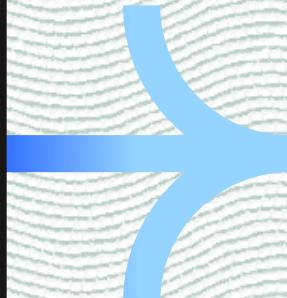




VESTWELL WELCOME KIT

# Your Plan Transition Guide

A clear guide to your retirement plan's transition from Accrue 401k to Vestwell—so you know what's changing, what's staying the same, and what comes next.



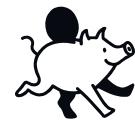
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## MEET VESTWELL

# The platform built for the future of saving.



To *Vestwell* is to equip employers, individuals, and institutions with the tools, confidence, and access they need to save meaningfully and move toward financial well-being.

Accrue 401k (formerly serviced by Guideline) selected Vestwell after a thorough review of retirement platforms, choosing a partner built for continuity, reliability, and modern plan administration. This transition sets the foundation for a more connected savings experience—while preserving the stability your employees depend on. Our role is to manage the transition carefully, so your plan can move forward with confidence.

Inside this guide, you'll find the steps required from you, key timelines, transition resources, and clear explanations of what's changing—and what's not.

## Who we serve

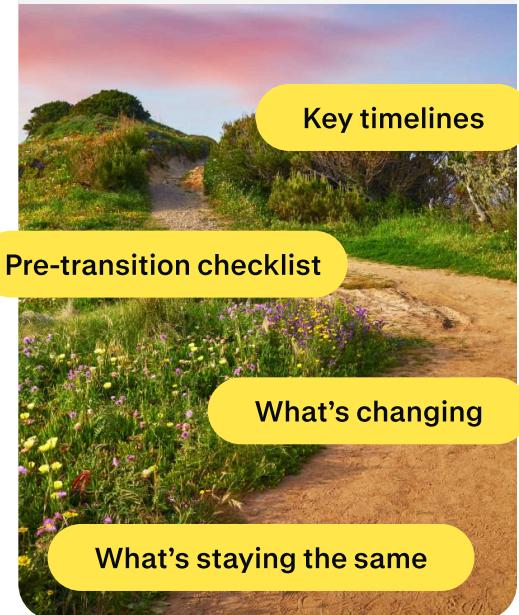
We partner with employers, advisors, payroll providers, Fortune 500 financial institutions, and governments to remove the obstacles that have kept millions from building financial security.

“When a plan changes hands, *trust has to be earned*. We’re committed to handling this transition with care, transparency, and respect for the people behind every account.”



