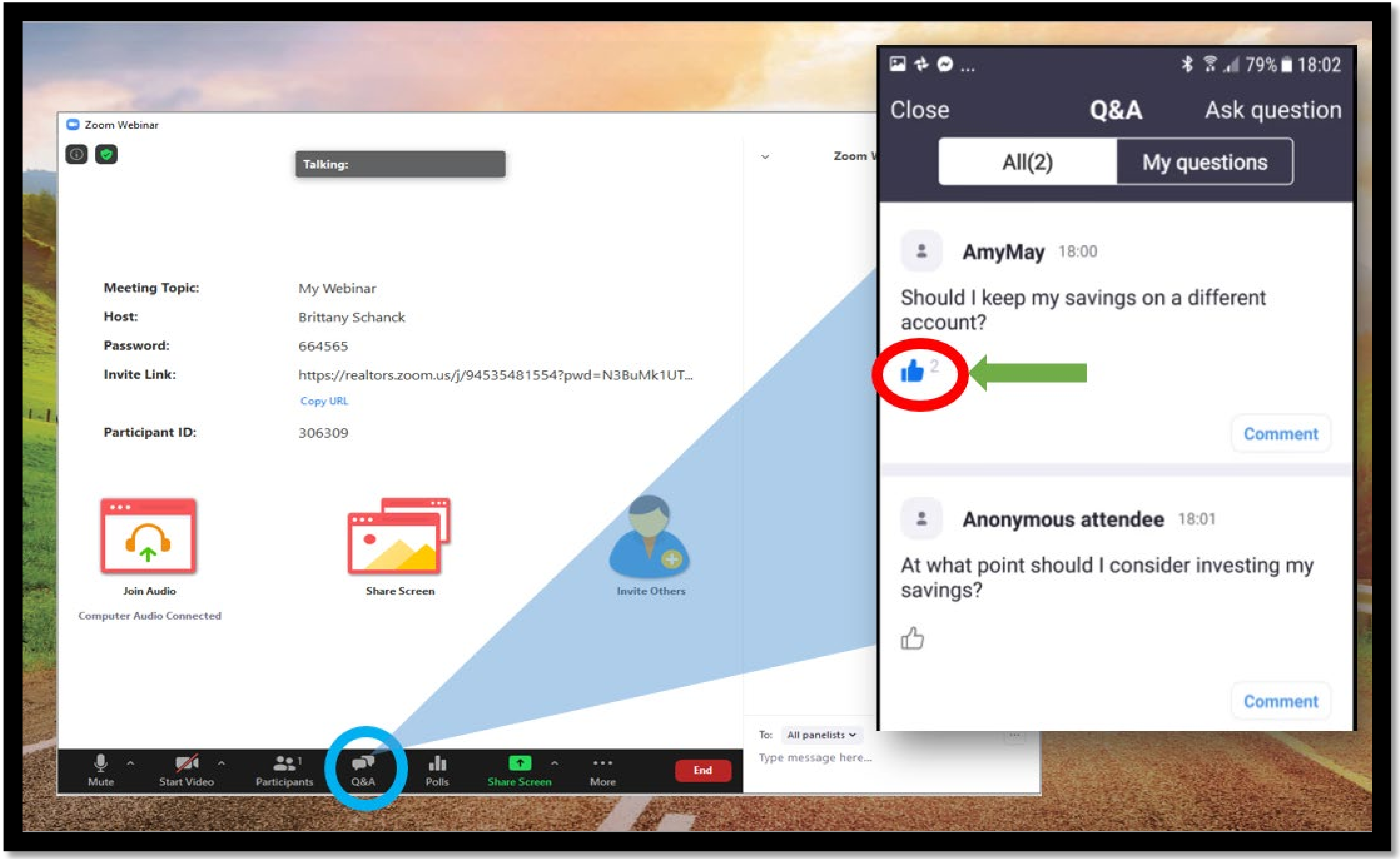
WELCOME

- ►We appreciate your attention and participation. Please close other windows and browsers.
- ► Have technical issues? Email us at **brokersforum@nar.realtor**
- ►Relax, smile, and enjoy this presentation.

We will begin in a couple of minutes.

NATIONAL ASSOCIATION OF REALTORS®



Questions? **Please use the Q&A box**

Welcome

10.25.2023

October Broker Power Hour

Recording Available: 10.27.23 via Zoom Email

NAR Perspective: Litigation, Industry Landscape and Move Forward Plan Updates

Visit - **Competition.Realtor**


C2EX
REALTORS®
COMMITMENT
TO EXCELLENCE
PUMP UP THE
VOLUME.
NATIONAL
ASSOCIATION OF
REALTORS®

PROGRAM SUCCESS

Endorsed?
Celebrate!
NAR NXT Expo
Nov. 15 | 2-5pm

151,000+
Participants*

18,000+
Endorsed*

*As of 10/18/23

Celebrating 5 years!
C2EX
REALTORS® COMMITMENT TO EXCELLENCE
2023

NATIONAL ASSOCIATION OF REALTORS®

QUICK FACTS

Mobile-Friendly

Self-Paced

No additional cost*

Earning and maintaining your C2EX Endorsement fulfills your current NAR Code of Ethics requirement.

*REALTORS® without a certification or designation are asked to earn one to complete C2EX

NATIONAL ASSOCIATION OF REALTORS®

EVALUATE, ENHANCE, SHOWCASE

The 10 C2EX Competencies

COMMITMENT TO EXCELLENCE

Client Service → Fair Housing → Advocacy → Professional Reputation → Trust & Integrity → Areas of Practice → Technology → Real Estate Law → Safeguard Privacy → Code of Ethics → BONUS: Broker Section

NATIONAL ASSOCIATION OF REALTORS®

C2EX ENHANCE – BROKER PATH

REALTORS® COMMITMENT TO EXCELLENCE

Onboarding New Agents

Listing Presentations, Agency Relationships, Prospecting, Closing Skills, CMA, Disclosure Requirements, Time Management

Policy Development

- **Compensation, Technology & Ops**

Risk Management

Agent Coaching and Retention

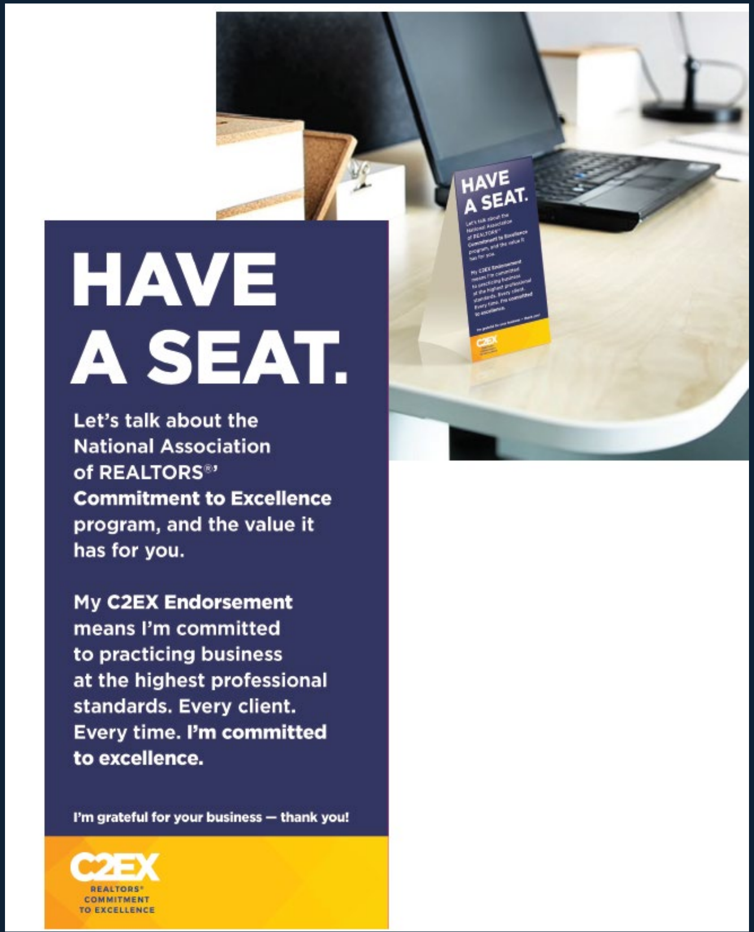
- **Maximize your team's potential**

NATIONAL ASSOCIATION OF REALTORS®

C2EX EVALUATE, ENHANCE, **SHOWCASE**

REALTORS® COMMITMENT TO EXCELLENCE

Table Tent



Endorsement Certificate – Shareable on Social Media

Print and Frame Certificate

NATIONAL ASSOCIATION OF REALTORS®

C2EX EVALUATE, ENHANCE, **SHOWCASE**

REALTORS® COMMITMENT TO EXCELLENCE

Your Endorsement appears at Realtor.com!

