

Switching 401(k) providers is easy.

DISCOVER OUR FRICTION-FREE TAKEOVER PROCESS.



Transferring your 401(k) from a previous retirement provider is simple. We use a seamless cash transfer process, which allows participants to continue contributing to their new account while waiting for the funds to be transferred from the old one.

FIRST, TRANSFER THE PLAN.

Wait for a plan review.

The plan document will be reviewed within 48 hours. If no problems or issues are found, proceed to the final step.

01

Submit adoption agreement.

You'll need to provide an adoption agreement from the prior plan. The agreement and new plan design will enter a review stage. If any changes need to be made, they'll be done here.

02

03

Sign plan documents.

Once the plan document is signed, the plan is established.

THEN, TRANSFER THE ASSETS.

Initialize the asset transfer.

Contact your current provider and inform them of your intent to transfer the plan. They will provide a transfer timeline.

04

05

Inform employees.

Employees will be notified of the plan and given instructions to set up their new account. They'll also be notified of the blackout period.

06

Enter blackout period.

During this period of up to 30-days, employees will begin to contribute to their new accounts, but will lose access to their old one for a short time.

Once the funds are fully transferred, they will be credited to participant accounts, and the transfer process will be complete.

Assisted Takeovers

We will help you with your plan transfer! Include conversions@401go.com on your email communications with your current provider.