

*W*indermere's greatest asset is its more than 9,000 sales associates. We want the best for our people, and we are constantly looking for ways to offer benefits and resources to ensure we can continue to retain and recruit high-caliber associates.

## **Windermere's Health-Care Plan**

Windermere is one of only a small percentage of real estate companies that make health-care plans available to their agents.

Windermere believes in providing owners with a benefit program that not only helps in recruiting efforts, but in retaining the best and brightest agents. Making health and dental insurance available for agents and their families is one way Windermere can offer expanded services that will attract career-oriented sales associates.

## **The Windermere Retirement Plan**

Windermere was the first real estate company to offer a retirement plan for agents. Whether it's being used to prepare for retirement or for gaining financial independence, the Windermere Retirement Plan is better and less expensive than off-the-shelf retirement plans because it was created with agents' needs in mind.

- This qualified, tax-deferred and tax-deductible savings plan allows agents to save up to 25 percent or \$42,000 (whichever is less) of their annual income.
- Low annual fees increase savings potential.
- Easy, automatic contributions can be made from each commission check.
- Participating agents are 100 percent vested.
- The plan offers a choice of mutual funds and diversified portfolios, ranging from conservative to aggressive.

## **Commission Access Resources**

Understanding that commissions aren't regular but bills are, Commission Access Resources allows agents to borrow up to 80 percent of their commission on almost any pending transaction. Once a one-time application for preapproval is completed, and for typically less than a cash advance on a bank card, funds can be accessed within 24 hours. When the transaction closes, the advance and fees are deducted from the agent's commission check.