Realtor.com
C2EX Endorsement Icon

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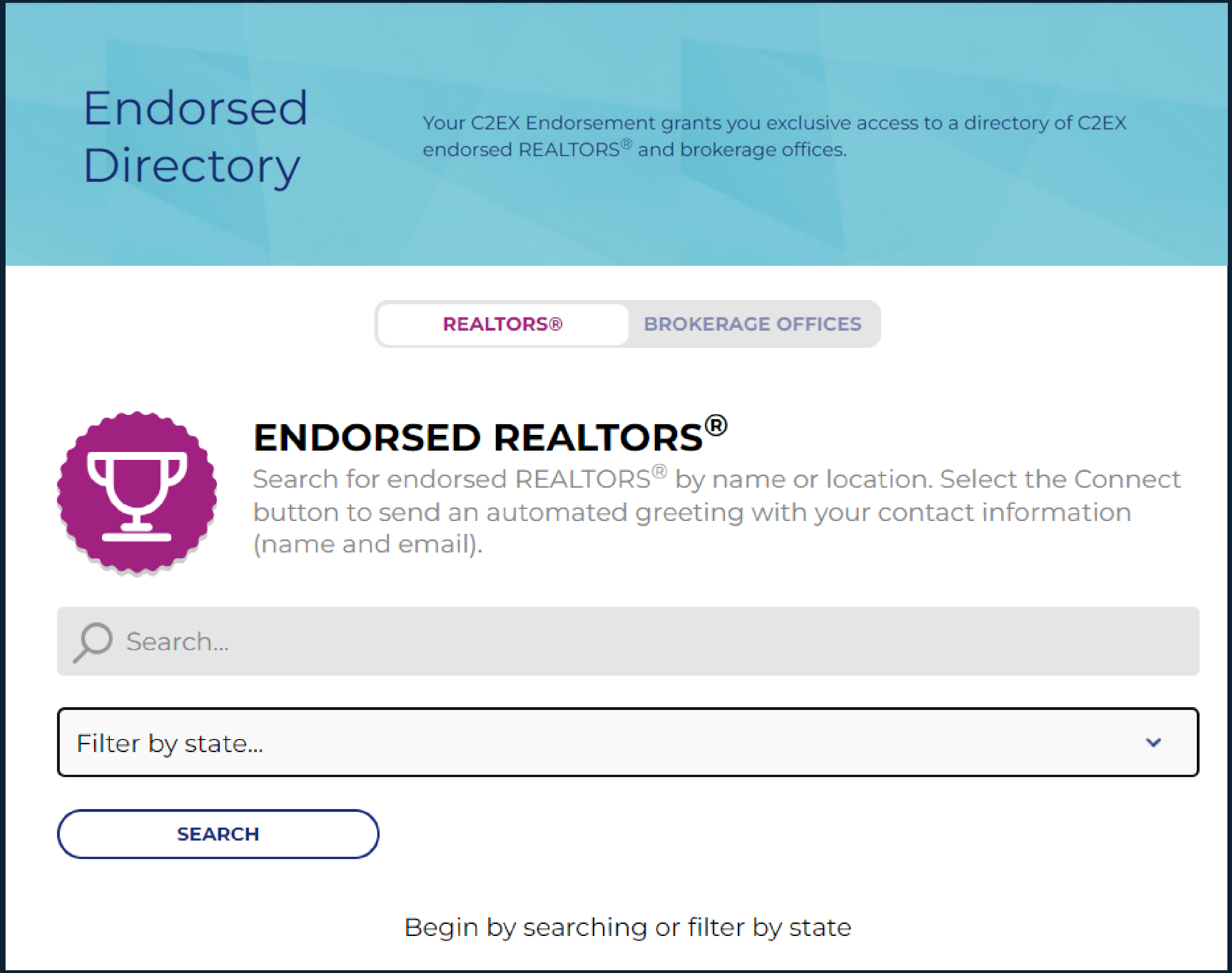
C2EX EVALUATE, ENHANCE, **SHOWCASE**

REALTORS®
COMMITMENT
TO EXCELLENCE



Referrals

search by name or by state to refer to other C2EX Endorsed agents

NATIONAL ASSOCIATION OF REALTORS®

Renewal Process

Renew your Commitment every 3 years!

- ❑ Use the **6-month window** to renew, starting 3 months before 3-year renewal date (aligns with NAR Code of Ethics cycle)
- ❑ The C2EX Platform will **email reminders** as your renewal date approaches
- ❑ Take the **C2EX Assessments** so you can refresh your knowledge and gain new skills!