Aaron Schumm  
Founder & CEO, Vestwell

## What's inside the guide.



2025  
Wealth Management.com  
Industry Awards  
Winner



350k+  
BUSINESSES  
POWERED

\$35B+  
ASSETS  
SAVED

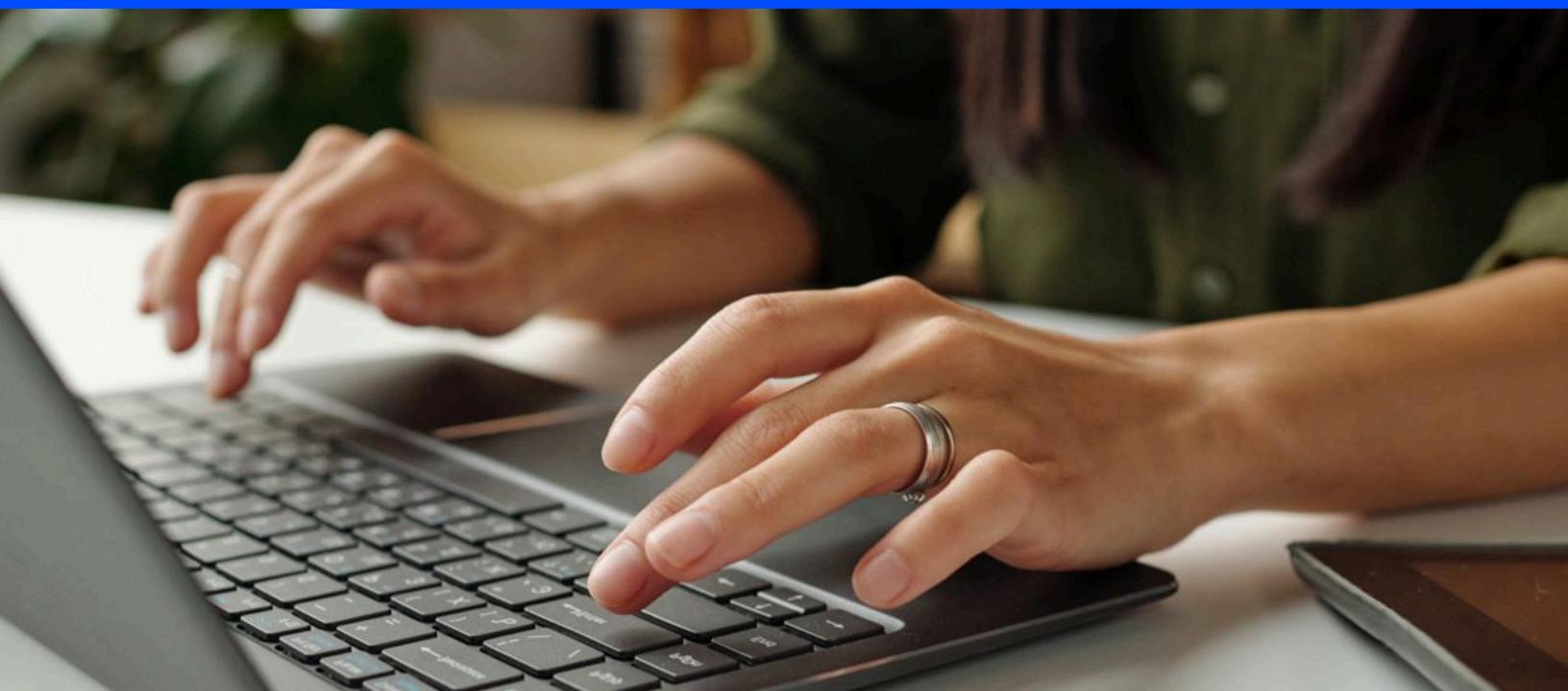
1.5M  
SAVERS



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# Your *transition*.

A breakdown of everything you need to know to get started—transition timing, actions you'll take, a pre-transition checklist, and a template to communicate the transition to employees.



# Transition timing.

The transition from Accrue to Vestwell will take place **between March 4 and May 6**.

To support accuracy, continuity, and high-touch support, plans will migrate in cohorts (groups) rather than all at once. This phased approach allows our teams to give each plan the attention it deserves while minimizing risk.

Your group assignment and key dates will be communicated directly by email and reinforced in follow-up communications. **Plans will be informed of exact transition timing before or during the week of March 2nd.**



## BLACKOUT PERIODS

Each group will have a brief blackout period during which certain plan transactions will be temporarily paused to safely transfer assets and data. Your specific blackout dates will be clearly outlined in your plan's transfer notice sent via email and referenced again before the blackout begins.



All plan transitions must be completed by **May 6** for uninterrupted administration of your company's retirement plan.

Group Name	Employer Registration Open	Blackout Dates
Prosperity	Thurs, Mar 5	Wed, Mar 4 – Wed, Mar 18
Capital	Thurs, Apr 2	Wed, Apr 1 – Wed, Apr 15
Fortune	Thurs, Apr 9	Wed, Apr 8 – Wed, Apr 22
Growth	Thurs, Apr 16	Wed, Apr 15 – Wed, Apr 29
Abundance	Thurs, Apr 23	Wed, Apr 22 – Wed, May 6

# Set up your plan in 1-2-3-4.

Once it's time to confirm your company's plan setup on the Vestwell platform, you'll receive a registration email with a link to begin a simple four-step flow. This process confirms all plan settings and information are carried over properly to Vestwell.

Here's everything we'll ask you to review:



Each step will only take a few minutes.

## Confirm Your Account Details

Step 1

### Key Action Items

- ✓ Set your account username and password.
- ✓ Review, confirm, and/or make updates as needed to your pre-populated company details from Accrue 401k (i.e. EIN, company legal name, address, plan contact).

#### Pro-tip

Ensure your plan's authorized signer is completing the plan setup flow.

## Accept Agreements

Step 2

### Key Action Items

- ✓ Accept the necessary agreements for Vestwell to administer your plan on our platform, update your 3(38) investment fiduciary, and configure goal-based investing for your plan.



