MONARCH COAST FINANCIAL | KEVIN BUDDE | KBUDDE@MONARCHCOASTFINANCIAL.COM | 949-422-2075 |
| MUTUAL OF OMAHA REVERSE MORTGAGE | SEAN SKAGGS | SEAN.SKAGGS@MUTUALMORTGAGE.COM | 714-875-7979 |
| PROPERTY LENDING GROUP | ALEX KAZARYAN | ALEX@PROPERTYLENDING.COM | 818-497-4072 |
| REVERSE MORTGAGE EDUCATORS | RYAN KLEIS | RYAN@REVERSEMORTGAGEEDUCATORS.COM | 714-609-0196 |
| UNITED AMERICAN MORTGAGE CORP. | MARK SIMON | MARK@MARKFORMORTGAGE.NET | 949-246-5880 |
| WELLS FARGO HOME MORTGAGE | MORAD RAHEB | MORAD.RAHEB@WELLSFARGO.COM | 310-467-4411 |
| WEST ONE CAPTIAL GROUP | JEFFREY HAYES | JHAYES@WESTONECAP.COM | 949-892-8368 |

## NATURAL HAZARDS

| COMPANY | CONTACT | EMAIL | PHONE |
|---|---|---|---|
| FIRST AMERICAN NATURAL HAZARD DISC. | CANDY BABCOCK | CBABCOCK@FIRSTAM.COM | 714-309-6447 |
| MY NHD | ROBERTA CURLENDER | ROBERTA@MYNHD.COM | 949-322-5220 |
| MY NHD | LINA KING | LINA@MYNHD.COM | 949-945-3526 |

## PHOTOGRAPHY

| COMPANY | CONTACT | EMAIL | PHONE |
|---|---|---|---|
| PREVIEWFIRST | PAOLO BIANCALANI | PAOLO@PREVIEWFIRST.COM | 949-527-1702 |
| ROBERT ORTIZ PHOTOGRAPHY STUDIO | BOB ORTIZ | BOB@BOBORTIZ.COM | 949-289-2912 |
| JTP STUDIO | JOSEPH PESIRI | INFO@JTPSTUDIO.COM | 949-922-1500 |

## TITLE

| COMPANY | CONTACT | EMAIL | PHONE |
|---|---|---|---|
| CHICAGO TITLE | PETER NOURSE | PETER.NOURSE@CTT.COM | 949-463-3999 |
| CONSUMER'S TITLE COMPANY | BRYON BASHORE | BRYON.BASHORE@CTCCAL.COM | 714-975-1773 |
| CONSUMBER'S TITLE COMPANY | GRATIA HANSEN | GRATIA@CTCCAL.COM | 949-510-3980 |

# TITLE

| COMPANY | CONTACT | EMAIL | PHONE |
|---|---|---|---|
| FIRST AMERICAN TITLE INSURANCE | GEORGE SINES | GSINES@FIRSTAM.COM | 714-250-4951 |
| FIRST AMERICAN TITLE | HALLIE PACKARD | HPACKARD@FIRSTAM.COM | 949-500-3501 |
| FIRST INTEGRITY TITLE COMPANY | CARTER GASKILL | CARTER.GASKILL@FIRSTINTEGRITYTITLE.COM | (949) 923-7584 |
| LAWYERS TITLE | MARTHA GEWERTZ | MGEWERTZ@LTIC.COM | 949-500-5884 |
| LAWYERS TITLE | NATALIE SHAW | NATALIE.SHAW@LTIC.COM | 949-887-8443 |
| OLD REPUBLIC TITLE | HOPE CARR | HCARR@ORTC.COM | 949-400-7642 |
| PACIFIC COAST TITLE COMPANY | CHRISTY COFFEY | CCOFFEY@PCT.COM | 949-887-0338 |
| TICOR TITLE | STACEY ANGSTEAD | STACEY.ANGSTEAD@TICORTITLE.COM | 760-214-3211 |
| TICOR TITLE | STEPHANIE DORR | STEPHANIE.DORR@TICORTITLE.COM | 949-294-3360 |
| USA NATIONAL TITLE | LISA RUNYON | LRUNYON@USA-NTC.COM | 949-933-0693 |
| USA NATIONAL TITLE COMPANY | DEREK GRAHAM | DGRAHAM@USA-NTC.COM | 949-584-2570 |
| USA NATIONAL TITLE COMPANY | PARKER THOMPSON | PTHOMPSON@USA-NTC.COM | 9493507649 |



# AFFILIATE OF THE YEAR NOMINATION

Nominate HERE!