For more details visit ***NAR.realtor/C2EX/renew***

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COMMITMENT
TO EXCELLENCE

BROKER BENEFITS

NATIONAL
ASSOCIATION OF
REALTORS®

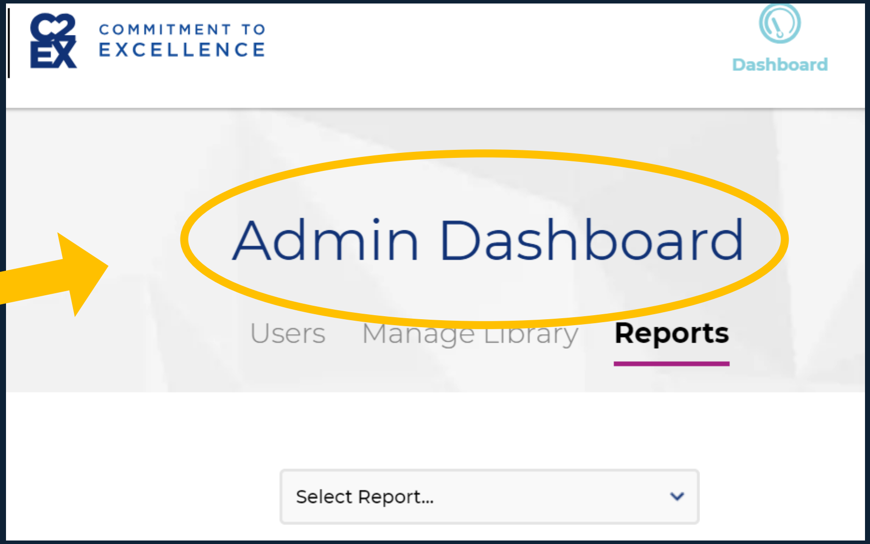
BROKER ADMIN BENEFITS

C2EX
REALTORS®
COMMITMENT
TO EXCELLENCE

Training Tool
Suggest content, assign tasks

Admin Access
Track agent progress
and run various reports

Brokerage Branding
Upload
Brokerage's logo

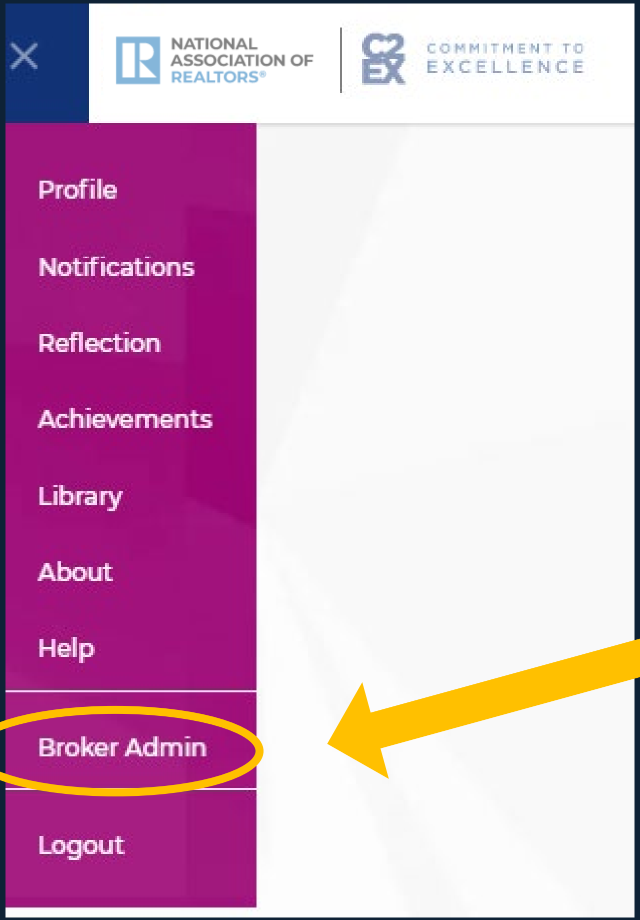


Broker Admin Resources:
NAR.realtor/C2EX/
BROKER

NATIONAL
ASSOCIATION OF
REALTORS®

BROKER ADMIN REPORTS

C2EX REALTORS® COMMITMENT TO EXCELLENCE



Broker Admin Button

Use for:

- Agent progress status
- Endorsement reports
- Library access
- ...more!

NATIONAL ASSOCIATION OF REALTORS®

C2EX

REALTORS® COMMITMENT TO EXCELLENCE

BROKER ADMIN REPORTS

Agent Progress Reports – Endorsement Progress

Broker Dashboard

Brokerage Settings | My Group | Users | Task Assignments | Manage Library | **Reports**

Agency Progress

DOWNLOAD CSV

First Name	Last Name	Email	Endorsement Progress	Sent Surveys	Personal Tasks Created	Personal Tasks Completed	Completed Learning Topics	Completed Assessments	Completed Reflections	# of logins
Damian	Duch	damian.duch@nogginlabs.com	11%	7	0	0	14	6	0	80
Damian(Broker)	Duch	damian.duch+broker@nogginlabs.com	0%	0	0	0	0	1	0	2
Alex	Barontini	Alex.Barontini@ey.com	11%	0	1	1	4	3	1	29
Tiff	Johnson	tiffany.svitko@ey.com	10%	0	0	0	2	2	0	1
Tim	Dunn	tim.dunn@ey.com	9%	0	0	0	5	9	0	5
Megan	Rafferty	megan.rafferty@ey.com	100%	1	0	0	34	11	2	23
Broker	Admin	broker.admin@test.com	12%	0	0	0	0	0	0	5
Association	Admin	association.admin@test.com	2%	0	1	0	0	2	0	8

8 items

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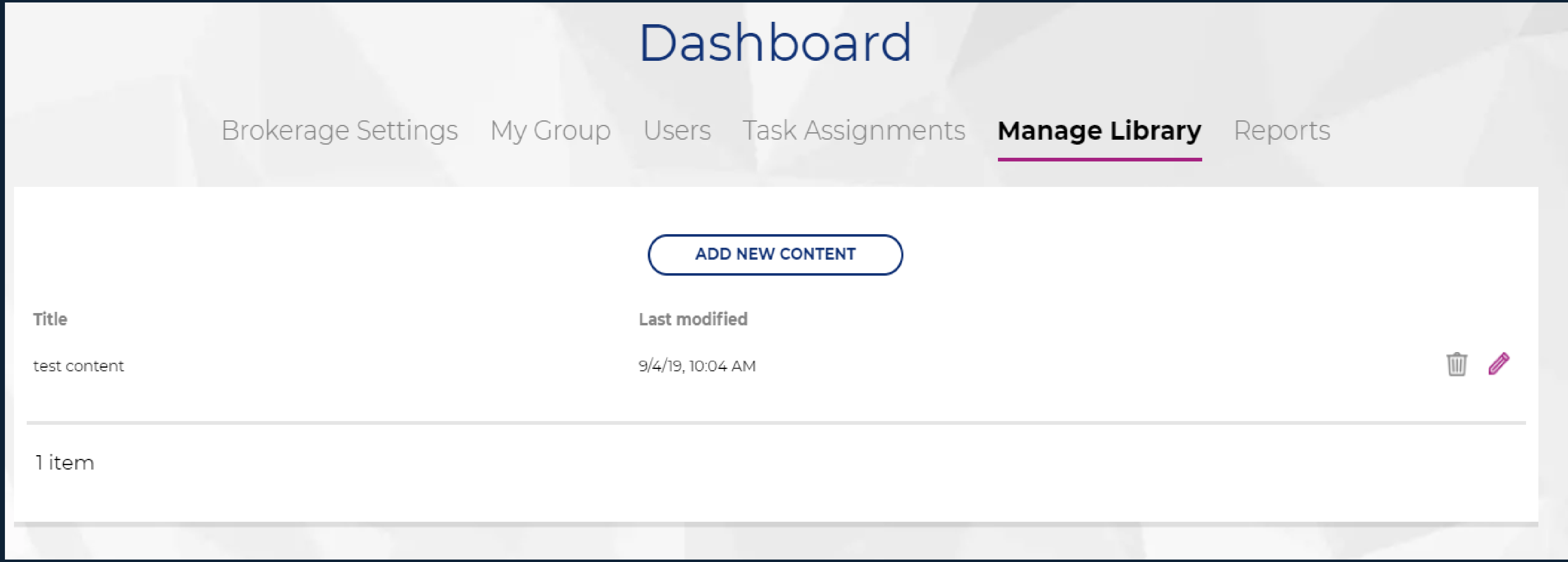
C2EX
REALTORS®
COMMITMENT
TO EXCELLENCE

BROKER ADMIN REPORTS

Add and edit *your content* in the **Library**



NATIONAL
ASSOCIATION OF
REALTORS®

C2EX REALTORS® COMMITMENT TO EXCELLENCE

BROKERAGE OFFICE ENDORSEMENT

At least 80% of agents in the office are C2EX Endorsed

The Managing Broker must be C2EX Endorsed

Apply at NAR.realtor/C2EX/Broker

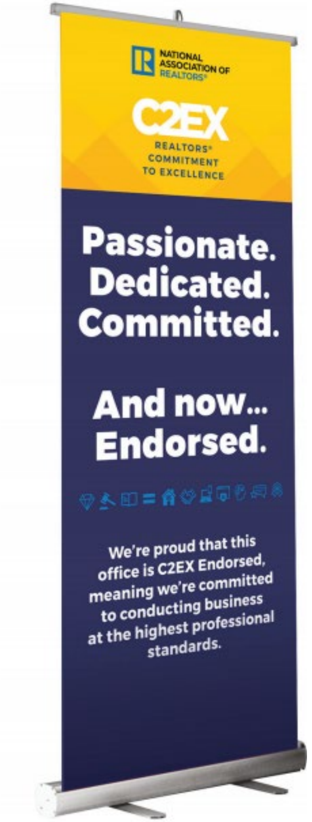
NATIONAL ASSOCIATION OF REALTORS®

BROKERAGE ENDORSEMENT MATERIALS

Slider Sign for Listings

Office Window Clings

31.5 x 89.75 Pull Up Banner



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Download Free
Marketing Materials!
NAR.realtor/C2EX/Promote

Questions?
C2EX@NAR.realtor
or 888-299-9669

C2EX

REALTORS®
COMMITMENT
TO EXCELLENCE

Get Started!

