

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 your transition period.

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](#) 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.