THIS AWARD IS TO RECOGNIZE AND HONOR ONE AFFILIATE MEMBER FOR DISTINGUISHED SERVICE TO THE NEWPORT BEACH ASSOCIATION OF REALTOR®, ITS MEMBERS, AND THE GENERAL PUBLIC. IT IS FOR OUTSTANDING PARTICIPATION AND DEDICATION TO THE FIELD SHOWCASING PROFESSIONALISM BEYOND EXPECTATION. THE NOMINEE MUST BE AN AFFILIATE MEMBER IN GOOD STANDING AND AN ACTIVE PARTICIPANT OF NBAOR.

LUXURY HOME SPECIALIST



Original home design by Jeffrey L. Hayes



# Jeffrey L. Hayes

HOME LOAN SPECIALIST
NMLS # 2778368

(949) 892-8368

jhayes@westonecap.com

West One Capital Group
3333 Michelson Dr. Suite 425
Irvine, CA 92612

West One Capital Group

**IDX/CRM**
AVAILABLE

**RENEWAL ENERGY**
AVAILABLE

EQUAL OPPORTUNITY LENDER

EQUAL HOUSING LENDER



# Why is investing in the REALTOR® Action Fund (RAF) so important?

By investing to the REALTOR® Action Fund, you are helping to protect private property rights through C.A.R.'s lobbying efforts, and local issues and candidate campaigns.

## Investments to the REALTOR® Action Fund have stopped:

Point of sale mandates that could have cost the homeowner $1000s of dollars reducing their equity or may have even prevented the sale from going through

Political candidates who are against building housing and against REALTOR® issues.

Direct taxing of REALTOR® commissions and other services related to the transaction

