



A Texas-Sized Small Business Retirement Savings Plan from ANBTrust.



AMERICAN NATIONAL BANK OF TEXAS

Your Bank. For Life.



A Retirement Savings Plan designed specifically for the small business owner.

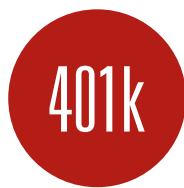
YOUR kPlan is a 401(k) and Profit Sharing retirement plan that small business owners can adopt for themselves and their employees, instead of forming their own plan with full fiduciary responsibility. This multiple employer trust provides big corporation benefits at small business prices, allowing small business owners to choose a successful retirement plan for themselves and their employees, without the added cost and difficulty of forming an independent plan.



Get big business benefits on a small business budget.



A LOW COST, TAX DEDUCTIBLE PLAN FOR SMALL BUSINESSES



A PROGRAM USUALLY RESERVED FOR LARGE CORPORATIONS



A ROBUST LINEUP OF INVESTMENT CHOICES

The Benefits of YOUR kPlan:

- Limited fiduciary responsibility, as the business owner
- Employer contributions made to the plan are tax deductible expenses
- Receive tax credit for a portion of plan startup cost
- You may be able to receive up to the maximum allowable contribution amount in a qualified plan (see enclosed contribution limit document)
- Offering retirement benefits can help your business retain quality employees
- You will not be responsible for selecting and monitoring the plan investment lineup
- This is a low-cost platform



“As a small business owner, YOUR kPlan is a great option for retirement saving that I can provide for my employees.”

Get Started in Four Easy Steps:

1

Submit the application and enrollment fee
(see enclosed fee summary)

2

Gather and process employee census

3

Sign the joinder/adoption agreement

4

Employee enrollment and education meeting

To start YOUR kPlan for your business, contact ANBTrust today at 800.837.6584.



www.YOURkPlan.com

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