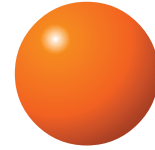


You're smart and hardworking.

shareBUILDER 401K



Pick a retirement plan that is too.

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.

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.

Which Plan is Right for You?

	PLAN4ONE	PLAN4TEN	PLAN4MOST
Designed for	Owner-operated, no employees	2–10 employees, max owner contributions	2+ employees
Employer matching	N/A	Required	Optional
Profit sharing option	Yes	Yes	Yes

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 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).

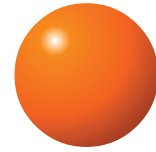
Avoid Hidden Costs

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.

ShareBuilder 401k Pricing

	PLAN4ONE (owner-operated)	PLAN4TEN (2–10 participants)	PLAN4MOST (2–15 participants)	PLAN4MOST (16–50 participants)	PLAN4MOST (51+ participants)
One-time setup	\$195	\$495	\$995	\$995	\$995
Monthly administration	\$15 per participant	\$95 flat	\$100 flat	\$150 flat	\$200 flat

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