Independent Contractors License

Learn more about RAF: https://rafmetrics.aristotle.com/SitePages/raf.aspx

# LAGUNA LEGAL

Living Trusts • Probate • Document Recording • Deeds • Divorce




## We make the process of creating Legal Documents smooth, simple, and affordable!

**Call Us!**
**(800) 497-9850**

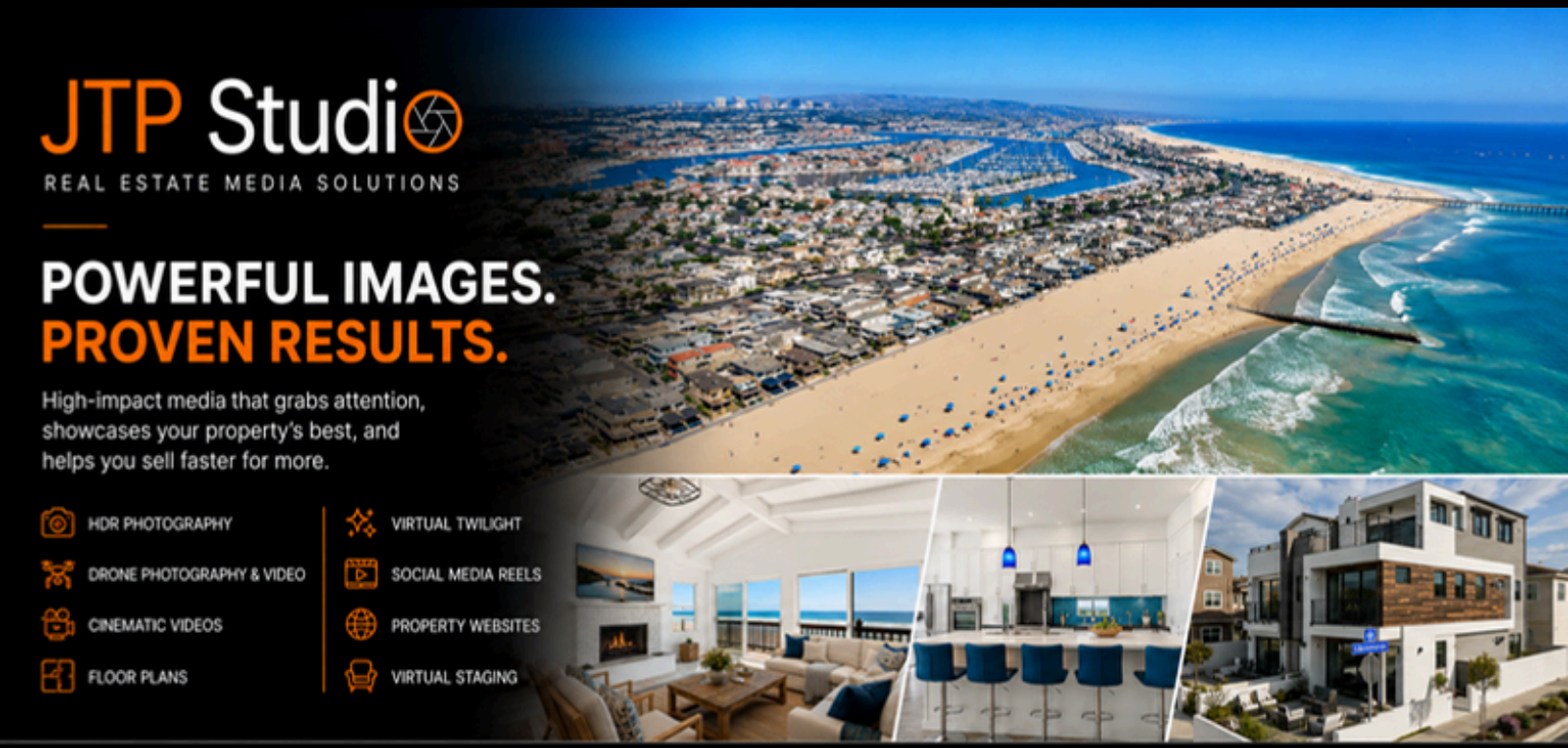
Click here: Visit our website to learn more

# JTP Studio

REAL ESTATE MEDIA SOLUTIONS

## POWERFUL IMAGES. PROVEN RESULTS.

High-impact media that grabs attention, showcases your property's best, and helps you sell faster for more.



- HDR PHOTOGRAPHY
- DRONE PHOTOGRAPHY & VIDEO
- CINEMATIC VIDEOS
- FLOOR PLANS
- VIRTUAL TWILIGHT
- SOCIAL MEDIA REELS
- PROPERTY WEBSITES
- VIRTUAL STAGING

**FAST TURNAROUND**
Get your photos quickly so you can market faster.

**RELIABLE. PROFESSIONAL. ON TIME. EVERY TIME.**
You can count on us to deliver exceptional results.

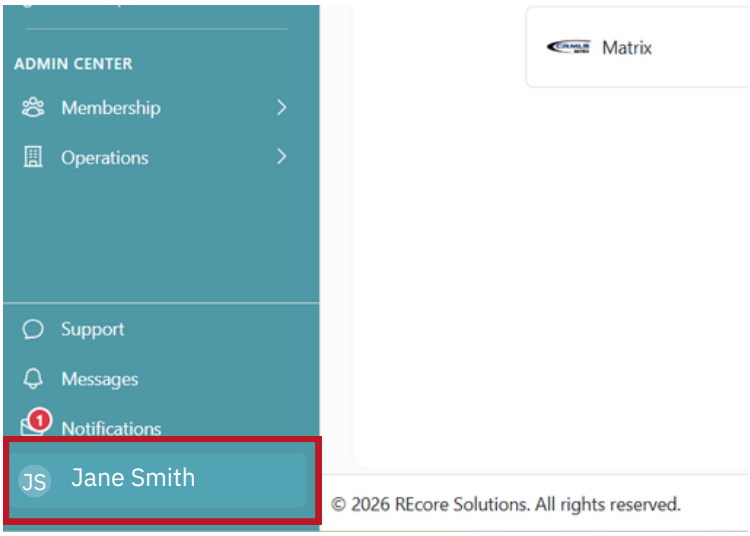
**PERSONAL SERVICE YOU CAN COUNT ON**
We're here to make the process easy and stress-free.

