



The scalable 401(k) your team will love

Pay period contribution

\$208.46

Semi-monthly

\$111.20
You



\$97.26
Employer



Yearly contributions ⓘ



\$22,500 IRS Max

- \$2293.06 Year to date contributions
- \$5003.04 Projected year-end contributions

✓ contributed

Total retirement savings

\$12,692

All Time + 4.15% (\$250.26)



A better way to 401(k)



Low cost, low fees

Affordable prices for growing businesses. Account fees for participants start at 0.25%.¹



A breeze to manage

Set up in as little as 9 minutes. Save time with employee self-enrollment and intuitive dashboards.



All-in-one experience

From serving as your fiduciary to ongoing compliance testing,² Guideline offers end-to-end management of your 401(k).³

Invest in your team

With an intuitive dashboard and mobile app, it's easy for your team to set up their account, track their progress, and access resources—anytime, anywhere.

✓ Easy account setup, via web or mobile app

✓ Recommended investment portfolio

✓ Retirement education and live support

The professionally managed investment portfolios are designed to be diversified and low cost.

For more details, or to schedule a demo

Email us at hello@guideline.com

Phone us at (888) 228-3491 or, visit [guideline.com](https://www.guideline.com)

See page 5 for more information specific to the content on this page.

Get a 401(k) that works for you and your employees

Starter	Core + Most popular	Enterprise
<p data-bbox="126 344 310 394">\$49 / month</p> <p data-bbox="126 411 456 441">+ \$6/mo per active participant</p> <p data-bbox="126 474 477 533">A simplified 401(k) with limited features and easy administration.</p> <hr/> <ul data-bbox="126 653 448 821" style="list-style-type: none">✔ \$6,000 employee contribution limit⁴✔ No employer contributions✔ Must be a new 401(k) plan	<p data-bbox="613 344 797 394">\$119 / month</p> <p data-bbox="613 411 943 441">+ \$8/mo per active participant</p> <p data-bbox="613 474 932 567">A foundational 401(k) with robust features and more plan design options.</p> <hr/> <ul data-bbox="613 653 987 852" style="list-style-type: none">✔ \$24,500 employee contribution limit⁴✔ Safe Harbor or Traditional 401(k)✔ Features like employer contributions and profit sharing	<p data-bbox="1101 344 1284 394">\$179 / month</p> <p data-bbox="1101 411 1430 441">+ \$8/mo per active participant</p> <p data-bbox="1101 474 1386 567">Our most custom 401(k) with premium support and flexible pricing.</p> <hr/> <ul data-bbox="1101 653 1409 905" style="list-style-type: none">✔ \$24,500 employee contribution limit⁴✔ Flexible pricing options✔ Premium support for plan admin and employees✔ Support for plan transfers

Get back up to \$16,500 in tax credits



Your company could be eligible to receive up to \$16,500 in tax credits over the plan's first three years to help offset initial plan costs.⁵

What's included

Our 401(k) plans include the fundamental services needed to offer a great benefit, including:

- ✔ **Built into Gusto's platform**, contributions, deductions, and updates happen automatically
- ✔ **Automated plan admin**, including recordkeeping, custodial services,³ compliance testing,² and guided employee onboarding
- ✔ **3(38) and 3(16) fiduciary services**, including filing IRS and DOL reports and signing your 5500.³
- ✔ **Award-winning mobile app**,⁶ which makes it easy for participants to set up and manage their account

See page 5 for more information specific to the content on this page.

No extra fees here

Active employees are charged an annual account fee starting at 0.25%¹ with **no transaction fees.**

\$0

rollover fee

\$0

loan fee

\$0

distribution fee

Lower fees add up

With a Gusto 401(k), when compared to the industry average⁷ your team can save **\$19,000 in asset fees over 20 years** with an account balance of \$100k.



