

ShareBuilder 401k

Helping American's Save Smarter

BROUGHT TO YOU BY:
CHEAP401K.NET
877-431-6997



ING  **DIRECT**



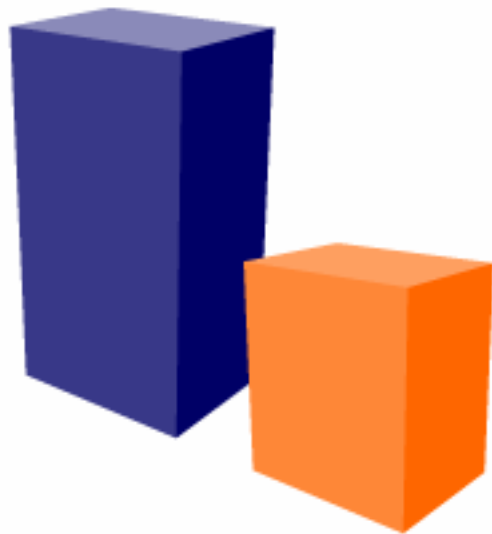
Getting Started is a Cinch

Easy as



1. [Click here](#) to start by providing a few more details about your company
 2. Complete the 401(k) Design Planning fields and click on the Continue button
 3. Review your custom quote and click on the Purchase button
- It only takes four or five minutes to buy your plan!

“What if technology, service & investments were intuitively interwoven to **lower 401(k) costs?**”



“What if the fund options historically **beat 70%+** of typical 401(k) offerings?”



“What if there was **no paperwork** for you or your employees?”



Standard Pricing Schedule

401(k)

ShareBuilder 401(k) Plans

Our goal is to provide straightforward, affordable pricing without any hidden charges. Please take time to review the pricing schedules. To get a custom quote for your business, [click here](#).

	PLAN ONE [®] owner-operated	PLAN TEN [®] 2-10 employees Safe Harbor	PLAN MOST [®] 2+ employees
Plan Sponsor Costs			
Setup*	\$195	\$495	\$995
Annual Administration	None	None	None
Monthly Administration	\$15 per participant	\$95	\$100 \$150 \$200
2-15 participants 16-50 participants 51+ participants			
Participant Costs			
Annual Account Fee**	0.75%	0.75%	0.75%
Distributions/ Withdrawals	\$50/event	\$50/event	\$50/event
Loans	\$75/loan	\$75/loan	\$75/loan
Required minimum distribution	\$100	\$100	\$100

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

**Annual Account fees of 0.1875% are assessed at the end of each calendar quarter on a pro-rated basis. Account Fees may be higher if you are working through a third-party investment advisor. Please contact your investment advisor for details.

Custom Services

ShareBuilder offers full-service 401(k) plans. Should you require custom or non-standard options, those charges are listed below for your comparison. This also includes ongoing support.

“What if all 401(k) fees were **100% transparent** and **disclosed** upfront and on-going?”



“What if you got all this with exceptional service?”



Introducing shareBUILDER 401K

An ING Direct Subsidiary



Online & Paper-free

- Setup your plan in ~20 minutes
- Minutes to manage a month



All ETFs

- The Power of Indexing
- Top Fund Providers



All-in-One

- Investment Line-up
- Integrated Administration

Today's Topics



- 1 Overview of ShareBuilder 401k
- 2 The simple to manage solution
- 3 ETFs: the low-expense advantage for retirement plans

ShareBuilder 401k is leading the way



Created Exclusively for Businesses of 1 to 250 employees

- Easy**
- **Online & paper-free**
 - **Simple administration**

- Affordable**
- **Low-cost solution**
 - Typically >39% lower admin costs*
 - Plus Costco member savings

- Smart**
- **Index-based funds:**
 - Low-expense
 - Diversified
 - Automated



* Typical industry pricing is based on a Q2, 2008 competitive survey by ShareBuilder of leading 401(k) providers. First-year costs are based on a company of 10, with 8 participating employees. ShareBuilder pricing is based on enrollment in a ShareBuilder 401k PLAN4TEN. As you'd expect, pricing and savings may vary depending on the number of participants.

