

Products and Services

Overview

Many Americans believe that investing is an activity that's out of their reach. At ShareBuilder, we are changing that perception. We believe everyone should be able to invest. That's why we've eliminated account minimums, reduced commissions, and removed account maintenance fees. We're dedicated to providing a platform that allows people to save for the long-term.

Account Types

ShareBuilder offers six types of investment accounts Individual, Joint, Custodial, Educations Saving Plan (ESA) Roth and Traditional IRAs to best fit your needs:

Individual Account

The most common type of account is the individual account, which is created for one person. This is a perfect account for your own personal investments.

Joint Account

Two people can open a joint account and share the rights and rewards together. There are specific tax implications on joint accounts, so be sure to educate yourself before opening this type.

IRA Accounts

A Traditional Individual Retirement Account (IRA) is one of the investment options available to help you personally prepare for retirement. Contributions to a Traditional IRA may be tax-deductible, depending on your eligibility, and you are required to begin taking distributions once you reach age 70½.

A Roth Individual Retirement Account (IRA) is one of the more recent investment options created to help you prepare for your retirement. To open and contribute to a Roth IRA, you must meet certain eligibility requirements set by the IRS. Contributions are made on an after-tax basis, and earnings generated by a Roth IRA may not be subject to taxes upon a qualified distribution.

Educational Savings Account

An Education Savings Account (ESA) is an account created to provide for the educational expenses of the designated beneficiary. Your contributions to an ESA are made on an after-tax basis, and earnings generated may not be subject to taxes (upon a qualified distribution).

Custodial Account

A Custodial Account is created for a minor, who is the beneficial owner of the account and its assets. However, a custodian manages the account until the minor reaches the age of distribution for their home state. Earnings (up to a certain amount) will be taxed at the minor's rate.

Trading Information

You are in direct control of your account and are able to select investments that suit you best. We offer various investments, beginning with choices such as:

- **Stocks:** Stocks are a basic investment, and we can provide you with the tools and resources to help you choose the right stock for you.
- **Exchange-Traded Funds (ETFs):** Diversification is important in any long-term investment strategy; ETFs can provide you with an opportunity to diversify into a large basket of stocks with a single investment.
- **Mutual Funds:** Mutual fund investing can be a convenient way to gain the benefits of diversification and professional management; our no-load, no transaction fee mutual funds cover an array of categories and sectors

Automatic Investment Plan

With no account or investment minimums, you can set-up an Automatic Investment Plan (AIP) to acquire shares over time. You simply select the companies you want to purchase and the dollar amount you want to invest. Depending on the investing frequency you choose (weekly, bi-weekly, or monthly) ShareBuilder automatically withdraws the specified dollar amount from your designated checking or savings account and purchases that amount of stock you have selected.

With the ShareBuilder Automatic Investment Plan, you can:

- Buy stocks for \$4 or less with automatic investing
- Invest any dollar amount on Tuesdays, exclusively online
- Schedule investment cycles on a weekly, bi-weekly, or monthly basis
- Select from a list of over 7,000 stocks and Exchange-Traded Funds
- Investment and funding instructions can be edited up to 5 p.m. (ET) on the Monday before your purchase. Real-time trade fees to apply to all sales.

You can also place real-time trades!

We know sometimes you need to act immediately on investment decisions, so we also let you buy or sell stocks in share amounts real time. That gives you the flexibility to have orders executed within seconds during market hours. Real-time trades cost just \$9.95 per trade.

Frequently Asked Questions

What is ShareBuilder?

ShareBuilder from ING DIRECT is an online brokerage designed for long-term, easy investing. Our Customers directly manage their portfolios 100 percent online and make use of features such as:

- No account minimum
- Automatic investment plans
- Investing any amount in stocks, ETFs and mutual funds
- Easy account funding

How does ShareBuilder work?

Customers can set-up an automatic investment plan to acquire shares and build wealth over time. Simply select the stock, mutual funds, or ETFs you want to purchase and the dollar amount you want to invest. Weekly, bi-weekly, or monthly (depending on the frequency you choose), we automatically withdraw the specified funds from your designated checking or savings account and purchase the investment funds you selected.

Are there tools available to help me pick my investments?

ShareBuilder offers you a range of tools and information that you can use to become a smarter investor, including PortfolioBuilder, which helps you create a diversified portfolio of ETFs based on your personal goals and investing style.