A 3(38) investment fiduciary is the investment manager for your plan responsible for selecting, monitoring, and managing your plan's investment lineup.

## Set Plan Feature Preferences

Step 3

### Key Action Items

- ✓ Select your goal-based investing settings for employees—a strategy offering a more personalized investment experience based on employees' retirement income goals.



You'll get access to institutional-level investment features—without the typical scale requirements of large plans. At this step, you'll be able to select goal-based investing as your retirement plan's default investment strategy.

## Validate & Set Up Payroll

Step 4

### Key Action Items

- ✓ Confirm employee pay groups, pay schedules, payroll contact, and your company bank account for funding contributions.

#### For some payroll integrations

- ✓ Quickly reconnect your payroll integration between Vestwell and your payroll provider in order for contributions to continue seamlessly.

#### Pro-tip

Have your company bank account information on hand to confirm or update your account details.

## COMPLETE ✓

At the end of plan setup, you'll get access to **your employer retirement portal**—your home base for managing your plan. From filtering employee eligibility status and monitoring plan health to downloading on-demand reports, explore the portal tools available to make the most of your 401(k).

# Your pre-transition checklist.

Before you start setting up your plan on the Vestwell platform, there are a few quick steps to take and information to keep on hand for the most seamless transition experience.



Use this “**before you start**” checklist to track your progress as you prepare for your move.

## **Whitelist Vestwell’s ACH code with your bank.**

Some banks require a pre-authorization on your bank account for new debits. Before your first payroll cycle with Vestwell, you’ll need to call your bank and request that they whitelist the Vestwell/Matrix ACH authorization code: [2133439945](#). This will prevent rejected retirement contributions that cause delays in processing.

## **Ensure your plan’s authorized signer can complete plan setup.**

Your plan’s authorized signer, often called the “plan trustee,” must complete the plan setup process on Vestwell’s platform. This person is usually the CEO, CFO, or similar senior member of your company. If you work with a financial advisor, your advisor can help fill out the plan setup information, but the authorized signer must be present to review plan agreements.

## **Submit your last payroll contributions on the Accrue 401k platform.**

Prior to plan setup on Vestwell, you’ll need to submit your last employee payroll contributions for your retirement plan according to your pay schedule. Vestwell will communicate this last payroll contribution deadline to you based on your pay schedule and plan transition window.

## **Attend a Registration Webinar.**

Throughout March and April, we’ll host multiple sessions to guide you through plan registration and onboarding. You’ll get a step-by-step walkthrough of plan setup on Vestwell and review key action items as well as information to have on hand during the process. If you can’t make a live webinar, a recording will be available.

