



One-stop retirement shop.

EXPLORE THE BENEFITS OF A BUNDLED RETIREMENT SOLUTION

What is a bundled 401(k) provider?

A bundled 401(k) provider integrates all key services—recordkeeping, administration, compliance, and investment management—under one roof. This means fewer vendors, less hassle, and a smoother retirement plan experience for you and your employees.

Why choose bundled over unbundled?

- ✓ **Cost Efficiency**
Bundled providers offer much more competitive pricing by streamlining services and reducing hidden fees.
- ✓ **One Point of Contact**
No more coordinating between multiple vendors. A bundled provider handles everything, ensuring seamless service.
- ✓ **Lower Administrative Burden**
Compliance, reporting, and fiduciary responsibilities are managed for you, reducing your risk and workload.
- ✓ **Faster Problem Resolution**
With one provider overseeing all aspects, troubleshooting issues is quicker and more effective.
- ✓ **Better Employee Experience**
A single, user-friendly platform makes it easy for employees to enroll, manage their accounts, and plan for retirement.

401GO is a bundled provider.

RECORDKEEPING SERVICES

- Maintain records for participants
- Receive and track contributions
- Provide reporting
- Perform plan setup and participant account setup
- Provide system for loans, distributions, and rollovers

ADMINISTRATION SERVICES

- Provide required notices and approved documents
- Receive loan and distribution requests
- Perform required plan testing
- Prepare tax forms (form 5500)
- Calculate profit-sharing calculations and year-end contributions

ASSET CUSTODY

- Provide access to a diverse selection of investments
- Execute trades
- Investment rebalancing
- 1099 services
- Maintain security of assets

Fiduciary services included.

Our built-in 3(16) administration services ensure the plan runs smoothly and complies with ERISA regulations.

Our 3(38) investment fiduciary services provide a strong lineup of funds that is monitored and well managed. We also provide support for outside 3(38) fiduciaries.

