



# Customized 401k

This ShareBuilder 401k plan is a flexible, full-service retirement plan designed for any organization with **one to 1,000 employees**. Now you can provide affordable retirement benefits to yourself and your employees.

## Build it your way

- Get started quickly with fast online plan setup — typically less than 20 minutes — and just minutes a month to manage your plan post-installation.
- Choose whether you want your company to encourage participation with matching contributions and/or profit sharing. Matching is not required.
- If you want to help your employees get started, consider the auto-enrollment option that requires employees to opt out of the plan — a 401(k) best practice.
- Want to maximize your personal contributions? Ask about the “Safe Harbor” option.

## Tax advantages lower your costs

- If this is your company’s first 401(k) plan and you have less than 100 employees, your business is eligible for an annual \$500 tax credit for the first three years.
- Any employee matching or profit-sharing contributions you make are tax deductible for your business.
- Choose the best way to protect your personal 401(k) contributions from taxes: tax-deferred and/or after-tax with the Roth 401(k) option.

## Details to know

- Great for a start-up plan or switching your existing 401(k) plan
- Plan compliance testing and tracking
- Web-based contribution processing and ACH payment of deposits
- Full-service, online access to administer and monitor your plan
- Diverse index-based investment options comprised of Exchange Traded Funds
- Access to an online Investment Center and statements
- Access to tax-free loans
- Allows for account consolidation and rollovers
- Automatic price discounts as your plan grows

**Free quote, more info:**  
[sharebuilder401k.com](http://sharebuilder401k.com)  
**800-943-6108 x1**

## Affordable Pricing

Monthly admin fee:  
**\$0 - \$550**  
 (based on number of participants and assets)

One-time setup fee:  
**\$0 - \$750**  
 (based on assets)

## Making it Easy

Diversified ETFs  
 Free model portfolios  
 Free quarterly rebalancing  
 Free Form 5500 preparation  
 Free automatic IRA rollover services  
 Free unlimited customer support for participants



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### Q & A

**Q: Is this the right plan for my organization?**

**A:** You are an ideal candidate if:

- You have one to 1,000 employees
- You want the flexibility to design a plan that meets your specific needs for vesting, matching and/or profit sharing.
- You're looking to simplify your 401(k) administration with online tools that help automate your program

**Q: What are the available investment options?**

**A:** The plan has 20 core index funds and 5 model portfolios. A money market fund is also available.

**Q: What type of enrollment materials are needed?**

**A:** Enrollment is handled online and is paper-free. A training video and guides make it easy for employees to get started.

**Q: When does this type of plan need to be established?**

**A:** Generally, the plan must be set up by the end of the plan year.

(Plan installation date requirements are contingent upon the plan type being adopted and whether it is an existing or startup plan. Specific deadlines are set for each year.)