C2EX.Realtor

C2EX Ambassador Visit? NAR.realtor/C2EX/Ambassador

NATIONAL ASSOCIATION OF REALTORS®

CENTER for REALTOR® FINANCIAL WELLNESS

FinancialWellness.realtor

Presented By: Brittany Schanck

Program Overview

- Quick and easy financial check-up
- Personalized goal recommendations
- Calculators, Planners & Worksheets
- Resource Library for Career Stage

Visit: **FinancialWellness.realtor**

NATIONAL ASSOCIATION OF REALTORS®

Fun Activity!

A

B

C

D

A- $200,000

B- $25,000

C- $4,000

D- $120,000

Less than 1% chance of failure. Home Insurance

A- $200,000

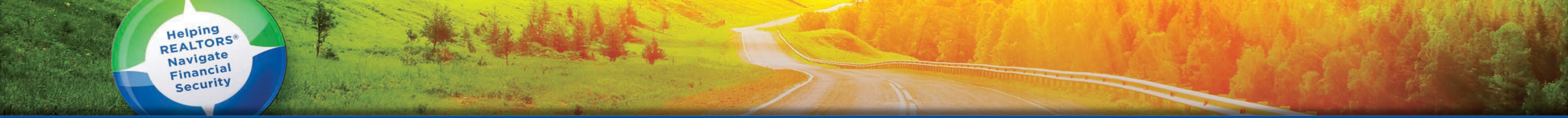
Less than 1% chance of failure. Car Insurance

B- $25,000

Less than 1% chance of failure. FDIC Insurance

C- $4,000

D- $120,000



Less than 1% chance of failure. Home Insurance

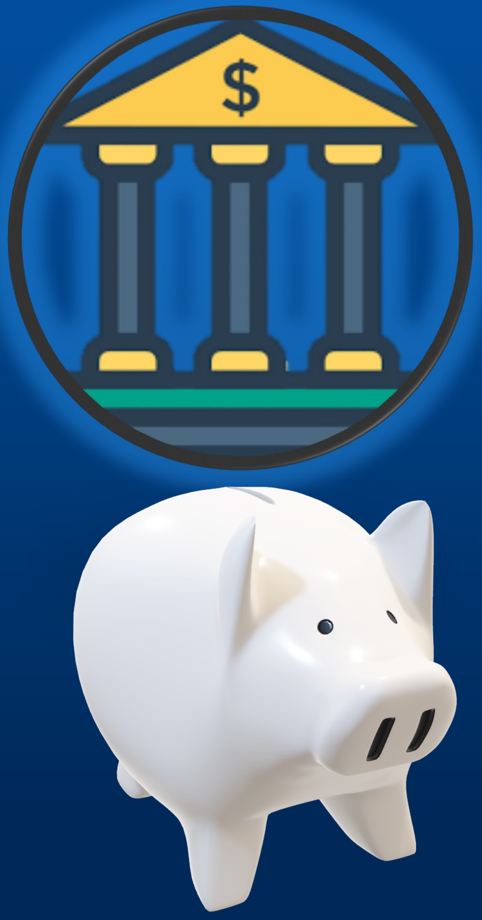
A- $200,000

Less than 1% chance of failure. Car Insurance

B- $25,000

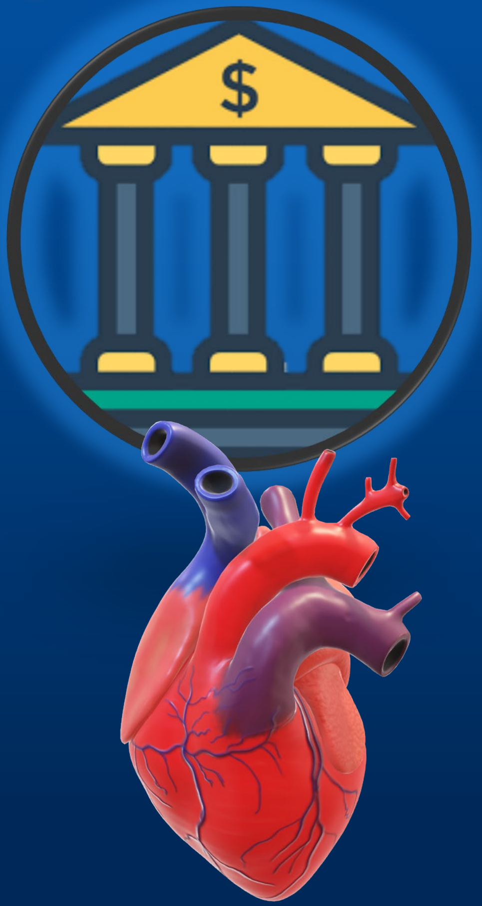
Less than 1% chance of failure. FDIC Insurance

C- $4,000



Around 40% chance of failure. LTC Insurance

D- $120,000



Helping REALTORS® Navigate Financial Security

FinancialWellness.realtor

NATIONAL ASSOCIATION OF REALTORS®

CENTER for REALTOR® FINANCIAL WELLNESS

Personal Edition:

A 60-Second Personal Financial Wellness Audit for REALTORS® and Their Families

To help benchmark your personal financial condition as you enter this business, the Center for REALTOR® Financial Wellness invites you to take this 60-Second Wellness Audit. Your responses will help gauge how prepared you are with your finances.

	Yes	No/Not Sure
1. Have you assessed how much in savings and other household income you have available to cover personal expenses while launching your business?	[ ]	[ ]
2. Given the higher need for liquidity and capital when launching a business, have you updated your current investments' asset allocation?	[ ]	[ ]
3. Is your overall financial plan current and reviewed annually? Are you aware of the most current planning strategies?	[ ]	[ ]
4. Do you own alternative investments (real estate, loans, currency) and similar strategies that could potentially reduce portfolio volatility?	[ ]	[ ]
5. Do you know if you own too much, too little, or just enough life insurance?	[ ]	[ ]
6. Will your health insurance provider, coverage, cost, or needs changed?	[ ]	[ ]
7. Has your estate plan been reviewed by a licensed professional in the past five years, or sooner if there have been changes involving people in your family, people listed in the documents, or assets?	[ ]	[ ]
8. Have you prepared for potential long-term care needs as you get older?	[ ]	[ ]
9. Do you know how you can use your real estate business to reduce the cost of personal long-term care?	[ ]	[ ]
10. Do you know how much you will need to save between now and when you declare financial independence, to preserve your current standard of living?	[ ]	[ ]

If you answered [**Yes**] to all questions, then congratulations! See how you rated on the Financial Wellness Audit chart. Regardless of your score, it is never too late to strengthen your business!

The NATIONAL ASSOCIATION OF REALTORS® proudly introduces the Center for REALTOR® Financial Wellness, an online resource designed to meet the specific financial planning needs of REALTORS®. This complimentary program provides budgeting tools, retirement planning resources, options for investing in real estate and more. Log-in to www.FinancialWellness.realtor to take an assessment and start planning for your future today!

SCORING YOUR FINANCIAL WELLNESS AUDIT

FOR EITHER PERSONAL *OR* BUSINESS

1 to 4 CORRECT

Don't worry, NAR has your back!

Take advantage of FinancialWellness.realtor educational resources, self assessment test, and recorded webinars on various financial topics. You can also visit nar.realtor/cffw to access additional information.