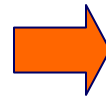
A 401(k) Designed for Your Business



Business Owner Considerations*

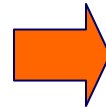
ShareBuilder 401k Solution

1. Low management fees (49%)



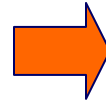
Typically **39% less** than traditional providers

2. Fund performance (34%)



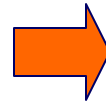
Indexes historically **beat 70%** of managed funds

3. Breadth of features (33%)



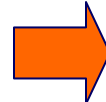
Roth, auto-rebalance, model portfolios

4. Low expense ratios (29%)



20 bps average expense for model portfolios

5. Simplified administration (26%)



Online, **paper-free**, automatic

*Source: 2008 ShareBuilder 401(k) / Harris InterActive Small Business Annual Retirement Trends Survey

Just Minutes for Sponsor to Administer



Paperwork eliminated

- 100% online plan administration
- Online statements & performance

We cover the details

- ✓ Tax reporting & Compliance testing
- ✓ Signature-ready Form 5500
- ✓ Roth 401(k)
- ✓ Safe Harbor Options
- ✓ Automatic Employee Enrollment
- ✓ Automatic IRA Rollover services
- ✓ Easily integrates with payroll services
- ✓ Unlimited customer support including tailored employee education meetings

The screenshot displays the 'Index Funds' section of the ING DIRECT shareBUILDER 401K website. It features a navigation bar with 'Overview', 'Model Portfolios', 'ETF Index Funds', and 'Education'. Below the navigation, there are tabs for 'Fund Descriptions' and 'Fund Performance'. The main content area is titled 'Equity Funds' and includes a table of performance figures as of 12/31/2007*. The table lists various equity funds with their symbols, names, and performance metrics across different time periods (3 Mo, YTD, 1 Yr, 3 Yr, 5 Yr, 10 Yr, Since Inception) and an Expense Ratio.

Symbol	Name	3 Mo	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception	Expense Ratio
SPY	SPDRs	-3.67%	5.14%	5.14%	8.48%	12.61%	5.77%	10.30%	0.11%
IWF	iShares Russell 1000 Growth Index	-1.31%	11.49%	11.49%	8.35%	11.88%	N/A	-2.46%	0.20%
QQQQ	NASDAQ 100 Trust Shares	-0.27%	19.02%	19.02%	9.01%	16.46%	N/A	0.26%	0.20%
DIA	DIAMONDS Trust, Series 1	-3.97%	8.79%	8.79%	9.54%	12.03%	N/A	7.31%	0.18%
IWD	iShares Russell 1000 Value Index	-6.07%	-0.72%	-0.72%	9.05%	14.38%	N/A	7.14%	0.20%
MDY	MidCap SPDR's	-3.30%	7.22%	7.22%	9.89%	15.77%	10.81%	13.70%	0.25%
DVY	Dow Jones Select Dividend Index	-6.05%	-5.67%	-5.67%	5.02%	N/A	N/A	9.60%	0.40%
IWM	iShares Russell 2000 Index	-4.28%	-1.76%	-1.76%	6.67%	16.15%	N/A	8.12%	0.20%

Simple for Employees to Enroll



Online tools help employees get started quickly

Welcome John Black | Logoff

Employee Site **ING DIRECT** | shareBUILDER 401K

[ShareBuilder Enrollment](#) Home Manage Your Account

Sample Plan ShareBuilder 401(k) Enrollment

Welcome to the Sample Plan ShareBuilder 401(k) Plan. To view and manage your 401(k) Account, you will need to spend a few minutes completing this enrollment process. Once you complete these five easy steps, you will be on your way to saving for your retirement.

Step	Enrollment Requirement	Status
1	Watch the enrollment video	To be completed
2	View the Plan Highlights	To be completed
3	Setup how much you would like to contribute	To be completed
4	Choose your investment elections	To be completed
5	Designate your beneficiary	To be completed

- Online Enrollment Video & Guides
- Simple-to-use Enrollment Wizard
- Free Customer Care Support

<Company Name> ShareBuilder 401(k) Enrollment

Video Highlights Contributions **Investments** Beneficiaries

Investment Elections

Your ShareBuilder 401(k) gives you the choice of how you want to allocate your future contributions. You can either select from a list of model portfolios that align with your investing strategy or you can create a custom portfolio of [Exchange-traded Funds \(ETFs\)](#).