## **Communicate the transition to employees before March 1st.**

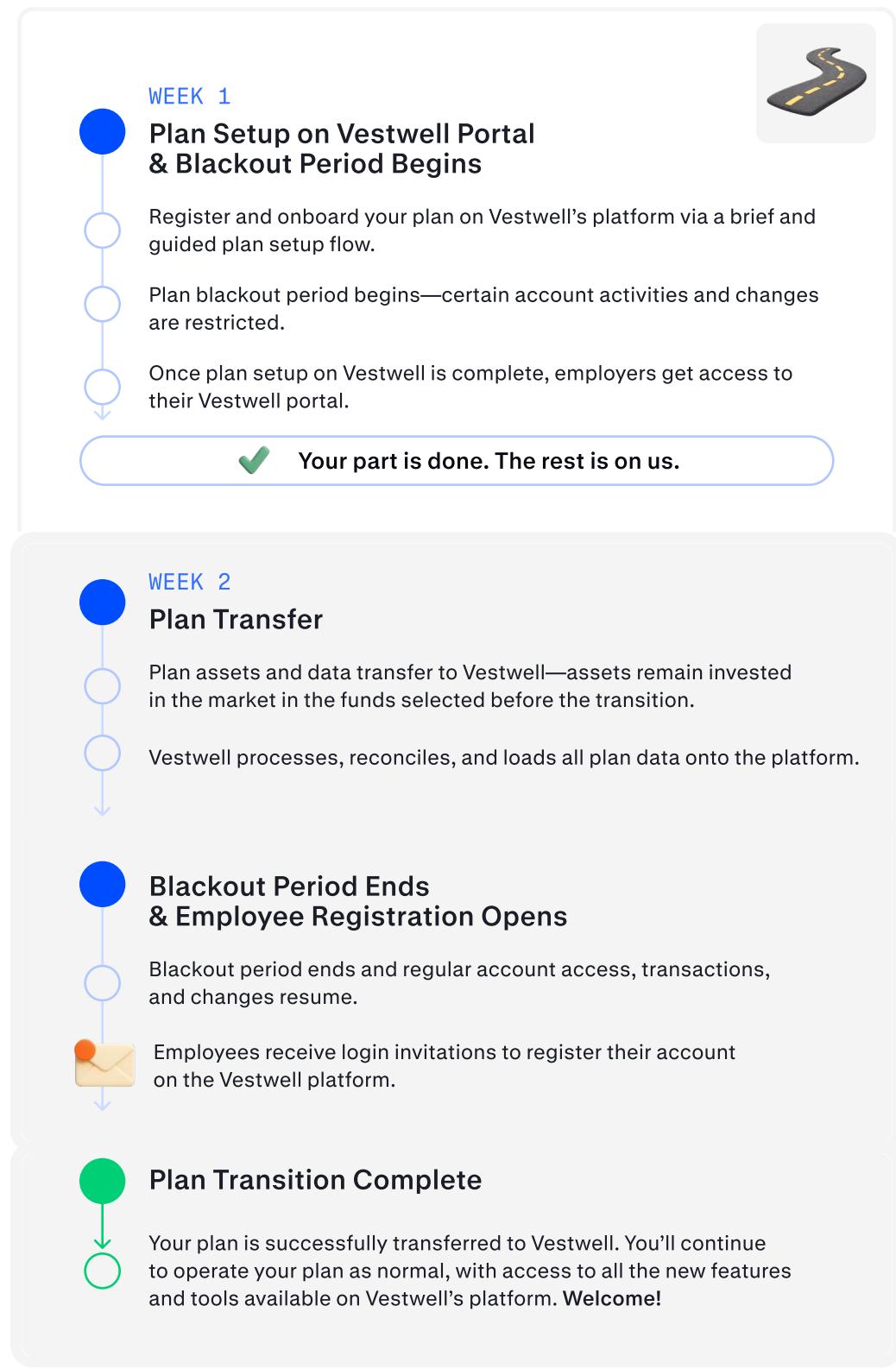
While we’ll be reaching out to your employees with transition dates and key information, it’s helpful to have a voice they know and trust communicate this update. Use our employee communications template in this section to share a quick note with your team on what’s ahead.

## **Complete any remaining 2025 compliance tasks with Accrue 401k.**

Log into the Accrue 401k portal to finish any outstanding 2025 compliance items. This may include year-end compliance testing, responding to testing questions, and reviewing and signing Form 5500 filings. Items not completed prior to transfer may need to be completed post-transition by Vestwell and could require additional fees.

# The Accrue 401k to Vestwell transition roadmap.

While specific dates for your plan transition group will be communicated to you in advance, you can expect about a two-week transition period between March and May, from plan setup on Vestwell's platform to go-live. This roadmap gives an overview of the milestones to expect as we securely transfer your plan.



# Communicating the transition to your team.

We're here to help you communicate the transition to your employees with confidence and keep your team prepared for the elevated experience ahead. While we'll be reaching out to your employees with information on plan blackout dates, account registration links, and everything else they'll need, you can use this template to share an update on the plan transition directly with your team.



Employee Communications Template

Dear [Insert Company Name] Team,

Helping you build your financial future takes a retirement provider who understands your goals and makes it easy to get there.

That's why we're excited to share that over the coming months, your [company name's] retirement plan is moving to Vestwell—the modern savings platform equipping employers, institutions, and individuals like you with the tools, confidence, and access to save meaningfully and move toward lasting financial well-being.