Disclaimers

1. Investment advisory services for Gusto's 401(k) product (when 3(38) fiduciary services are appointed) and SEP IRA/IRA products are offered by Guideline Investments, LLC, an SEC-registered investment adviser. An assumed annual account fee of 0.25% is applied to assets under management and is deducted on a monthly basis. It's calculated at 1/12 of the annual stated rate based on the account balance on the last day of each month. See [Form ADV 2A Brochure](#) for more information regarding these fees.
2. All plans of related entities must be administered by Guideline RK, LLC in order to provide compliance testing.
3. Investment advisory services for Gusto's 401(k) product (when 3(38) fiduciary services are appointed) and SEP IRA/IRA products are offered by Guideline Investments, LLC, an SEC-registered investment adviser. 3(16) fiduciary services are offered by Guideline RK, LLC and only made available to clients who use the integration services available through Gusto's payroll services. Guideline RK, LLC who use the integration services available through Gusto's payroll services. Custodial fees are paid by Guideline RK, LLC.
4. May be adjusted annually to account for IRS cost-of-living adjustments. [Learn More](#)
5. You should consult a tax professional to determine what types of tax credits or deductions your company is eligible to claim.
6. 2024 Fast Company [Innovation by Design Award Winner](#) in the Mid-Size business category in June 2024. Fee paid for application.
7. This information is illustrative, for informational use only, and is not investment or tax advice. Consult a qualified tax/financial advisor. Investing involves risk, including the loss of principal. Illustrative savings based on asset-based fees for a \$100,000 account balance over 20 years. Actual savings will vary depending on plan type, participant count, and additional fees. The average investment expense of plan assets for 401(k) plans w/ 25 participants and \$25,000 In assets is 1.26% of assets, per the 25th Edition of the 401k Averages Book. w/ data updated through September 30, 2024 (inclusive of Investment management fees, fund expense ratios, 12b-1 fees, sub-transfer agent fees, contract charges, wrap and advisor fees or ANY other asset based charges). Investment advisory services for Gusto's 401(k) product (when 3(38) fiduciary services are appointed) and SEP IRA/IRA products are offered by Guideline Investments, LLC, an SEC-registered Investment adviser. The managed portfolios have blended expense ratios ranging from .058% to .061% of assets under management. When combined with an assumed account fee of .25% charged by Guideline Investments, LLC, the estimated total AUM fees for one of the managed portfolios can be under .31%. See [ADV 2A Brochure](#) for fee info. Expense ratios subject to change by and paid to the fund(s). [View full fund lineup](#)
8. Includes an account fee (0.25%) and blended average mutual fund expense ratio (0.06%).

There may be sales tax applied to your invoice dependent on the state in which you are located.



Guideline, LLC is a holding company, wholly-owned by Gusto, Inc. ("Gusto"), that through its subsidiaries, it provides an integrated platform to companies who seek to work with 1) Guideline RK, LLC ("Guideline") and/or 2) Guideline Investments, LLC, an SEC Registered Investment Adviser ("Guideline Investments"), both of which are wholly owned by Guideline, LLC.

Guideline, LLC is wholly owned by Gusto. Neither Gusto nor Guideline, LLC or Guideline RK, LLC is involved in securities activities and is not registered with the SEC or FINRA. Neither Gusto, nor any of its affiliates, is a bank.

Investment advisory services for Gusto's 401(k) powered by Guideline (when 3(38) fiduciary services are selected) and SEP IRA/IRA products are offered by Guideline Investments, LLC ("Guideline Investments"), an SEC-registered investment adviser. For more information regarding fees and services, see Guideline Investments', [ADV 2A Brochure](#) and [Form CRS](#). Investing involves risk and may lose money, including loss of principal. Investing is not guaranteed and past performance is not a guarantee of future performance. The investment options offered by Guideline Investments are not FDIC insured.

Recordkeeping services for Gusto's 401(k) products powered by Guideline, and SEP IRA/IRA products powered by Guideline, are offered by Guideline RK, LLC ("Guideline"). 3(16) plan administration services are also offered by Guideline and only made available to clients who use the integration services available through Gusto's payroll services. For more information on Guideline's pricing, see [here](#). Guideline uses a third-party to provide custodial services. Custodial fees are paid by Guideline.