Select how you want to invest your future contributions

I want to use a model portfolio. [More Information](#)

I want to select the investments on my own. [More Information](#)

Select a Portfolio

Stable Portfolio	Investment	Allocation
<input checked="" type="radio"/> Stable		
<input type="radio"/> Conservative		
<input type="radio"/> Moderate		
<input type="radio"/> Balanced		
<input type="radio"/> Aggressive		

Investment	Allocation
<input checked="" type="checkbox"/> AGG Lehman Aggregate Bond	20%
<input type="checkbox"/> RWD Russell 1000 Value	20%
<input type="checkbox"/> RWG Russell 1000 Growth	20%
<input type="checkbox"/> RWI Russell 2000 Index	20%
<input type="checkbox"/> TIP Lehman Treas Inflation	20%

Stable investors prefer low-risk investments that don't tie up money in long-term commitments. Their priority is to earn interest while taking minimal risk. Stable investors are low risk investors.



Great tools for any employee need



Easy online tools put investment strategy on auto-pilot

- Easy online training & guides
- Retirement Calculator
- Online Investment Center
- Model Portfolios
- Quarterly Rebalancing
- Commission-free Trades
- Quarterly Customized Employee Account Review
- Customized Performance Reports

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Sample Plan | **ING DIRECT** | shareBUILDER 401K

Home | My 401k | Manage Your Account

Current Balance | **Manage Existing Balances** | Future Contributions | Loans | Plan Information

Manage Existing Balances

Transfer By Percent | **Fund Reallocation** | Exchange Limits | Redemption Fees

[Click here for investment information.](#)

Fund Reallocation of Existing Balances

NOTE: This will not affect the allocation of future contributions.

Symbol	Fund Description	Value	Current Allocation	Reallocate Percent
DIA	DIAMONDS Trust Ser 1			<input type="text"/> %
ICF	iShares Cohen & Steers Realty Majors			<input type="text"/> %
DVY	iShares Dow Jones Select Dividend Index			<input type="text"/> %
SHY	iShares Lehman 1-3 Yr Treasury Bond			<input type="text"/> %
IEF	iShares Lehman 7-10 Yr Treasury			<input type="text"/> %

Support Every Step of the Way



Setting up your business for success



Select

Success Manager

- Assess business 401(k) needs & objectives
- Explain pricing & matching options
- Recommend suitable plan type

Setup

Installation Specialist

- Finalize plan features
- Gather employee census data
- Complete & send plan document
- Coordinate conversion

Manage

Customer Care Agents

- Provide toll-free and email-based support for employers & employees
- Handle distributions, plan amendments, & other ongoing inquiries

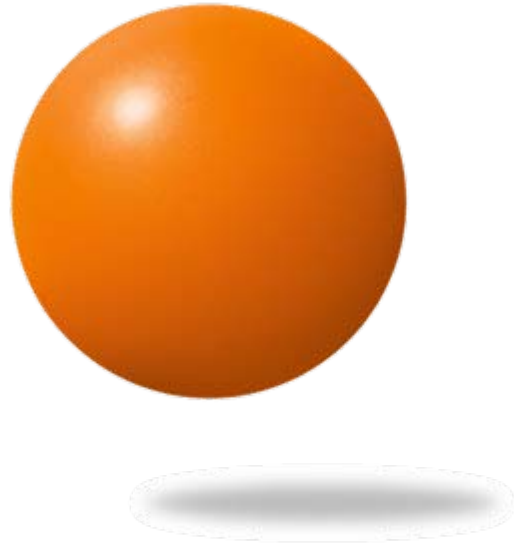
Seamless integration with top Administrator



ShareBuilder seamlessly integrates with PAi for administration

PAi is a top administrator

- Over 20 years of plan administration experience
- Managing 8,000 401(k) plans with \$4B in assets
- Recordkeeping for 475,000 participants
- 97% retention rate (versus 86% for industry average)
- Proprietary Microsoft.NET and XML-based platform
- US Chamber of Commerce Blue Ribbon Small Business Award in 2006, 2007, 2008 and 2009



The 100% ETF Solution

The great idea of pairing market performance with low expenses

The ShareBuilder Philosophy



Focusing on the **factors that can be controlled** is the most effective way to help participants succeed

Asset Diversification

Research suggests the most important decision is the asset allocation across stock, bond, and cash

A Long-Term Proposition

Trends or momentum are short-term and not an “investment philosophy”

Costs Matter

Low management fees and transaction costs are a head start in earning competitive returns

The Philosophy led to an all-ETF solution



- 1 ETFs cover both popular asset classes and **other important categories** not typically offered in 401(k)s
- 2 Indexing has **outperformed** 70-85% of actively-managed funds over the long-term
- 3 ETFs are **low-expense leaders** and ShareBuilder's proprietary technology **waives trading fees**

ShareBuilder is not a fund provider which enables unbiased selection

Indexing is tough to beat



Fund Category	Comparison Index	Funds Underperforming the Index*
Large-cap blend	S&P 500	71.9%
Mid-cap blend	S&P MidCap 400	79.1%
Small-cap blend	S&P SmallCap 600	85.5%
International	S&P 700	83.5%

*Standard & Poor's Indices Versus Active Funds Scorecard, 20 April 2009.