5 to 8 CORRECT

You're off to a good start!

Visit FinancialWellness.realtor to take the free financial wellness checkup and track the progress of your personalized financial wellness goals.

Don't forget to download the financial roadmap to stay on track.

9 or 10 CORRECT

Cue applause!

Keep honing your financial literacy with help from the Center for REALTOR® Financial Wellness, which provides National Association of REALTORS® members with tools and information on everything from budgeting to starting a business.

The National Association of REALTORS® proudly introduces the Center for REALTOR® Financial Wellness, a resource designed to meet the specific financial planning needs of REALTORS®.

This **complimentary** program provides budgeting tools, retirement planning resources, options for investing in real estate and more.

Log in to FinancialWellness.realtor to take an assessment and start planning for your future today!

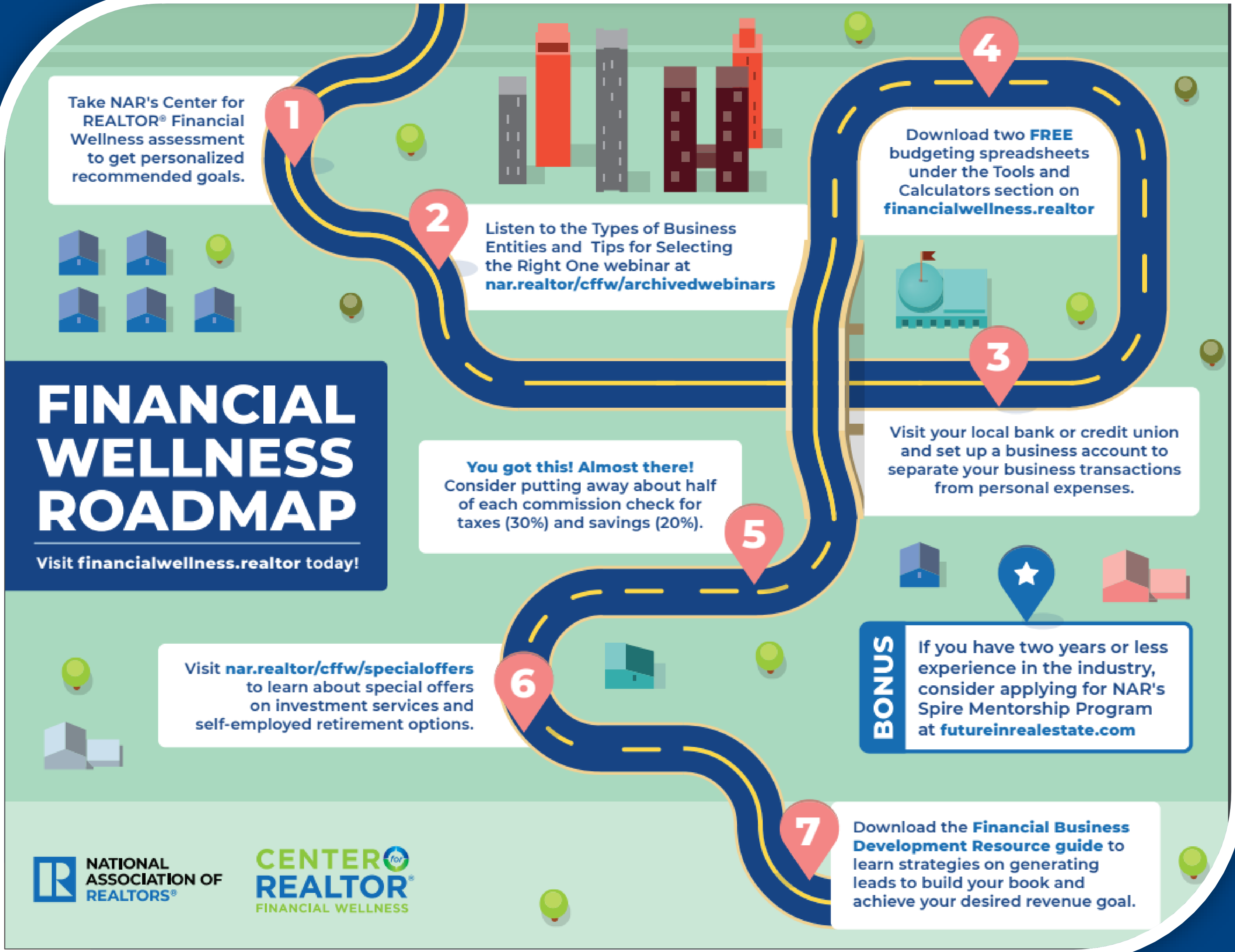
NATIONAL ASSOCIATION OF REALTORS®

CENTER for REALTOR® FINANCIAL WELLNESS

New Resource

- Step 1 - visit FinancialWellness.realtor
- Step 2 – select ‘Wellness Essentials’
- Step 3 – Download resource to your desktop

Helping REALTORS® Navigate Financial Security



NATIONAL ASSOCIATION OF REALTORS®

How can I calculate my budget?

Personal Monthly Budget

PROJECTED MONTHLY INCOME	Income	
	Extra income	
	Total monthly income	
ACTUAL MONTHLY INCOME	Income	
	Extra income	
	Total monthly income	$0

PROJECTED BALANCE (Projected income minus expenses)	$0
ACTUAL BALANCE (Actual income minus expenses)	$0
DIFFERENCE (Actual minus projected)	$0

HOUSING	Projected Cos	Actual Cost	Difference
Mortgage or rent			$0
Phone			$0
Electricity			$0
Gas			$0
Water and sewer			$0
Waste removal			$0
Maintenance or repairs			$0
Supplies			$0
Other			$0
Total	$0	$0	$0

TRANSPORTATION	Projected Cos	Actual Cost	Difference
Vehicle payment			$0
Bus/taxi fare			$0
Fuel			$0
Maintenance			$0
Other			$0
Total	$0	$0	$0

INSURANCE	Projected Cos	Actual Cost	Difference
Home			$0
Health			$0
Life			$0
Vehicle			$0
Other			$0
Total	$0	$0	$0

FOOD	Projected Cos	Actual Cost	Difference
Groceries			$0
Dining out			$0
Other			$0
Total	$0	$0	$0

PERSONAL CARE	Projected Cos	Actual Cost	Difference
Medical			$0
Grooming			$0
Clothing			$0
Dry cleaning			$0
Gym Membership			$0
Other			$0
Total	$0	$0	$0

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Streaming Services			$0
Movies			$0
Concerts			$0
Sporting events			$0
Live theater			$0
Other			$0
Total	$0	$0	$0

LOANS	Projected Cost	Actual Cost	Difference
Personal			$0
Student			$0
Credit card			$0
Other			$0
Total	$0	$0	$0

TAXES	Projected Cost	Actual Cost	Difference
Federal			$0
State			$0
Local			$0
Other			$0
Total	$0	$0	$0

SAVINGS OR INVESTMENT:	Projected Cost	Actual Cost	Difference
Retirement account			$0
Investment account			$0
Other			$0
Total	$0	$0	$0

