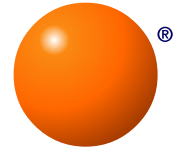


# You're smart and hardworking.

## 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.

### 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 39% less than traditional plans\*. Startup plans start at \$13.50 per month for a self-employed business and range up to \$270 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 [401kpricing.com/costco](http://401kpricing.com/costco) and see how low our pricing can be!

### Save Now and Later

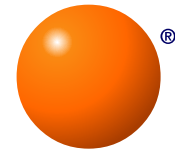
Our 401(k) plans help you save on taxes now and for a better retirement later. Visit [401kpricing.com/costco](http://401kpricing.com/costco) to get an online quote in just three minutes. Or call us at **866-817-1719**, option 1.

### 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 [401kpricing.com/costco](http://401kpricing.com/costco).

\*Plan costs and fund fees are based on a Q2, 2008 competitive survey by PAI and ShareBuilder of leading 401(k) providers for a start-up 401(k) plan with 10 employees and 8 participants. © 2010 ShareBuilder Corporation. ShareBuilder is a registered trademark of ShareBuilder Corporation. ShareBuilder 401k is offered through ShareBuilder Advisors, LLC, a registered investment advisor and a subsidiary of ING Bank, fsb, that is not affiliated with Costco. By opening an account, you will become a customer of ShareBuilder Advisors, LLC. Costco is not an advisor or broker and is not facilitating your 401(k) plan or portfolio selections. Costco will have no involvement in any account you establish with ShareBuilder. Costco is not responsible or liable, directly or indirectly, for any information provided by ShareBuilder or for any damage or loss arising out of or in connection with ShareBuilder Advisors or the 401(k) program. 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