



AMERICAN  
RETIREMENT  
ASSOCIATION

## Political Action Committee

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### WHAT'S A PAC, ANYWAY?

It's a special, separate account that collects voluntary donations to support lawmakers who get what we do and why it matters. ARA PAC uses these funds only to back candidates who champion retirement policy and our profession.

# For Financial Advisors: Myths and FAQs about Contributing to ARA PAC

## WHO CAN CONTRIBUTE TO ARA PAC?

ARA members (including credentialed and uncredentialed members of ASPPA, NAPA, AESA, NTSA, and PSCA), ARA employees, and their immediate family members can contribute to ARA PAC. Federal law prohibits soliciting contributions from individuals who are not ARA members, employees of ARA, or their immediate family members. Any contribution received by an ineligible contributor will be returned.

## CAN MY COMPANY SUPPORT ARA PAC?

ARA PAC can't accept contributions directly from companies or businesses. But if your company has its own corporate PAC, it can make a \$5,000 contribution annually. So while business funds are a no-go, support through a corporate PAC is allowed.

## ARE CONTRIBUTIONS TAX DEDUCTIBLE?

Contributions to ARA PAC are not tax deductible.

## CAN FINANCIAL ADVISORS MAKE CONTRIBUTIONS TO ARA PAC?

Yes! Financial advisors may make contributions to the ARA PAC. Some advisors and firms may be regulated under MSRB Rule G-37, SEC Rule 206(4)-5 and CFTC Rule 23.451, and **the ARA PAC team is here to help with the pre-clearance process by providing you with a PAC certification letter to submit for approval to your compliance team, if needed: [PAC@usaretirement.org](mailto:PAC@usaretirement.org).**

## IS THERE A CAP ON HOW MUCH ADVISORS CAN CONTRIBUTE TO A FEDERAL PAC ANNUALLY?

For an individual, the cap on contributions annually is \$5,000.

## IS THERE A CAP ON HOW MANY CONTRIBUTIONS AN ADVISOR CAN MAKE ANNUALLY?

While cumulative caps may apply, there is no limit on how many times an advisor can contribute to ARA PAC. Some advisors choose to support the PAC monthly on automatic contributions. We can help you set up a reoccurring donation. The average contribution is \$26 per pay period.

## DOES ARA PAC ONLY CONTRIBUTE TO CANDIDATES FOR FEDERAL OFFICE?

Yes! The ARA PAC only makes contributions to incumbent candidates for federal office, and recognizes that many firms are regulated under **MSRB Rule G-37, SEC Rule 206(4)-5 and CFTC Rule 23.451**. ARA PAC does not give to political parties of states or localities. ARA PAC does not give to PAC's other than Federal Leadership PACs that certify their pay-to pay compliance back to ARA PAC.

ARA PAC recognizes that municipal finance professionals ("MFPs"), and covered associates ("Covered Associates") may be prohibited from making certain contributions, directly or indirectly, to certain state and local officials and candidates. In order to assure that contributions to ARA PAC will be used in a manner that is consistent with those restrictions, ARA PAC represents the following:

- ARA PAC is a political action committee registered with the Federal Election Commission;
- ARA PAC contributes to a wide variety of candidates for federal office and does not contribute to candidates for state and local office or to any political party of a state or locality;
- ARA PAC does not seek contributions for the purpose of supporting a limited number of state and local issuer officials or Rule 206(4)-5 covered officials who are candidates for federal office; and;
- ARA PAC contributions will not be earmarked for the purpose of supporting a limited number of state and local issuer officials or Rule 206(4)-5 covered officials who are candidates for federal office.

Federal law requires PACs to request and report the name, address, occupation and employer for each person whose contributions exceed two hundred dollars (\$200.00) in a calendar year.

### SCAN TO SUPPORT THE PAC TODAY



### WHAT ADDITIONAL INFORMATION MIGHT MY COMPLIANCE TEAM NEED FROM ME?

If your compliance team needs additional assurance—like a letter from ARA PAC—we've got you covered! Just let us know, and we're happy to help.

### QUESTIONS ON PAC OR COMPLIANCE?

Contact ARA Government Affairs staff at **703.516.9300** or **PAC@usaretirement.org**.