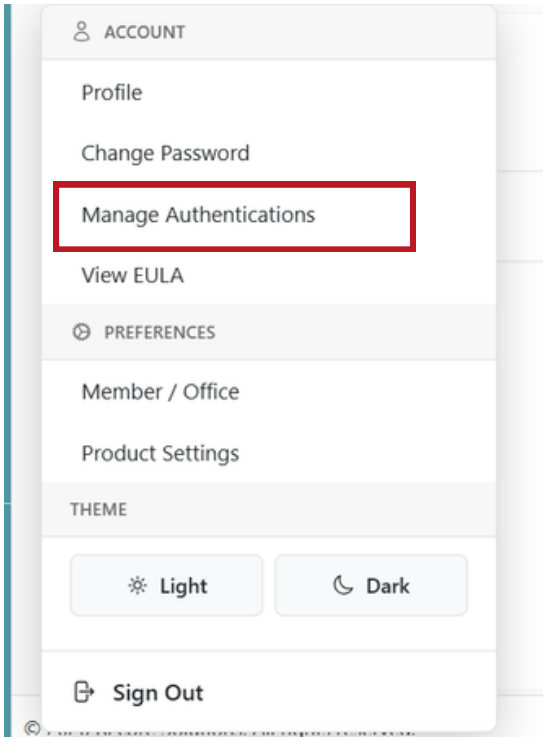
**BOOK YOUR NEXT LISTING TODAY!**
JTPStudio.com



# CHANGING YOUR MFA ON CRMLS

To update your Multi-Factor Authentication (MFA) settings, log in to your RE Core Dashboard.




On the bottom left of the dashboard, click on your name, then select “Manage Authentication.”

Your current approved methods for verifying your identity will appear. From there, you can add a new authentication method or remove an existing one.