Can I place real-time trades?

We know sometimes you want to act immediately on investment decisions, so ShareBuilder also lets you buy or sell stocks in share amounts real time.

What type of investment accounts are available through ShareBuilder?

We offer Individual, Joint, Custodial, Traditional/Roll-over IRA, Roth IRA and Education Savings Accounts.

What are fractional shares?

Not everyone can afford to buy a full share of a particular stock, so ShareBuilder offers its Customers the opportunity to purchase fractional shares of a stock through dollar based investing. With this unique process, your investment funds can be used to purchase small parts of an expensive share – a useful tool for the average investor.

Do I need an account with ING DIRECT to use ShareBuilder?

No, you can open a ShareBuilder account with any deposit checking or savings account.

How do Customers receive account statements?

Trade confirmations and statements are posted online, with activity notices emailed to the Customer after an investment or change to the account has been made.

Can I buy stocks as a gift for someone through ShareBuilder?

You can open a Custodial or Education Saving Account for the child/minor in your life and start them on the path of investing.

What is the Automatic Investment Plan, and what's so special about Tuesday?

ShareBuilder aims to make investing as direct and easy as possible. The Automatic Investment Plan provides you with two convenient ways in which you can set up your investment schedule. You can either establish your own Tuesday investment schedule or invest when the funds are available in your account.

- **Personal investment schedule:** You choose how often to invest weekly, bi-weekly, or monthly on a selected Tuesday. Select the source of funding – checking, saving, money market or payroll deduction – and start investing.
- **Express Funding:** If you are trying to place a buy order that exceeds your available cash for investing, selecting Express Funding as your Funding Source will automatically create an electronic funds deposit to transfer the required amount from your checking or savings account. ShareBuilder will then place your trade as instructed without delay while we process the transfer.

We make trades on Tuesdays, because the day is rarely impacted by market holidays or other scheduled closures.

Can I buy any security through ShareBuilder?

While ShareBuilder offers a wide variety of investments, not all securities are available. If there is a specific security that you do not find on the ShareBuilder Stock List, it is because that security does not meet our criteria of pricing considerations, market capitalization, and average daily volume.

What pricing programs does ShareBuilder offer?

ShareBuilder offers three different pricing programs, each offering different features to help you meet your investing goals: Basic (Free), Standard (\$12/month), and Advantage (\$20/month). Each subscription is based on the needs of the investor, from entry-level to advanced, and varies by increasingly savvy tools.

Is the ShareBuilder website secure?

ShareBuilder takes the security of your information very seriously. ING DIRECT and ShareBuilder have established standards and procedures to prevent unauthorized access to Customer information. We use physical, electronic and procedural safeguards that meet or exceed industry standards.

In addition, ShareBuilder's technology is regularly tested and updated to maintain and improve the protection of Customer information. We restrict any access to personal Customer information to employees and service providers that have legitimate business purposes to assist or provide services to you. Additionally, we don't sell Customer contact or account information.

What will happen to my ShareBuilder account(s) now that ING DIRECT acquired ShareBuilder?

Although ShareBuilder was acquired by ING DIRECT, your ShareBuilder account(s) will not be affected. Your account(s) will remain as is, including your account balance, investments and your automatic investment plan.

Are you going to raise prices?

No. In fact, we just lowered our real-time trade commission to \$9.95 and we will continue to look for ways to provide even better value to you. ING DIRECT and ShareBuilder share in our belief in keeping things simple and straightforward, without the overhead and high operational costs of other traditional financial institutions.

How do I access my ShareBuilder account(s)?

Continue to access and manage your ShareBuilder account(s) the same way you always have online at www.sharebuilder.com using your same login information. We have streamlined our websites to better serve our Customers and make it easier for you to access all of the great products and services both companies have to offer. We will contact you in advance to inform you of any updates and provide you with all the information you will need should anything change.

Can I use the same username and password?

Yes. Please continue using your existing ShareBuilder login and password to access your ShareBuilder account.

Can I open an ING DIRECT account?

Yes, you can open an ING DIRECT account at anytime. We encourage you to discover how ING DIRECT's simple way of banking can help you save money and make life a little easier. Simply visit ingdirect.com or call 1-866-327-4599 to speak with an Associate.