



Meet Spark 401k

Our small business 401(k) plans offer:

Low Costs—Up to 66% less than the industry average

Tax Advantages—Potential to save and defer up to \$55k

Dedicated Support—Help with setup & easy access to loans

[Get Pricing \(http://landing.spark401k.com/rs/48](http://landing.spark401k.com/rs/48)

Plans Designed for Small Business
See our plans
(BusinessesWithEmployees)

Why start a 401(k)?
Learn the basics (Employee)

Low-expense Exchange Traded Fund options
View funds (Funds)

401(k) Plans for Small Business

Our 401(k) plans are designed to be the low-cost retirement solution for small businesses. Spark 401k provides an online experience that delivers comprehensive retirement plans. Whether you're looking for a R 401(k), we're here to help you save for the retirement you envision.

* 401(k) plans offered by Capital One Advisors range from 21% to 66% less than the industry average at various data points from \$50K plan with 6 participants to a \$100M plan with 2,000 participants based on **401k Averages Book 2017** Data and Capital One Advisors (formerly ShareBuilder Advisors). Cost comparisons are based on plan assets and number of participants and reflect core on-going 401(k) plan expenses that a company and/or its employees can expect to incur as a percentage of plan assets. Expenses include administration, recordkeeping, tax filing prep documents, plan testing, fund expense ratios, and other investment costs passed on to every participant to service the plan. It does not include unique employee initiated transactions such as loans or distributions. Spark 401K pricing is based off standard pricing rates for a typical Spark 401K Safe Harbor 401(k) plan.

Investment Products Are:

- **Not Insured By The FDIC**
- **Not Insured By Any Federal Government Agency**
- **Not A Deposit Or Other Obligation Of, Or Guaranteed By, The Bank**
- **Subject To Investment Risks, Including Possible Loss Of The Principal Amount Invested**

Banking and lending products and services are offered by Capital One, N.A. and Capital One Bank (USA), N.A, Members FDIC (<https://www.capitalone.com/redirect?dest=http%3A%2F%2Fwww.fdic.gov&Log=1&EventType=Link&ComponentType=T&LOB=MTS%3A%3ALORT6ME8Z&PageName=Home+Page+Dynamic&PortletLocation=4%3B16-col%3B10-1-2&ComponentName=services%3B9&ContentElement=1%3BFDIC&TargetPageName=http%3A%2F%2Fwww.fdic.gov>).

Investment advisory services are provided by Capital One Advisors, LLC, an SEC-registered investment advisor.

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