PROMINENT
ESCROW SERVICES

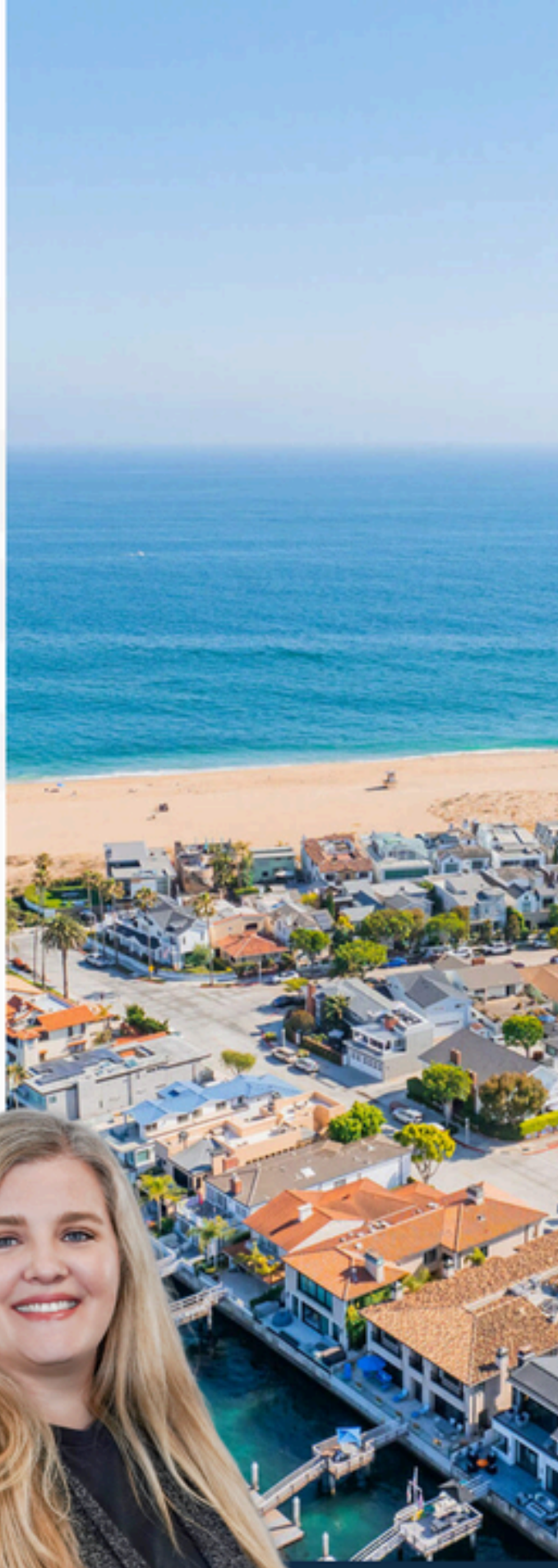
# MEET TEAM ASHLEY

## ASHLEY SMITH

With more than 16 years of experience in the escrow industry, Ashley Smith brings a wealth of knowledge, professionalism, and attention to detail to every transaction. Her commitment to providing a smooth and seamless escrow experience has made her a trusted resource for agents, buyers, sellers, and industry partners alike.

## PROUDLY INDEPENDENT

Proudly independent and not affiliated with any brokerage, allowing us to remain completely neutral while always putting your best interests first.





Ashley Smith | Escrow Officer | Direct (949) 706.3183 ASmith@ProminentEscrow.com
www.prominentescrow.com

2026 ©ALL RIGHTS RESERVED BY PROMINENT ESCROW SERVICES, INC. | DRE #863-1644

# Monthly Market Report

# Orange County

## September 2026

### Existing SFR Home Sales

1,029

% Change from Last Year -1.6%

### Existing SFR Median Price

$1.47M

from Last Year +5.0%

### Active Listings

2,412

% Change from Last Year +4.0%

### Market Competition

| | |
|---|---|
| Median Days on Market | 30 |
| Sales-to-List Price % | 99.1% |
| % of Active Listings with Reduced Pric es | 42.4% |

CALIFORNIA ASSOCIATION OF REALTORS®

# Monthly Market Report

# Newport Beach, California

## September 2026

### Existing SFR Home Sales

**74**

% Change from Last Year **+23.3%**

### Existing SFR Median Price

**$4.50M**

from Last Year

**+3.3%**

### Active Listings

**224**

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

### Market Competition

| | |
|---|---|
| Median Days on Market | **44** |
| Sales-to-List Price % | **97.4%** |
| % of Active Listings with Reduced Pric es | **40.6%** |

CALIFORNIA ASSOCIATION OF REALTORS®

# Monthly Market Report

# Costa Mesa, California

## September 2026

### Existing SFR Home Sales

38

% Change from Last Year +11.8%

### Existing SFR Median Price

$1.72M

from Last Year

+7.3%

### Active Listings

76

% Change from Last Year +11.8%

### Market Competition

| | |
|---|---|
| Median Days on Market | 20 |
| Sales-to-List Price % | 100.0% |
| % of Active Listings with Reduced Pric es | 34.2% |

CALIFORNIA ASSOCIATION OF REALTORS®

NEWPORT BEACH
ASSOCIATION OF REALTORS®

*Honoring all who served*

# VETERANS DAY

OFFICE WILL BE CLOSED ON
WEDNESDAY, NOVEMBER 11TH

Pacific Horizon
ESCROW GROUP
A DIVISION OF TICOR TITLE COMPANY OF CALIFORNIA

# A NEW STANDARD OF ESCROW SERVICE



We combine decades of industry expertise with a personalized, concierge-level approach to every transaction.


**GEOFF HOFFMAN**
Sr. Escrow Officer
(949) 209-8205

**GABE GUERRA**
Escrow Officer
(949) 209-8207

**SARAH GIFFORD**
Escrow Officer
(949) 209-8201

**KRISSY ADAMCZYK**
Escrow Officer
(714) 514-6063

**TAMI DARLING**
Escrow Officer
(949) 209-8203

**DEE ANNA POPE**
Sales Representative
(714) 914-4455


*Luxury Service. Trusted Expertise. Escrow Elevated.*

Learn more at **pacifichorizonescrowgroup.com**
680 Newport Center Drive, Suite 175 • Newport Beach, CA 92660
information@phegescrow.com • (949) 209-8200

CITY OF NEWPORT BEACH NEWS



# EXPEDITED PERMITS OFFERED TO RESIDENTS FOR COASTAL FLOODING PROPERTY DAMAGE

The City of Newport Beach is offering expedited permitting to help residents repair homes damaged by Tropical Storm Rachel. The Coastal Flood Recovery Single-Family Express Permit provides same-day online permitting without plans, helping homeowners begin flood repairs without waiting.