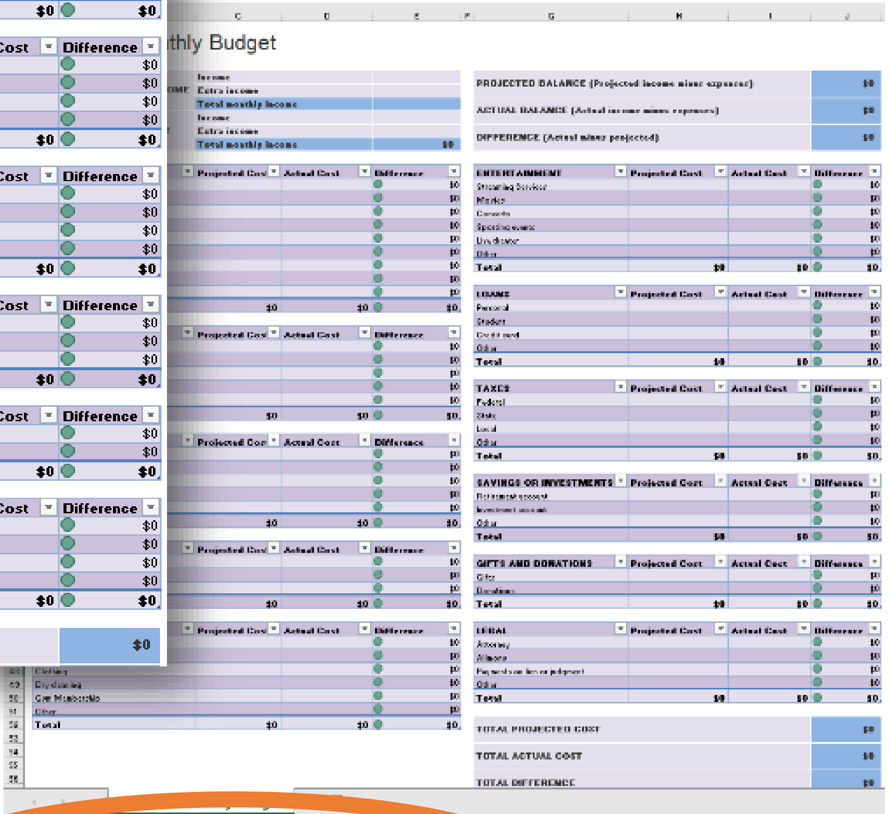
GIFTS AND DONATIONS	Projected Cost	Actual Cost	Difference
Gifts			$0
Donations			$0
Total	$0	$0	$0

LEGAL	Projected Cost	Actual Cost	Difference
Attorney			$0
Alimony			$0
Payments on lien or judgment			$0
Other			$0
Total	$0	$0	$0

TOTAL PROJECTED COST	$0

Calculators

up-to-date budget plan can help you master your finances. Download this
you calculate your monthly expenses and to create your ideal budget plan.



DOWNLOAD MICROSOFT OFFICE FILE

The Cent... REALTOR® Fi... ness is for educational purposes and is not intended to take the place of consulting a financial professional.

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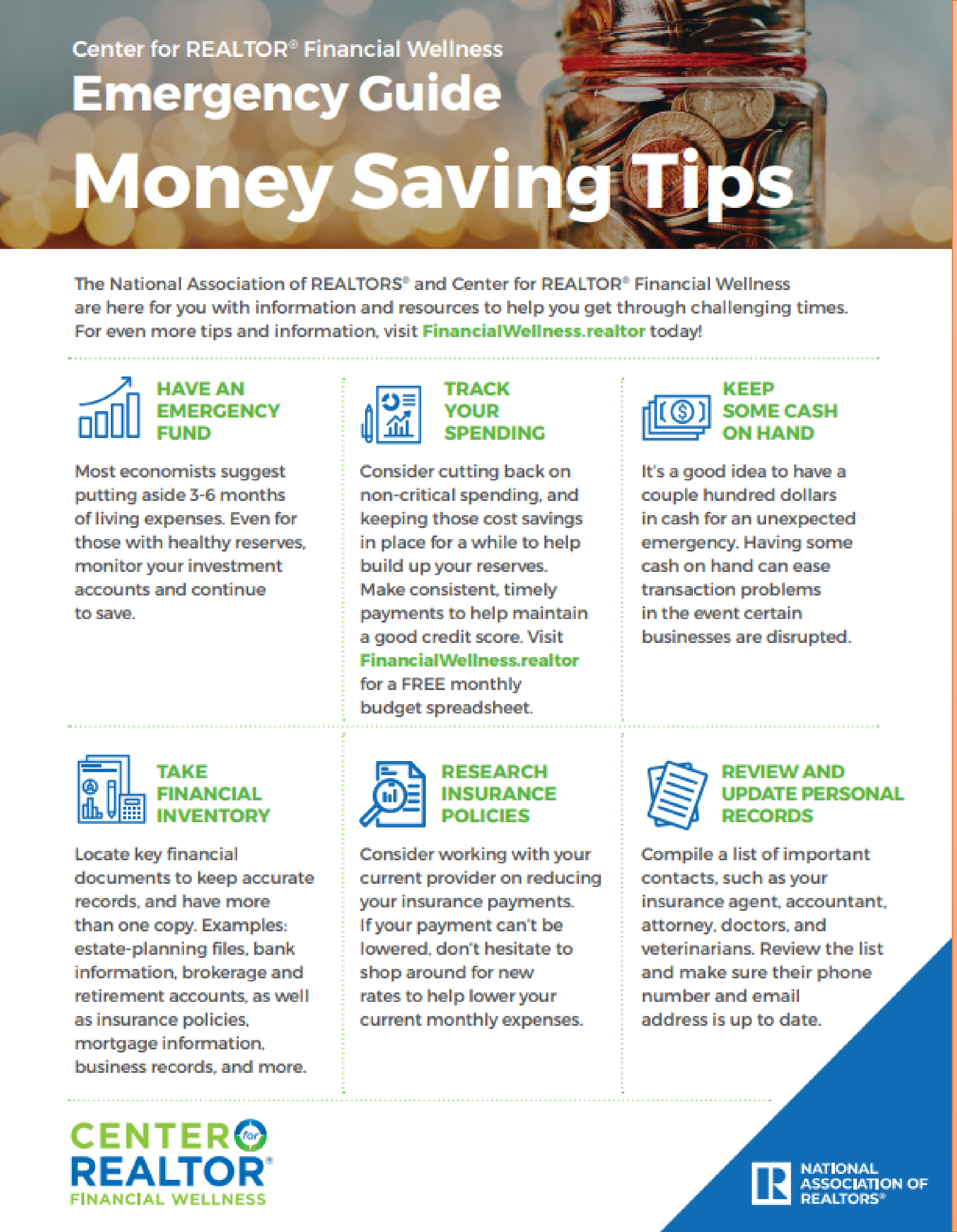

Center for REALTOR® Financial Wellness

Emergency Guide

Money Saving Tips

The National Association of REALTORS® and Center for REALTOR® Financial Wellness are here for you with information and resources to help you get through challenging times. For even more tips and information, visit FinancialWellness.realtor today!

HAVE AN EMERGENCY FUND

Most economists suggest putting aside 3-6 months of living expenses. Even for those with healthy reserves, monitor your investment accounts and continue to save.

TRACK YOUR SPENDING

Consider cutting back on non-critical spending, and keeping those cost savings in place for a while to help build up your reserves. Make consistent, timely payments to help maintain a good credit score. Visit FinancialWellness.realtor for a FREE monthly budget spreadsheet.

KEEP SOME CASH ON HAND

It's a good idea to have a couple hundred dollars in cash for an unexpected emergency. Having some cash on hand can ease transaction problems in the event certain businesses are disrupted.

TAKE FINANCIAL INVENTORY

Locate key financial documents to keep accurate records, and have more than one copy. Examples: estate-planning files, bank information, brokerage and retirement accounts, as well as insurance policies, mortgage information, business records, and more.

RESEARCH INSURANCE POLICIES

Consider working with your current provider on reducing your insurance payments. If your payment can't be lowered, don't hesitate to shop around for new rates to help lower your current monthly expenses.

REVIEW AND UPDATE PERSONAL RECORDS

Compile a list of important contacts, such as your insurance agent, accountant, attorney, doctors, and veterinarians. Review the list and make sure their phone number and email address is up to date.

