

How long does it take to transfer an existing 401(k) plan from a different provider to Guideline?

Here is a general timeline for transferring an existing 401(k) plan from another retirement provider to Guideline.

If you are in the process of transferring your 401(k) plan to Guideline, the below plan conversion timeline is an example of what to expect. Your finalized conversion timeline will be provided once you've completed the plan setup guide at Guideline.

● Week 1

Set up your Guideline account

Once we have completed the plan review process, you will receive an invitation to claim your Guideline account. After your account has been claimed, you'll need to complete the online setup process:

1. Sign Service Agreement and Adoption Agreement
2. Connect and verify your bank account
3. Connect your payroll provider

Additionally, you'll need to upload documents to your Guideline account for review:

1. Participant loan report
2. Employee 401(k) participant census (with dismissed employees clearly marked)
3. Payroll roster census (if using a non-integrated [payroll provider](#))

Initiate plan transfer with previous 401(k) provider

Once our team finishes our review and confirms all documentation is in good order, Guideline will provide you with exact instructions and a finalized timeline once you've completed your plan setup. Do not initiate your plan transfer until after plan setup is completed.

● Week 2

Employees invited to participate in Guideline 401(k) plan

Guideline will provide employees with a 30-day notice for [open enrollment](#) prior to the Guideline plan start date.

● Week 8

Final contributions to previous 401(k) provider

You are required to continue making payroll contributions to your previous provider until your plan starts at Guideline. Failure to remit contributions timely will result in [missed contributions](#) and/or late deposits. Guideline will charge an extraordinary service fee for any correction that needs to be processed on behalf of the plan.



Guideline 401(k) plan begins

First contribution to your Guideline 401(k) plan will be the first payday after the plan start date.

● Week 12

Assets transfer from previous provider

Approximately 30-45 days after your plan start date, your previous provider will liquidate your plan assets and wire the funds to Guideline. Please be sure all required tasks have been completed in the plan setup guide. This will ensure your plan assets can be allocated to participant accounts at Guideline. A Pre-Guideline Plan Activity questionnaire is required to be completed after your plan assets have been allocated.

If you have questions on the 401(k) conversion or transfer process, feel free to check out our [FAQ](#).



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