For duplexes and multifamily properties, City inspectors and building engineers will review existing plans and conduct a site visit to verify construction, including required fire-rated assemblies. Expedited in-person permitting is available to support these repairs.

For more information visit:
NewportBeachCA.gov/FloodRecovery_

Reposted from the City of Newport Beach

CITY OF COSTA MESA NEWS



# CITY OFFICIALLY OPENS KETCHUM-LIBOLT PARK IN FORMAL CEREMONY WITH CITY AND POLICE LEADERS

Costa Mesa City and Police leaders officially opened the newly imagined and expanded Ketchum-Libolt Park on Monday, Oct. 12, christening a coveted slice of open space that will meet the needs of the city's Westside community for years to come.

The park's name is a tribute to Costa Mesa Police Officers James "Dave" Ketchum and John "Mike" Libolt, who lost their lives in a March 10, 1987, helicopter crash.The park was built in August of 2005 to pay tribute to their many years of dedication to Costa Mesa and its residents.

"This project has been a labor of love from day one," Mayor John Stephens said. "Our City team did a great job in creating a park that the community will be proud of while at the same time keeping the legacy of these brave police officers alive. Special thanks to Assemblywoman Cottie Petrie-Norris for her initial investment that made this park possible."

The ceremony started with a presentation by the Police Honor Guard and ended with a flyover of three helicopters from Anaheim and Huntington Beach police departments and the Orange County Sheriff Department and a trove of children who gleefully played on the equipment.

Also in attendance at the ribbon cutting was Council Members Mike Buley, Loren Gameros, Arlis Reynolds and Andrea Marr, City Manager Cecilia Gallardo-Daly, Assistant City Manager Alma Reyes, County Supervisor Katrina Foley and top ranking members of the police and fire departments.

"There is something especially meaningful about honoring Senior Officers Dave Ketchum and Mike Libolt through a neighborhood park," said Chief Joyce LaPointe. "This is a place where children will play, families will spend time together, and neighbors will get to know one another. Those everyday moments reflect the community our officers work to protect. As this park begins its next chapter, it also gives us an opportunity to introduce Dave and Mike's story to another generation. When someone asks about the names on the sign, we have a story to share about service, courage, sacrifice and two officers whose commitment to Costa Mesa is still remembered."

At Monday's ribbon-cutting, residents heard from former Costa Mesa Police Captain and current Chaplain Dave Brooks, who was a personal friend of the two officers and was on duty the day of the crash. Brooks shared personal anecdotes of both men and acknowledged their children, Hilary Ketchum and Katie Libolt Wright and her mother Becky West.
The project was made possible by the funding earmark of $1.2 million from State Assemblywoman Cottie Petrie-Norris, who spoke at Monday's ribbon-cutting.

"Ketchum-Libolt Park gives Costa Mesa families a safe place to play, neighbors a place to connect, and a community something to be proud of," said Assemblywoman Cottie Petrie-Norris (D-Irvine). "Dave Ketchum and Mike Libolt gave their lives protecting this community, and I'm grateful I could help secure state funding for a park worthy of their legacy."

Reposted from the City of Costa Mesa

CITY OF COSTA MESA NEWS



# CITY OFFICIALLY OPENS KETCHUM-LIBOLT PARK IN FORMAL CEREMONY WITH CITY AND POLICE LEADERS

The footprint of the formerly quaint park on the City's Westside was expanded by Costa Mesa Public Works into the adjacent unused parkway area to increase the size of the park to 24,000 square feet and provide additional recreational space for residents.

"One of my many goals when arriving on the Council eight years ago was to improve parks and open space opportunities for the people in Westside Costa Mesa," said Mayor Pro Tem Manuel Chavez, who represents District 4 where the park resides.

"I am so proud that with the help of Assemblywoman Cottie Petrie-Norris we were able to deliver for the children and families. The upgraded Ketchum-Libolt Park will continue to honoring the memory of these two valiant police officers and provide more open space for the community. Thank you to Assemblywoman Petrie-Norris, Public Works and Parks teams for making this a reality."

