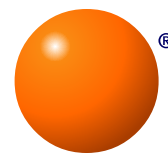






You're smart and hardworking. Pick a retirement plan that is too.

shareBUILDER 401K



We know small business owners are smart about their financial choices. ShareBuilder 401k plans are too! Designed for small business owners and their employees, our paper-free plans offer easy customization and quick access to our customer service specialists if you need assistance.

Which Plan is Right for You?

	 Individual ^{401k}	 Simplified ^{401k}	 Customized ^{401k}	 Tiered Profit Sharing ^{401k}
Designed for	Solo Owner(s) looking to save \$5,000 or more per year	Maximize owner contribution and avoid IRS tests	Flexible matching, vesting or profit sharing options	Reward employees by group, tenure or age
Employer matching	Not applicable	Required	Optional, may limit owner contributions	Likely
Profit sharing option	Enabled automatically	Standard Option available	Standard Option available	Advanced Profit Sharing

Affordable Pricing for Small Businesses

Most importantly, we offer you the opportunity to keep more money in your pocket. Great tax advantages and no hidden fees make ShareBuilder 401k plans easy and affordable for everyone. Plus we take less out with low participant fees—typically under 1% for asset management and fund expense ratios together! Get started with a one-time setup fee and an ongoing monthly fee to cover administration and a full array of services (see back).

Low Cost Solution

ShareBuilder 401k plans are typically 41% less “all in” than traditional plans*. Startup plans start at \$15 per month for a self-employed business and range up to \$550 per month for businesses with up to 1,000 employees (after a one-time setup fee). If you have an existing 401(k) plan you may qualify for admin pricing as low as zero depending on how much money is in your plan.

Great Pricing Today and Better Pricing Tomorrow... Automatically

As your company's total plan assets grow, we automatically lower your administration and asset management fee. We think this is the right way to do business—upfront, transparent, and a great price!

Get a Quote today at sharebuilder401k.com and see how low our pricing can be!

Save Now and Later

Our 401(k) plans help you save on taxes now and for a better retirement later. Visit sharebuilder401k.com to get an online quote in just three minutes. Or call us at **800-943-6108**, option 1.

Avoid Hidden Costs

Most providers' 401(k) plans have extra undisclosed fees. To learn more about 401(k) costs and make certain you get the best-priced plan, visit 401kcostguide.com.

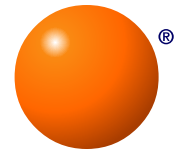
* Price estimates are based on quote requests, interviews and printed data from leading small business 401(k) providers in Q2, 2011 and other 2010 industry data, and is compared to ShareBuilder Simplified 401k Plan. Participant fee savings are based on a plan with \$50,000 in total assets. Plan sponsors should contact plan providers directly to compare the most up-to-date costs of service for their plan size, assets, and needs.

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Advisory services are provided by ShareBuilder Advisors, LLC, a registered investment advisor and a subsidiary of ING Bank, fsb.

401(k) plans are: Not FDIC insured · Not bank guaranteed · May lose value

Your retirement plan: easy and affordable.



Our Complete Suite of Services

Sponsor/Employer Tools & Support	How this Helps
Simple online plan installment	Get started quickly and efficiently
Experienced implementation specialists	Assists you with setup, rollout, and administration
Dedicated customer success manager	Ensures your current and future needs are met
Online participant management	Add, delete, and manage participants easily
Automatic employee enrollment	Ensures employees start saving now
Online reporting and transaction details	See where your plan is at any time
Easy payroll module	Makes paycheck management simple
Year-end tax checklist tool	Simplifies your tax filings
Signature-ready Form 5500 for IRS reporting	Saves you time by preparing key documents automatically

Participant/Employee Tools & Education	How this Helps
Online enrollment and education	Gets employees started simply and easily
Online statements and account management	Know how your account is doing 24x7
Online research for investment selection	Choose the investments that match your goals
Diverse list of Exchange-Traded Funds	Helps build your wealth with low expense ratios
Traditional and Roth 401(k) options	Maximize your savings with different account types
Automatic asset rebalancing	Maintains allocations according to your goals
Automatic IRA rollover when employees leave	Simplifies transfer of your 401(k) assets
Online forms for beneficiaries, rollovers, etc.	Eliminates time-consuming paperwork
Access to loans from your account	Borrow funds and pay interest to yourself
Toll-free phone and email support	Provides answers to participant questions