



Contact P: (866) 738-9003 | E: dergalisinfo@axa-advisors.com | W: agentbenefits.net/DergalisAssociates/

Automatic Contribution Program



There's one predictable trait all real estate commissions share: They're unpredictable. Most plans for saving are based on putting away a specific amount of money on a schedule. Houses don't sell on a schedule or for the same amount, so how can you save consistently? Our Automatic Contribution Program has you covered. We help you save money **ONLY** when you earn a commission check. Worried that check amounts vary? That's why you choose a percentage to save instead of a set dollar amount.

How the Program Works

- ➔ Your local Financial Professional will discuss account options with you, and then guide you in selecting and opening the account that best suits your needs.
- ➔ Your Financial Professional then helps you in choosing the percentage of each commission check to be deposited into your account. If you find that you're saving too much or too little, the percentage can be adjusted.
- ➔ You save money **ONLY** when you make money. Contributions are only made to your account when you earn a commission.
- ➔ Your realty company coordinates with Dergalis to transfer your funds to your account.
- ➔ You are automatically set up to save with minimal effort.
- ➔ You'll receive statements, as well as have 24/7 online account access.

Don't need help saving for your taxes?

Our Automatic Contribution Program can also be used to set up a business account for licensing fees, advertising expenses, continuing education and more!

The automatic contribution portion of the tax savings plan is not provided through AXA Advisors or AXA Network. All contributed funds are invested in a money market mutual fund through AXA Advisors, LLC. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund. **Please consider the charges, risks, expenses, and investment objectives carefully before purchasing a mutual fund. For a prospectus containing this and other information, please contact a financial professional. Read it carefully before you invest or send money.**

The Retirement Savings Plan is not an employer-sponsored qualified retirement plan.

AXA Advisors, its affiliates, financial professionals, and **Howard Hanna** do not provide tax advice. Please consult your own tax advisor regarding your particular circumstances and appropriate course of action.

Financial Professionals with Dergalis Associates offer securities through AXA Advisors LLC, NY, NY (212-314-4600), member FINRA, SIPC, and offer insurance and annuity products through AXA Network, LLC. Investment advisory products and services offered through AXA Advisors, LLC an investment advisor registered with the SEC. **Howard Hanna** and its affiliate companies do not offer investments or insurance. **Howard Hanna** and its affiliate companies are not affiliated with AXA Advisors, AXA Network, or Dergalis Associates. Dergalis Associates is not an investment advisor and is not owned or operated by AXA Advisors or AXA Network.

PPG 146315b (7/19) (Exp. 7/21)

Tax Savings Plan *Helping you protect your income*

A Putnam money market account offering a competitive interest rate

A disciplined program to help meet quarterly and yearly tax requirements

Spreads funding for tax payment obligation through the entire year

Unlimited checkwriting

No minimum balance

Retirement Savings Plan *Helping you protect your future*

Structured programs to help you plan for your retirement

Individually customized financial vehicles

IRA, SEP & Uni-401(k) plans available

Defined Benefit Plans that provide maximum contribution levels

Full service or self service plan options