



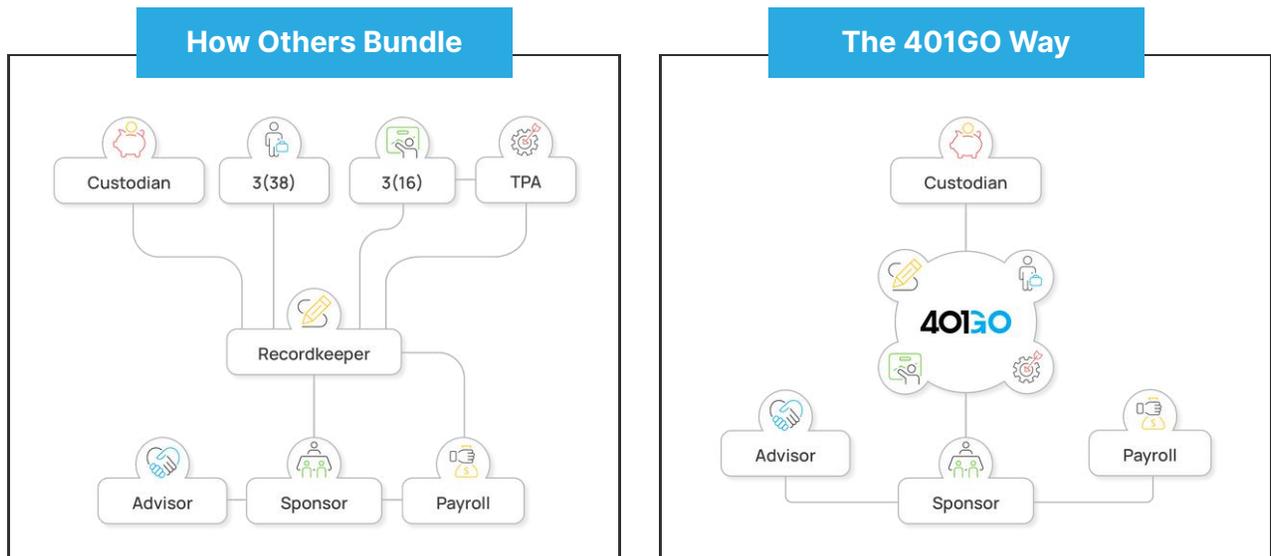
# Beyond bundled.

RADICALLY DIFFERENT RETIREMENT TECH

## Single-system reliability is the future of 401(k) administration.

Today’s 401(k) landscape is more complex, dynamic, and fast-moving than ever. Traditional bundled providers rely on a patchwork of external systems — recordkeepers, compliance engines, payroll connectors, and support teams — all stitched together. When these systems don’t communicate well, partners feel the pain.

401GO was built differently. We created a fully-owned, end-to-end 401(k) system designed for reliability, speed, and seamless operations.



### Bundled systems have problems.

Bundled architecture creates friction at every step:

- **Slow vendor updates** delay regulatory compliance and create uncertainty
- **Breakpoints between systems** lead to errors in deductions, matches, and eligibility
- **Fragmented data flow** requires HR teams to reconcile issues manually
- **Multiple support teams** mean finger-pointing when problems arise
- **Partners take the blame** for failures they can't control

Bundled systems weren't built for today's speed, volume, or regulatory complexity.

### 401GO has end-to-end ownership.

We own the entire technology stack — recordkeeping, compliance, payroll sync, automation, participant experience, and more. That means:

- Fewer errors
- Faster fixes
- No dependency on external vendors
- Predictable, consistent outcomes for partners and clients

**The future of 401(k) is beyond bundled.**  
 401GO delivers a modern, reliable 401(k) experience, built for today's complexity and tomorrow's growth.