Key performance drivers of funds (5 year period)

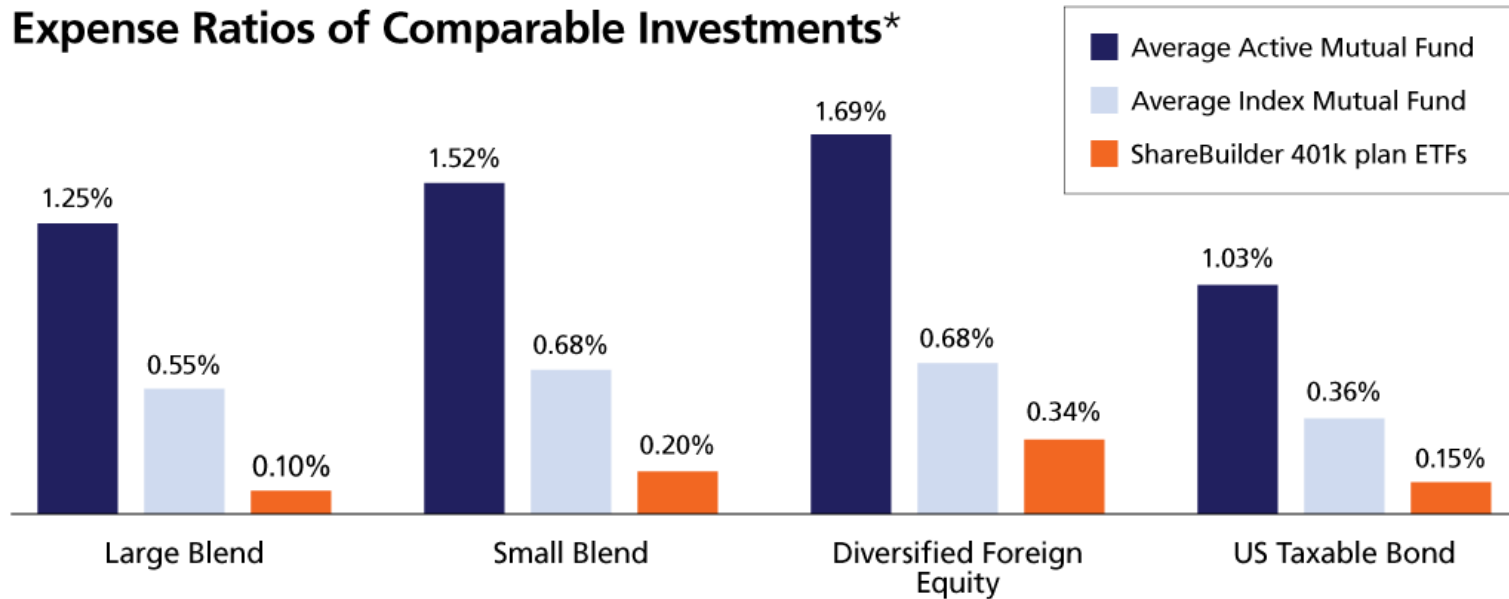
- Manager Tenure¹ -- pretty much irrelevant with index funds
- Expense Ratios¹ -- index funds are very low expense

¹ Standard & Poor's Mutual Fund Performance Persistence Scorecard, 12/31/2008

ETFs are low-expense leaders



Expense Ratios of Comparable Investments*



*Source: Strategic Insight, 12/08, and expense ratios for ShareBuilder 401(k) ETF options of: SPDRS, iShares Russell 2000, iShares MSCI EAFE Index Fund, and iShares Barclays 1-3 Year Treasury Bond respectively.

ETFs likely to gain a bigger cost advantage



Kiplinger.com

TIMELY, TRUSTED PERSONAL FINANCE ADVICE & BUSINESS FORECASTS

“Fund Expense Ratios on the Rise” 04/28/09

Fund Companies are hiking fees as their assets shrink.