CENTER for REALTOR® FINANCIAL WELLNESS

NATIONAL ASSOCIATION OF REALTORS®

Educational Offerings

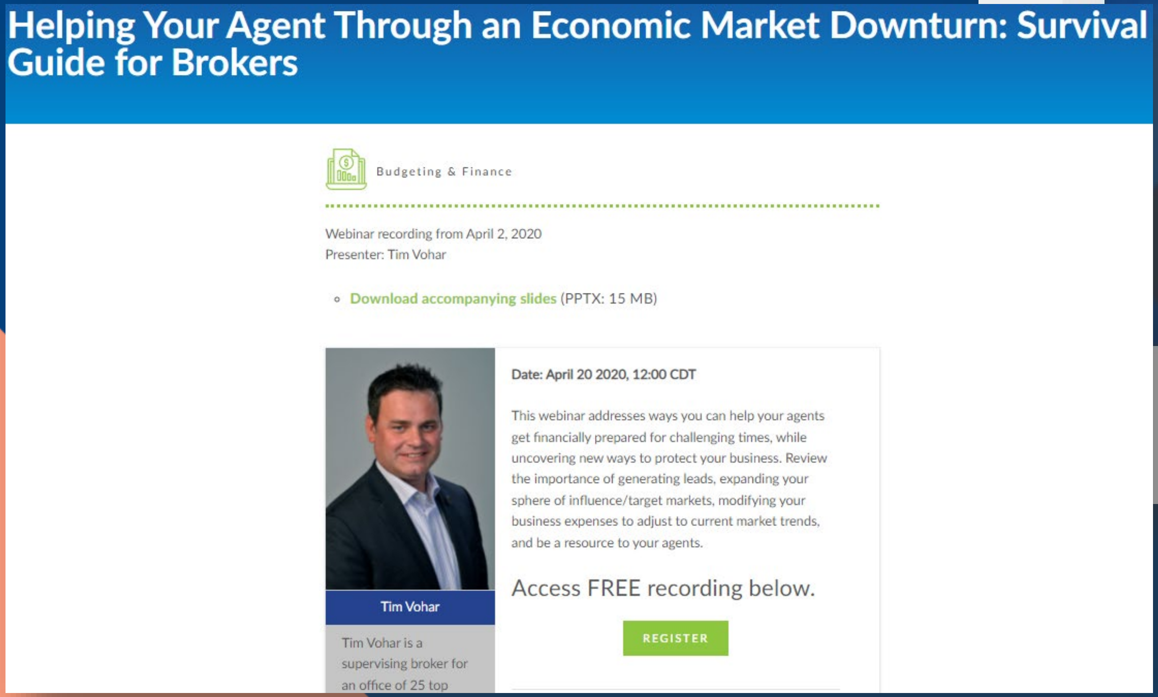
- Emergency Savings Guide
- Coming soon! Resources in Spanish
- Marketing Materials:
  - Flyers
  - Print Ads
  - Social Media Copy
  - Digital Ads
  - Financial Wellness Platform Demo Video

NATIONAL ASSOCIATION OF REALTORS®

Manage Time and Money

FinancialWellness.realtor

- Webinars
- Articles
- Available at your convenience!



NATIONAL ASSOCIATION OF REALTORS®

December 13, 2023

New Year, New Financial Strategies – Risk Management and the Year Ahead

11:00 am PST | 1:00 pm CST | 2:00 pm EST

- Target Audience: New Agent

Register now

New Year, new you! OK, we may not go to the gym every day like we thought, so how about this: New Year, More Money in Your Pocket. If you missed ways to maximize your tax deductions for 2023, don't fret. Let's focus on what we can do in 2024 to make sure that you stay as efficient as possible. Brian and Nic will give ideas on what you can do in the New Year to make the most out of your money. Plus, they'll explain what to expect in terms of economic policies, the future state of the stock market, and how it all affects your investment accounts.

Speakers: Nic Daniels & Brian Wiley, Financial Advisors at The Real Money Pros

Nic Daniels and Brian Wiley are fiduciary-only Financial Advisors with Tree City Apollon, out of Boise, Idaho. Their team provides custom tailored retirement advice, financial planning, and business strategies to clients across the U.S. Additionally, Nic and Brian are parts of The Real Money Pros, an education-based website, podcast, and nationally syndicated radio show.

Upcoming Webinar

November 8, 2023

Financial Considerations for Rent

11:00 am PST | 1:00 pm CST | 2:00 pm

- Target Audience: Mid-career Agent

Register now

Real estate investing can help you achie
REALTORS®, we have several advantage
inside knowledge of the forces and trends that dictate our local markets, to resources like private financing and discounts. Being a REALTOR® also carries with it the weight of extra accountability. As REALTORS®, we must be thorough in our disclosures and careful to assess the properties in which we choose to invest.

Speaker: Nick Krautter

Nick Krautter is the author of The Golden Handoff: How to Buy and Sell a Real Estate Agent's Business and a top REALTOR® since 2006 in the Portland, Oregon market. Nick is an avid golfer, writer, reader, talker, and still gets up early, excited about what each day holds.

Fine & Well

Feel great about your financial future.

NATIONAL ASSOCIATION OF REALTORS®

CENTER for REALTOR® FINANCIAL WELLNESS

Register today at nar.realtor/cffw/webinars

Additional Special Offers

<u>Financial Planning:</u>

a) One-time Financial Consultation:
Retail Rate: $1,000 / NAR Rate: $300
(70% discount)

b) Annual Financial Consultation and Financial Plan:
Retail Rate: $2,500 / NAR Rate: $1,000
(40% discount)

c) Enhanced Annual Financial Consultation and Financial Plan:
Retail Rate: $5,000 / NAR Rate: $2,500
(50% discount)

NATIONAL ASSOCIATION OF REALTORS®

CENTER for REALTOR®
FINANCIAL WELLNESS

Thank You!

Download:

Financial Wellness Resources

Register:

Monthly Webinars

NAR.Realtor/CFFW

Get Started:

FinancialWellness.realtor

CENTER for REALTOR®
FINANCIAL WELLNESS

Get Started!

FinancialWellness.realtor

Questions?

financialwellness@NAR.realtor

NATIONAL ASSOCIATION OF REALTORS®

November 14–16, 2023 | Anaheim, CA

REGISTER

Attend Schedule On-Site Guides Networking Expo Hotel & Travel

Monday, November 13

- **Committee Meeting: Small Broker**
  - Time – 2:30 PM – 4:00 PM PST
  - Location – Anaheim Marriott Hotel
  - Room – Grand Ballroom A-D, Lobby Level

NATIONAL ASSOCIATION OF REALTORS®

Tuesday, November 14

- **Committee Meeting: Broker Engagement Council**
  - Time – 3:30 PM – 4:30 PM PST
  - Location – Anaheim Marriott Hotel
  - Room – Grand Ballroom Salon F, Lobby Level

- **NXT Educational Sessions to Consider:**
  - New Agent Survival Secrets
  - 20 Team Meeting Ideas in 20 Minutes
  - Planning & Delivering Impactful Sales Meetings that Drive Listings, Sales, and Revenue
  - How to Get a Buyer Representation Agreement Signed
  - RISMedia Power Broker Forum
  - Secrets to Building a Real Estate Team
  - Leveraging Demographic Data to Grow Your Business
  - 2023-2024 Top Ten Issues Affecting Real Estate
  - Communicating Your Value Proposition
  - Succession Planning: Getting Ready to Retire

NATIONAL ASSOCIATION OF REALTORS®

Wednesday, November 15

- **Committee Meeting: Idea Exchange Council for Brokers Forum**
  - Time – 1:30 PM – 2:30 PM PST
  - Location – Anaheim Convention Center
  - Room – 251 C, 200 Level – North Building

