

## Why CEO's choose Shelton 401(k)

CalSavers, California's mandatory employer retirement savings program, has rolled out. You may be asking "Do I care how prepared my employees are for their retirement?"

**If you have to select a retirement plan option for your business, consider Shelton 401(K).**

	<b>Shelton 401(k)</b>	<b>Calsavers Program</b>
Options	<b>Traditional and Roth 401(k)</b>	<b>Roth IRA</b>
Contribution Limits	<b>\$19,500 annual</b>	<b>\$6,500 annual</b>
Opportunity for Company Match?	<b>Yes</b>	
Employee eligibility	<b>All employees eligible</b>	<b>Employees with gross income over \$124,000 ineligible</b>
Support and Education	<b>Live on-site education sessions and online support</b>	<b>Online support</b>
Product	<b>5 model portfolios and 36 mutual funds</b>	<b>Target date funds and 4 mutual funds</b>

Why do business owners choose Shelton 401(k) versus the competition?

- We reduce plan sponsor risk with our fiduciary services as ERISA 3(38) Investment Manager
- As a 3(38) Advisor, Shelton Capital holds the greatest stake in a 401K) plan as we possibly can
- Our product contains a thoughtful selection of actively and passively managed stock and bond funds – something for every type of investor

Why do clients stay with Shelton Retirement Plan Services year after year?

- We provide authentic client service to plan sponsors and participants
- We offer live investment education at our customers' offices
- Experienced financial professionals answer all calls and provide solutions

Our Low-Cost Retirement Plan Product

- Thoughtful selection of stock and bond funds and five model portfolios
- Actively managed and passive index funds
- Five model portfolios
- Socially responsible investment selections
- No hidden fees
- Simple, straightforward solution

Great companies deserve great 401(k) plans and retirement options.