MarketWatch

“Fink says BlackRock won’t raise iShares ETF fees” 6/12/09

We’re going to keep them where they are or bring them down.

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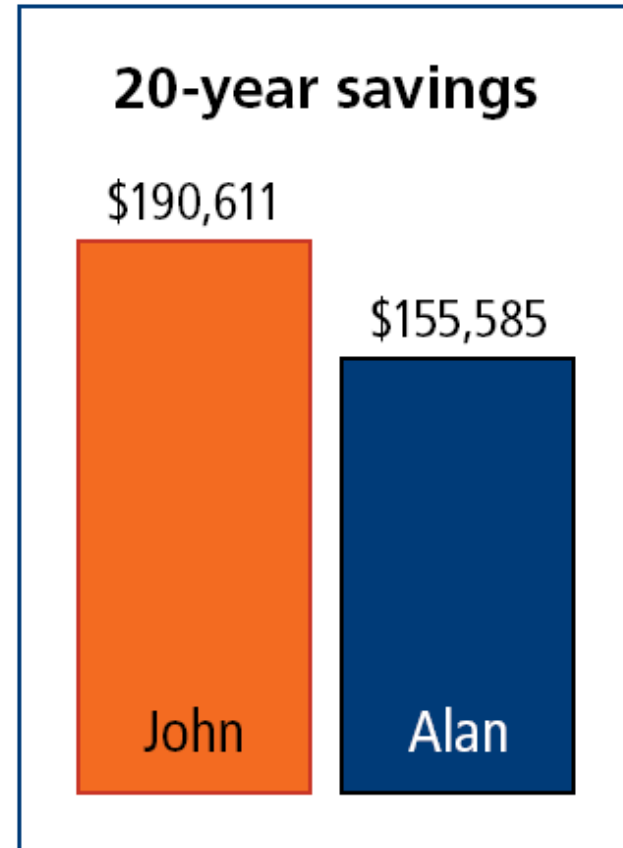
shareBUILDER 401K

The impact of costs are real



\$35K more in 20 years
\$98K more in 30 years!

- Two investors
- Each with \$50K invested
- 8% fixed returns for each
- 1% fees for John
- 2% fees for Alan



This hypothetical presentation is based on a fixed annual 8% return with no distributions or tax considerations, and does not imply future returns. Actual experience will vary with investment selections and changing market conditions.

The ShareBuilder 401k ETF Line Up

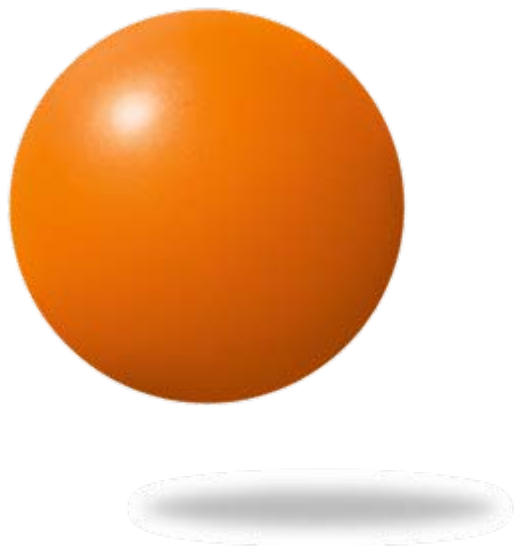


Equity	Fixed Income / MM	Specialty
SPDRs (S&P 500)	iShares Barclays TIPS Bond Fund	iShares Cohen & Steers Realty Majors
iShares Russell 1000 Growth Index	iShares Barclays 1-3 Year Treasury Bond Fund	iShares MSCI Emerging Markets Index Fund
NASDAQ 100 Trust Shares	iShares Barclays 7-10 Year Treasury Bond Fund	iShares MSCI EAFE Index Fund
DIAMONDS Trust, Series 1	iShares Barclays Aggregate Bond Fund	
iShares Russell 1000 Value Index	RBB Fund, Inc: Money Market	
MidCap SPDRs		
iShares Dow Jones Select Dividend Index		
iShares Russell 2000 Index		

Top Reasons to move to ShareBuilder 401k



- 1 Ease of online & paper-free tools
- 2 Reduce business administration costs
- 3 In-person support from your advisor
- 4 Low-expense, market efficient funds and portfolios
- 5 Latest features including Roth, auto-rebalancing, auto-enrollment, and Signature-Ready 5500



Thank you for your time

Questions?

877-431-6997

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