

BIG 401(k) BENEFITS. SMALL PRICE.

The 401(k) for any office size.

Whether you're a one person shop, or a growing business, find out how ShareBuilder 401k from Capital One makes it simple for you to lower your taxes now and help you save more money for tomorrow.

Less taxing, more saving.

A ShareBuilder 401k can give [tax benefits](#) today, and save you more than enough to pay for itself over the long run. Plus, it's built to be simple to manage online. How's that for a win-win-win?

Just consider an owner with income taxed at 25% who decides to contribute the \$18,000 401(k) maximum. The owner protects \$4,500 from taxes this year. For a business with less than 15 employees, this tax savings can be more than 3.5 times the administrative costs of a ShareBuilder 401k!

But the real secret sauce is putting your money to work building a healthy nest egg. Putting away this kind of dough for 20 or 30 years, sprinkle in some compound growth of your investments, and you might just find yourself sitting pretty with a [cool million or more](#). If you have employees that participate, they may just thank you too!

401(k)s stack big versus traditional IRAs.

Check out the advantages of a 401(k) over an IRA. Over three times the contribution limit, over five times the 50+ catch-up limit, and no Roth income limit. It's virtually no contest.

Tax Breaks At-A-Glance

- \$500 tax credit if it's your first 401(k) plan and you have employees
- Matching, profit sharing and admin fees are deductible for your business
- Contribute up to \$18,000 tax-deferred in 2016 plus any matching you receive
- You can choose to contribute after-tax dollars into a [Roth 401\(k\)](#)—no income limits—which will not be taxed again when withdrawn after age 59½

And remember, it's always wise to check with your tax advisor.

	401(k)	IRA
2016 contribution limit	\$18,000	\$5,500
Age 50+ catch-up amount	\$6,000	\$1,000
Roth income limit	None	\$131,000*
Penalty-free access if needed	Yes, loan	No

* Beginning at \$116,000, the amount you are allowed to contribute begins to decrease, hitting \$0 at \$131,000.

ShareBuilder Advisors, LLC, does not advise on tax requirements or issues. The example is for general information only and should not be construed as investment or tax advice as each person's situation may be different. It's always recommended to consult with a tax advisor to discuss appropriate tax strategies.

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ShareBuilder 401k and Spark 401k are the marketing names for Capital One Advisors, LLC.

Securities and services are: Not FDIC insured • Not bank guaranteed • May lose value • Not a deposit • Not Insured by any Federal Government Agency

Plans for any size office.

No matter the size of your business, we have a plan that can help. After the one-time setup fee, pricing starts at \$15 per month for a self-employed business and ranges up to \$550 per month for businesses with 1000 or more employees.

	 Individual 401k	 Simplified 401k	 Customized 401k	 Tiered Profit Sharing 401k
Designed for:	Solo Owner(s) looking to save \$5,500 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
Pricing Starting at:	\$15 per owner, per month	\$80 per month	\$100 per month	\$190 per month
Employer Matching:	Not Applicable	Required	Optional	Likely
Profit Sharing Option:	Enabled Automatically	Standard Option Available	Standard Option Available	Advanced Options

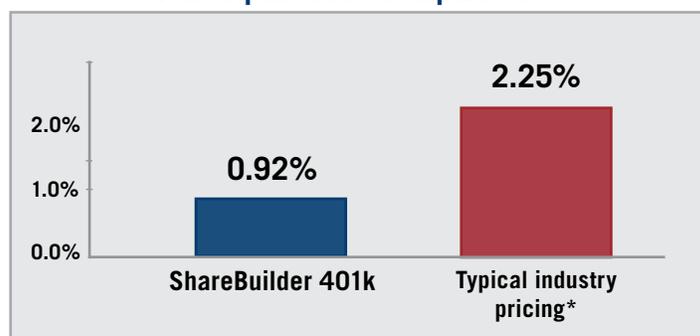
Funds that help your money work harder.

Fund expenses can be a real drag. Our [100% index-based](#) approach can save you nearly 50% on fund expenses and fees compared to other top providers for first-time 401(k) buyers.

We offer well known Exchange-Traded Funds (ETFs) and one money market mutual fund. The rock-bottom expenses of ETFs can help your money work harder.

ShareBuilder 401k can save you and your employees thousands of dollars over time through our low participant fees.

Participant Fees Comparison



* 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's Simplified 401k plan, based on a plan with \$50,000 in total assets.

A 401(k) you can set up over lunch.

Setting up a 401(k) doesn't have to take miles of paperwork. With ShareBuilder 401k you can set up a powerful retirement plan in just 10-20 minutes online.

- Manage your plan in minutes each month
- Provides easy online videos, calculators and guides for employees
- Delivers all the latest features like auto-rebalancing, auto-enrollment and Roth 401(k)
- 5 model portfolios make it simple to get started right

ShareBuilder 401k Consultants and Customer Success Managers are licensed professionals dedicated to servicing your account. They'll help you get started, assist you with rollout and administration, and support your on-going needs.

And there are no hidden fees to worry about. All the pricing of our plans and features are listed for everyone to see on our website and in our [custom quotes](#).

FINALLY, A 401(k) PLAN ANY BUSINESS CAN AFFORD.

Get a quote today at sharebuilder401k.com

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