

# GREAT PRICING GETS EVEN BETTER

## As your 401(k) monies grow

Whether you are starting your first 401(k) plan for your business or have an established program in place, ShareBuilder 401k offers your company great value. And as your plan monies grow, **we automatically adjust your pricing lower** to help you get the most out of your program\*. At ShareBuilder 401k, we deliver straightforward, affordable pricing without any hidden charges.

**Simplified 401k** — Maximize owner contribution and avoid IRS tests

Assets	Employer Fees							Participant Fee
	One-time Setup	Monthly Administration (Estimated Participants)						Asset Management
		1 - 10	11 - 25	26 - 50	51 - 100	101 - 250	251+	
\$0 - \$499.9K	\$495	\$80	\$125	\$185	\$275	\$325	0.75%	
\$500k - \$1.9 M	\$400	\$60	\$80	\$105	\$150	\$200	0.65%	
\$2M - \$4.9M	\$250	\$35	\$45	\$55	\$75	\$100	0.55%	
\$5M - \$7.9M	no charge	no charge	no charge	no charge	no charge	no charge	0.45%	
\$8M+	We're here to help any size business save. Our pricing schedule goes on and on for those with larger plans. Just give us a call at 800.943.6108 x1 or visit <a href="http://sharebuilder401k.com">sharebuilder401k.com</a> to start your custom quote.							

**Customized 401k** — Flexible matching, vesting or profit sharing options

Assets	Employer Fees							Participant Fee
	One-time Setup	Monthly Administration (Estimated Participants)						Asset Management
		1 - 10	11 - 25	26 - 50	51 - 100	101 - 250	251+	
\$0 - \$499.9K	\$750	\$100	\$150	\$210	\$300	\$400	0.75%	
\$500k - \$1.9 M	\$600	\$75	\$90	\$125	\$180	\$240	0.65%	
\$2M - \$4.9M	\$450	\$50	\$60	\$70	\$90	\$120	0.55%	
\$5M - \$7.9M	no charge	no charge	no charge	no charge	no charge	no charge	0.45%	
\$8M+	We're here to help any size business save. Our pricing schedule goes on and on for those with larger plans. Just give us a call at 800.943.6108 x1 or visit <a href="http://sharebuilder401k.com">sharebuilder401k.com</a> to start your custom quote.							

**Tiered Profit Sharing 401k** — Reward employees by group, tenure or age

Assets	Employer Fees					Participant Fee
	One-time Setup	Monthly Administration (Estimated Participants)				Asset Management
		1 - 15	16 - 50	51 - 100	100 or More	
\$0 - \$499.9K	\$995	\$190	\$240	\$325	N/A	0.75%
\$500k - \$1.9M	\$750	\$150	\$185	\$225	N/A	0.65%
\$2M - \$4.9M	\$500	\$75	\$95	\$115	N/A	0.55%
\$5M+	no charge	no charge	no charge	no charge	no charge	0.45%
\$8M+	We're here to help any size business save. Our pricing schedule goes on and on for those with larger plans. Just give us a call at 800.943.6108 x1 or visit <a href="http://sharebuilder401k.com">sharebuilder401k.com</a> to start your custom quote.					

\*A change in the number of participating employees across a ShareBuilder 401k pricing tier may decrease or increase pricing.

# Lower Prices, Greater Savings

## How Automatic Price Discounts Work

ShareBuilder 401k wants to ensure your plan always delivers great value not only in features and services, but also in price. As your company's total plan assets exceed a pricing tier for a calendar quarter (based on an average daily balance and assuming the number of participating employees is stable), we automatically lower your administration price and asset management fee for the next quarter and on-going. The reverse is also true. If for some reason employees, markets, or other events drop your average asset balance for your company plan below your current level, your administration price and asset fee are adjusted up for the next quarter. All pricing is on a go-forward basis and is not retroactive.

Note that setup charges only apply on the initial purchase and then never again. In the event you purchase during a promotional period, you may not receive the full benefit of the promotion if the value would result in credit back to your company (doesn't go below \$0).

## Participant Fees and Expenses

These fees are applied to each person who participates in your company's ShareBuilder 401k plan:

- Our asset management fee is charged quarterly and amounts to 0.45% - 0.75% of a participant's assets per year. The amount is calculated on the average daily balance over the quarter.
- Our portfolios' average investment expense ratio is 0.17%.

Setup and annual administration fees may be eligible for a tax credit. Please consult your accountant or tax advisor for additional details.

Fees may be higher if you are working through a third-party investment advisor. Please contact your investment advisor for details.

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

### Affordable Pricing

Monthly admin fee:  
**\$35 - \$550**  
(based on number of participants and assets)

One-time setup fee:  
**\$250 - \$995**  
(based on assets)