**Here's what you can expect:**

- Modern tools:** Access an intuitive saver portal and mobile app—available in 20 languages—to track your savings and make updates anytime.
- More personalized investment features:** You'll be able to invest your retirement funds in a professionally-managed portfolio that's more customized based on your retirement income goals, age, risk tolerance, and other personal inputs.
- Emergency savings, built in:** Your retirement plan comes with a free Emergency Savings Account (ESA) accessed from your retirement dashboard—helping you save for the unexpected today while keeping retirement funds secure for the future.
- Comprehensive support:** Vestwell offers live call support in over 240 languages, a robust help center with hundreds of how-to articles and videos, and guided registration to make account setup simple.
- Peace of mind:** Vestwell exceeds Department of Labor (DOL) and Securities and Exchange Commission (SEC) standards for security, compliance, and oversight, keeping savings protected.

The transition will take place sometime between **March 4th - May 6th**, and exact dates will be communicated directly by Vestwell in advance of our plan's transition window. To support a smooth plan transfer, there will be a brief period where you won't be able to make changes to your account. Vestwell will reach out with everything you need, such as the registration link for your new retirement account and the dates for this window of limited account activity.

We're confident our plan and your account will be in great hands with Vestwell, and if any questions arise, Vestwell's employee support team will be available every step of the way at [help@vestwell.com](mailto:help@vestwell.com).

Best regards,  
[Company Name]



VESTWELL WELCOME KIT

# Your plan *on Vestwell.*

What stays the same—plus access to new enhancements, savings tools, and institutional-grade investment capabilities on Vestwell's platform.



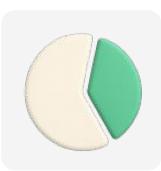
# What stays the same.

Most of your plan settings will continue—with access to enhanced tools, savings solutions, and investment strategies. Our commitment to you is continuity, stability, and the elevated savings experience you and your workforce deserve.



## Investments

Your plan investment program, fund lineups, and employee investment choices will carry over, with expanded investment features available.



## Account Balances & Contributions

Account balances and contribution settings will securely transfer to Vestwell's platform.



## Fees

There are no changes to your plan's base fee, participant fee, or asset-based fees. Vestwell will continue to honor discount and fee waiver terms currently in place with Accrue 401k.



## Modern Experience

You'll have the same types of digital-first and self-service features you know today, including a user-friendly portal that makes it simple to manage your plan and for employees to build their savings.



## Plan Design

Your plan's structure and design choices will carry over, including Safe Harbor contributions, discretionary employer matching, profit-sharing, and other plan design features. As your needs evolve, our specialized plan design consultants can help you make adjustments tailored to your new goals.



## Plan Administration

Vestwell provides administration and fiduciary support. This means we take on much of the plan accountability and handle the administrative and compliance tasks you've come to expect today, with more support to take the hard work off your plate.



<sup>1</sup> Based on 1-year retention data as of November 2025 for existing plans that transfer to Vestwell.

# What to expect with plan fees.

As your retirement plan transitions to Vestwell, a few things are evolving behind the scenes. While most of your plan's core economics stay the same, the way fees are surfaced, managed, and controlled becomes clearer and more predictable.



Costs that were previously embedded or bundled are now itemized.



You gain better visibility into plan-level and participant-level fees.



You have new, optional ways to smooth or reduce future one-off costs.



Employees can access additional investment options without increasing employer fees.



## Fees at *Vestwell*.

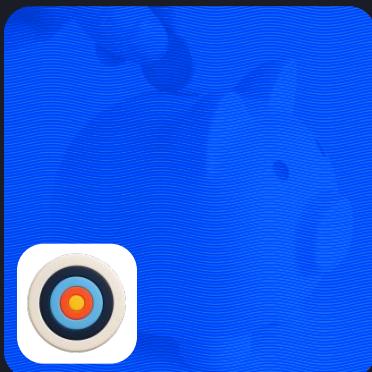
Our goal is greater transparency, greater predictability, and greater value in how fees are presented and assessed. While your core plan base fees and participant fees will remain the same, including any discounts or fee waiver terms with Accrue 401k, you'll be able to view a full, itemized list of one-time, occasional, or optional charges for services that are not part of standard plan fees. These are transaction-based fees for specific activities that require additional time and resources from Vestwell, such as employee loans and distributions. At Accrue, many of these fees were included within hourly "special service" rates or custody and distribution fees.

**Here's how you can find the full list of fees:**

- ✓ You can access the full fee schedule within the plan setup flow
- ✓ We'll include a link in transition communications, sent directly to your inbox
- ✓ You can always access your fees directly from the Vestwell employer portal

# Enhanced investment features.

While your investment program will carry over the same funds from your plan at Accrue 401k, your employees will also have access to a new, more robust investment strategy: **goal-based investing**.