The park now has new playground equipment and rubber surfacing, concrete and paver walkways, shade and picnic shelters, improved lighting and other site amenities. The Costa Mesa Public Works team worked to incorporate helicopter and law enforcement themes in the newly designed park.

"For various elements of this project, we attempted to recognize the officers and police department," Public Works Director Raja Sethuraman said. "We have mosaics, markers, and playground equipment that will continue to inform current and future generations of Ketchum and Libolt and the legacy they left behind."




Reposted from the City of Costa Mesa

NEWPORT BEACH
ASSOCIATION OF REALTORS®

# HAPPY THANKSGIVING!

## OUR OFFICE IS CLOSED ON NOVEMBER 26 & 27



# 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: $43,500[1]
- 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 Association of Realtors® | Fiduciary-Plus | tag | Transamerica

## 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.

## Contact Us Today


**CONTACT**
TAG Resources

**EMAIL**
info@tagresources.com

**CALL**
866-315-1463


This is provided for informational purposes only and is not intended to constitute compliance with any applicable legally required disclosures, including, but not limited to, disclosures required under ERISA Section 408(b)(2). Other fees may apply.

*Retirement Plan Exchange*® is a registered service mark of Transamerica. The plan is not a Multiple Employer Plan (MEP). Unlike a MEP, certain plan qualification and ERISA requirements are applied at the individual plan level. An employer participating in the plan retains certain fiduciary responsibilities, including responsibility for retaining and monitoring the 3(16) plan administrator, for determining the reasonableness of its fees, and for periodically reviewing the plan as a whole.

Before adopting any plan, you should carefully consider all of the benefits, risks, and costs associated with a plan. Information regarding retirement plans is general and is not intended as legal or tax advice. Retirement plans are complex, and the federal and state laws or regulations on which they are based vary for each type of plan and are subject to change. In addition, some products, investment vehicles, and services may not be available or appropriate in all workplace retirement plans. Plan sponsors and plan administrators may wish to seek the advice of legal counsel or a tax professional to address their specific situations.

Logos and trademarks are the intellectual property of their respective owners. Administrative Group, LLC dba TAG is a wholly owned subsidiary of Transamerica, but there are no other affiliations between the two and any other organization referenced.

The Fiduciary-Plus Investment Manager 3(38) services, when offered, are provided by RPA Financial, LLC, a registered investment advisor. RPA Financial, LLC does not provide legal or tax advice.

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.

RS3 207082R3 06/23
© 2023 Transamerica Corporation. All Rights Reserved.

Fiduciary-Plus | t a g | TRANSAMERICA



# November 2026

## CALENDAR OF EVENTS

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|---|---|---|---|---|---|---|
| **1** | **2**<br>Matrix: Quick Tips 10:00AM<br>Affiliate Meeting 1:00pm | **3**<br>Digital Signatures inside zipForms & Transact 11:00AM<br>Week 4: CCRE: Local Government & Community 2:00PM | **4** | **5**<br>Explore Advanced Tools in zipForms 1:00PM | **6**<br>45 Hour License Renewal Course 9:00am | **7** |
| **8** | **9**<br>Matrix: Client Collaboration 10:00 AM | **10**<br>Digital Signatures inside zipForms & Transact 11:00AM<br>Week 5: CCRE: Local Government & Community 2:00PM | **11**<br>**Veterans Day Office Closed** | **12** | **13**<br>CubiCasa: Create Floor Plans in Minutes 2:00 PM | **14** |
| **15** | **16**<br>Real Estate Kickstarter | **17**<br>Week 6: CCRE: Local Government & Community 2:00PM | **18**<br>Don't Get Burned: Understanding Wildfire Protection & Property Safety 9:00am | **19**<br>CRMLS Marketing Solutions 2:00 PM | **20**<br>45 Hour License Renewal Course 9:00am | **21** |
| **22** | **23**<br>Infosparks Market Statistics 2:00PM | **24**<br>Mastering Real Estate Representation | **25**<br>Growing Green: Environmental Awareness and Your Real Estate Practice | **26**<br>Happy Thanksgiving<br>**OFFICE CLOSED** | **27**<br>**OFFICE CLOSED** | **28** |
| **29** | **30**<br>Martix: Creating a CMA 10:00 AM | **31** | | | | |

*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**