- **Committee Meeting: Broker Engagement Committee**
  - Time – 3:00 PM – 4:30 PM PST
  - Location – Anaheim Marriott Hotel
  - Room – Grand Ballroom Salon G-K, Lobby Level

NATIONAL ASSOCIATION OF REALTORS®

Wednesday, November 15

- **NXT Educational Sessions to Consider:**
  - Cybersecurity & Safety Blueprint: Protecting Your Brokerage, Team, and Clients from Cyber Threats and AI/Deepfakes
  - ChatGPT is Coming for Your Job (and that's a good thing)
  - From Your Brand Visibility to Agent Productivity: RPR's Roadmap for Broker/Owners
  - Revolutionize Your Recruitment: Modern Strategies for Attracting Top Real Estate Agents to Your Brokerage
  - Communicating and Demonstrating Your Value to Secure Buyer Clients
  - 7 Ways to Help Your Agents Navigate this Market

NATIONAL ASSOCIATION OF REALTORS®

Thursday, November 16

- **NXT Educational Sessions to Consider:**
  - Compensation Strategies to Justify Your Value
  - Code of Ethics Pinch Points in a Red Hot Seller's Market
- **Visit NAR Expo Booth**
  - NAR [563]
- **Learn more – narNXT.realtor**

NATIONAL ASSOCIATION OF REALTORS®

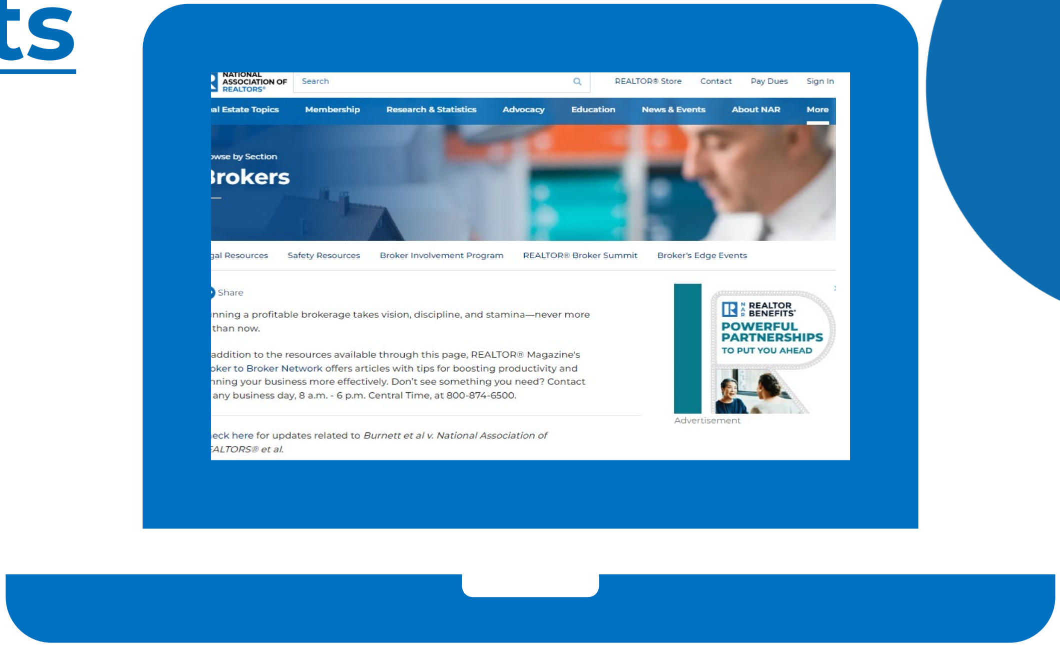
Upcoming **Broker Events**

- Broker's Edge – Registration Open!

  February 22, 2024 | Waltham, Mass.

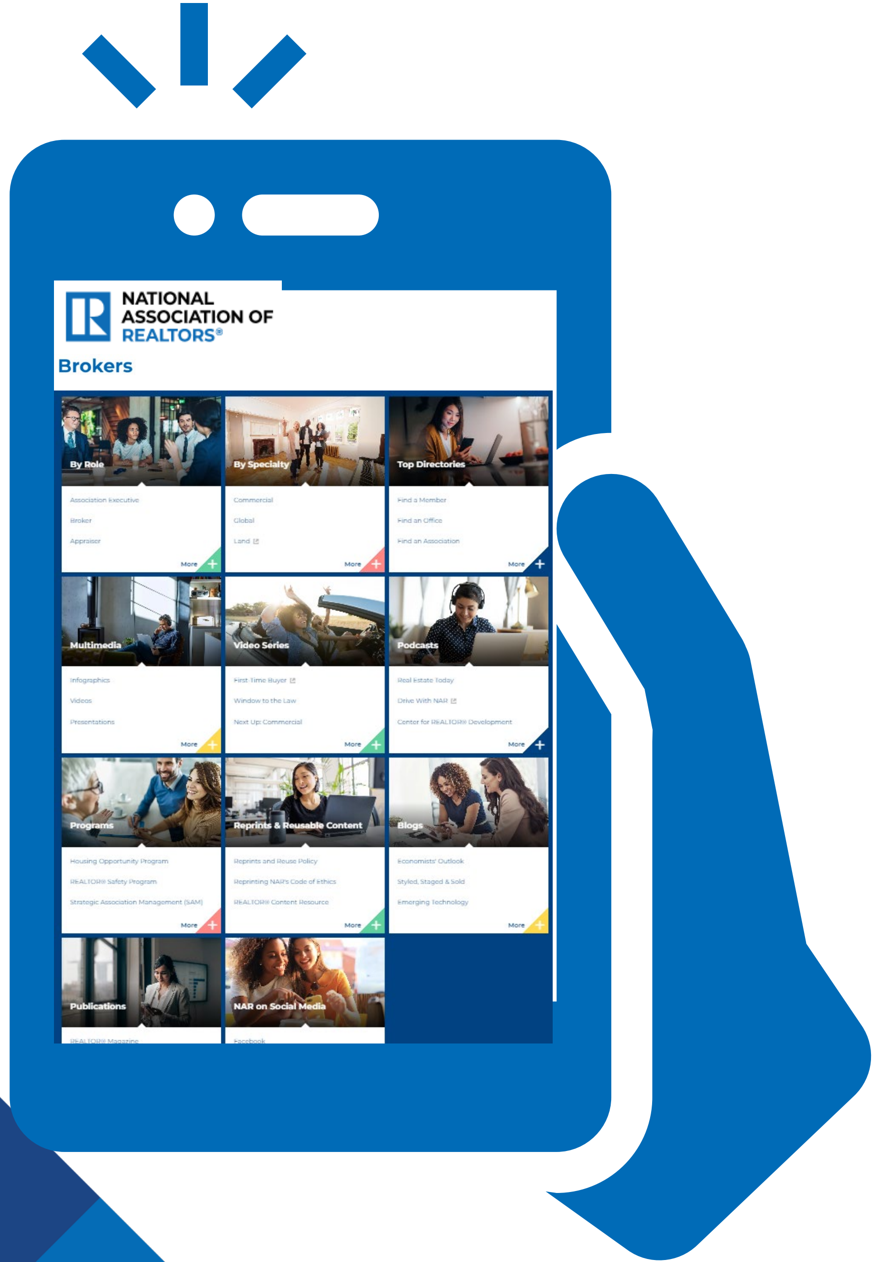
- Broker Summit

  April 18-19, 2024 | San Diego, Calif.



Visit **Broker.Realtor**

NATIONAL ASSOCIATION OF REALTORS®



Visit **[Broker.Realtor]()**

- Broker Power Hour Webinars
- Broker's Edge Events and Newsletter
- Annual Broker Summit
- Legal Resources
- Safety Resources

THANK YOU.

NARdotRealtor

nar.realtor

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