## What is *goal-based investing*?

Goal-based investing offers employees a professionally-managed, more personalized investment experience based on their retirement income goals. It uses a proprietary algorithm that evaluates factors such as age, current balance, risk tolerance, outside investment accounts, and social security to create a more customized investment allocation. The investment portfolio adjusts based on key changes to maximize the likelihood that employees meet their stated retirement goals.

### Here's how it works:

- ✓ Employees answer three questions about their age, income, and retirement goals and the algorithm combines other personal inputs to make a recommendation.
- ✓ Employees view their goal progress and get specific suggested actions that may close any gaps between current savings and reaching their retirement target.
- ✓ As goals may change, employees can make updates at any time, and their portfolio adjusts automatically to new information and the market environment.



### How is goal-based investing different from my current default investment strategy?

Your plan's investment program can expand beyond the off-the-shelf offering to include **institutional-grade features typically reserved for larger plans**. Today, the only option for your plan's default investment strategy uses age alone to determine a saver's portfolio. Goal-based investing takes a more tailored, holistic approach. It considers multiple personalized factors to create a dynamic investment strategy and provides recommendations to help employees stay on track toward their retirement income goals.



### What is a default investment strategy?

A default investment strategy—also known as a Qualified Default Investment Alternative (QDIA)—is the investment approach used for employees who don't make active investment choices for their retirement account.

### What choices do I have for my employees to access goal-based investing?

During plan setup, you'll be able to choose **goal-based investing as the default investment strategy** for employees. Employees who selected an investment strategy in the past can always switch to goal-based investing, and those who are defaulted into this strategy can always opt out.

### These two choices are:

1

Employees are invested in goal-based investing as the default, offering a more personalized portfolio earlier on in their savings journey.

2

Only employees who actively choose goal-based investing will be invested in this option. The default investment option remains as the current, age-based strategy.

# Expanded savings solutions.

An Emergency Savings Account (ESA), built in.

For the Accrue 401k community, we're offering employees a free ESA included with your retirement plan.



## What is *Vestwell's ESA*?

An ESA helps your workforce save for the unexpected today while keeping retirement funds secure for the future. Employees access their ESA directly from their retirement portal, connect a bank account, and set deposits to start saving while earning a competitive 3% Annual Percentage Yield (APY)—7.5x the national average for savings accounts.<sup>2</sup>

## Vestwell's Built-in ESA helps you:



**Offer a robust benefits package without a big budget.** With no employer management, setup, or extra cost, your retirement offering can go further with no added lift.



**Deliver holistic benefits for the short- and long-term.** Employees can prepare for life's surprises while continuing to invest in their future—all in one portal view.



**Strengthen retirement plan health.** Access to an ESA supports 401(k) participation and builds healthy savings habits by reducing the need for early withdrawals and loans.



**Stand out in a competitive job market.** Recruit, retain, and reward top talent with a benefit employees value, showing a commitment to workforce financial well-being.

# 50%

of workers say they'd stay longer at their company if an ESA were offered<sup>3</sup>

<sup>2</sup> The interest rate on Vestwell's ESA fluctuates. The exact rate will always be available in the ESA account portal, but it is generally higher than interest rates at traditional financial institutions. The national average rate referenced is from the FDIC's National Rates and Rate Caps data as of November 2025. If employees choose to withdraw funds via paper check, there is a \$5 paper check fee.

<sup>3</sup>[www.vestwell.com/read/2024-saving-trends-report](http://www.vestwell.com/read/2024-saving-trends-report)



VESTWELL WELCOME KIT

# Vestwell. *For the Future.*

Learn why thousands of employers choose us and get an overview of the full workplace savings product suite available to you on Vestwell's platform.



# Why employers choose us.

From startups to Fortune 500s, employers choose Vestwell for technology that simplifies savings and service that feels like an extension of your team.



The partner  
*you can count on.*



See why 350,000+ businesses depend on Vestwell to streamline plan administration while enhancing the benefits experience for employees.



## One platform, multiple savings solutions.

Offer a full suite of savings solutions for every stage of the financial journey, all under a single login—from 401(k)s to student loan repayment, emergency savings, and beyond.



## Intuitive technology designed for simplicity.

A user-friendly portal and nearly 200 payroll integrations make it simple to manage your plan and sync data between your payroll and retirement systems.



## Support when and how you need it.

You and your workforce can get dedicated service whenever you need with multilingual call support, a 24/7 chatbot, mobile app, and portal navigation in 20 languages.



## Compliance and administration built in.

Every plan includes end-to-end administration, audit and testing support, and 3(16) co-fiduciary management, meaning we take on much of the legal plan oversight.



## Flexible savings features.

A configurable platform was built to flex to your changing needs with customizable features, specialized plan design support, and proactive guidance as your business grows.



## Deep industry expertise

Access a team of retirement specialists who offer accredited plan expertise and have transitioned thousands of plans onto Vestwell's platform.

“Vestwell has innovated and used technology to make things straightforward and simple. That's how it should be.”<sup>4</sup>



Kelli Bagby | Owner  
Truly Bookkeeping

# To the 401(k) and beyond: Vestwell's product suite.

VESTWELL PRODUCT OFFERING	WHAT THIS MEANS FOR YOUR WORKFORCE
<b>Retirement Savings</b> 	From 401(k)s to 403(b)s, State Auto IRAs, pooled retirement plans, and starter plans, retirement is the core of Vestwell's offering. Our 401(k) plans offer robust, customizable plan design features, built-in administration and compliance support, and flexible investments to fit employers of all types and sizes.
<b>Emergency Savings</b> 	Employees get access to a free Emergency Savings Account (ESA) with your retirement plan. An ESA earns interest to help your workforce save for the unexpected while continuing to invest in the future. You can upgrade the ESA to offer employer contributions and paycheck deductions.
<b>529 Education Savings</b>	Help employees save for a loved one's future education by offering access and optional contributions to a tax-advantaged 529 account, which can be used for tuition, books, room and board, and other qualified expenses.
<b>Student Loan Benefits</b>	From student loan repayment and refinancing support to public service loan forgiveness resources and solutions to match employees' student loan payments with contributions towards their retirement accounts, you can help remove student loans as a barrier to saving for the future.
<b>Tuition Reimbursement</b>	Upskill your team by reimbursing employees for qualified education expenses like course tuition, certifications, conferences, and job-related training via an integrated portal that streamlines approvals, reimbursement tracking, and reporting.
<b>ABLE Disability Savings</b>	ABLE (Achieving a Better Life Experience) accounts allow employees with disabilities to save into a tax-advantaged account for qualified expenses without affecting eligibility for federal benefits such as Medicaid and SSI.



Included in your plan



Available additions to your plan

## Retirement



401(k)



403(b)



Auto IRA



Starter(k)

## Education



Student Loan  
Repayment



529 Education  
Savings



Tuition  
Reimbursement

## Specialty



Emergency  
Savings



ABLE Disability  
Savings

## Key Features

Goal-Based Investing

Self-Directed Brokerage Accounts

Student Loan Retirement Match

Learning Center



VESTWELL WELCOME KIT

# At your *service*.

Get to know Vestwell's employer and employee service team—your go-to for questions throughout the transition—and get access to key resources to review at your leisure before you begin.



# Our service commitment to you.

Your plan will be supported by a dedicated team of retirement specialists for seamless plan management and a smooth plan launch.

Before, during, and after your plan transition, our robust team of retirement specialists offers **personalized service for employers and employees**. From 24/7 help chat to calls in 240+ languages, support is available when, where, and how you and your team need it. Plus, advisors get 1:1 relationship managers for tailored guidance on their plans and practice.

24/7 help chat

240+ languages

Dedicated service

1:1 advisor contact



## Backed by accredited expertise.

Over 290 professionals are in your corner providing retirement plan expertise, from seamlessly processing rollovers to offering proactive compliance guidance to keep your plan up to date. Our team holds advanced retirement plan and securities industry credentials, including Financial Industry Regulatory Authority (FINRA) licenses and Qualified 401(k) Administrator certifications—so you can trust your plan is in good hands.



## Dedicated plan transfer support.

From transferring retirement plan design and assets to handling plan notices, managing blackout periods, and keeping your plan on track with your transition timeline, our specialized team for plan transfers handles the heavy lifting. Vestwell has transitioned thousands of plans seamlessly onto our platform of varying client profiles and sizes. You can feel confident your move will be just as smooth.



## Secure and protected data.

Vestwell's platform was designed to prioritize security, including strong regulatory oversight, regular third-party audits, encrypted employee data, and rigorous internal controls. We protect employee data and exceed Department of Labor (DOL) and Securities and Exchange Commission (SEC) guidelines. You can have peace of mind that savings stay protected, during the transition and beyond.

### SERVICE TEAM CONTACTS

When you need us, you can reach our team here.



For Employers: [clientsuccess@vestwell.com](mailto:clientsuccess@vestwell.com)

For Advisors: Find your regional Advisor Success Manager [here](#).

For Employees: [help@vestwell.com](mailto:help@vestwell.com)

# Additional resources to support your team.

Below we've gathered key how-to guides, transition-specific resources, and Vestwell insights to stay up to date on the transition, get to know Vestwell's community, and learn more about how your plan works on our platform. Our service team is always available to provide more direct support when you need it.

## Featured Help Center Resources

[Your Employer Portal Dashboard](#) →

[Submitting Contributions](#) →

[Plan Details Dashboard](#) →

[Employees Dashboard](#) →

[Updating Employee Information](#) →

## Vestwell Social

Keep up with Vestwell news and our community.



## Registration Webinar

Prior to your transition window, you'll be able to sign up for a live session on the plan setup process, key transition milestones, and a live Q+A with our service team before you begin. [Stay tuned for more sign up details.](#)

## Platform Walkthrough

After your plan transition, we'll host platform demos to get to know your new portal, learn how to navigate the platform, and understand the enhanced tools available to your plan. [Stay tuned for more sign up details.](#)



## Vestwell Help Center

Your support library with 375+ how-to guides, FAQs, and video walkthroughs.

[Learn more](#) →



## Transition Newsletter

Sign up to get ongoing updates delivered straight to your inbox.

[Sign up](#) →

accrue → Vestwell

## Transition Hub

Your centralized hub to stay informed on the transition.

[Access here](#) →

## BONUS

# Your savings glossary.

A few key terms to know.



## 401(k)

A type of tax-advantaged retirement account offered as a workforce benefit. It allows employees to save for their future by deducting a portion of their paycheck for their retirement account. The money in a 401(k) is invested to grow over time with tax advantages, and both employees and employers can make contributions.



## Auto-Save (Auto-Enrollment)

Auto-save, commonly known as auto-enrollment, is a feature that automatically enrolls eligible employees into the retirement plan at a preset contribution rate, making it easier to start building their savings. This feature is now required by law for most retirement plans, but employees can always opt out.



## Deferral Election

The amount an employee chooses to contribute to their retirement plan each pay period, either as a percentage of pay or a dollar amount.



## Goal-based investing

Also known as “managed accounts,” this is an investment strategy that provides employees with more personalized asset allocation into a portfolio based on their stated retirement and investment goals, risk tolerance, and other personal information.



## Miscellaneous Fees

Miscellaneous fees are one-time, occasional, and often optional transaction charges for services that are not part of your standard, recurring plan recordkeeping and administration fees. These are charges for special services requested by employers or employees for loans, distributions, and other transactions.



## Principal

The original amount of money contributed or invested, not including any earnings. In retirement plans, principal typically refers to the participant’s contributions and any employer match or contributions.



## Qualified Default Investment Alternative (QDIA)

The default investment option for retirement plan participants who do not make their own investment strategy choices.



## Vestwell

To Vestwell is to equip employers, individuals, and institutions with the tools, confidence, and access they need to save meaningfully and move toward financial well-being.

# Welcome to Vestwell!

## Meet the people behind your plan.

From the service specialists answering the other end of the phone to the teams behind the scenes keeping payroll running smoothly, meet the real people dedicated to closing America's \$50T savings gap and making saving more intuitive for all. With your plan now part of our community, we're closer to closing that gap, together.

We're honored to be *by your side*.



We're committed to being your partner in savings and helping you and your workforce Vestwell for the future. Let's begin.

**Vestwell** (vest-wel) *v.* ① to equip individuals or institutions with the tools, confidence, and access they need to save meaningfully and move toward financial well-being. ② *modernize* outdated systems of saving with *intuitive* technology and *inclusive* infrastructure.