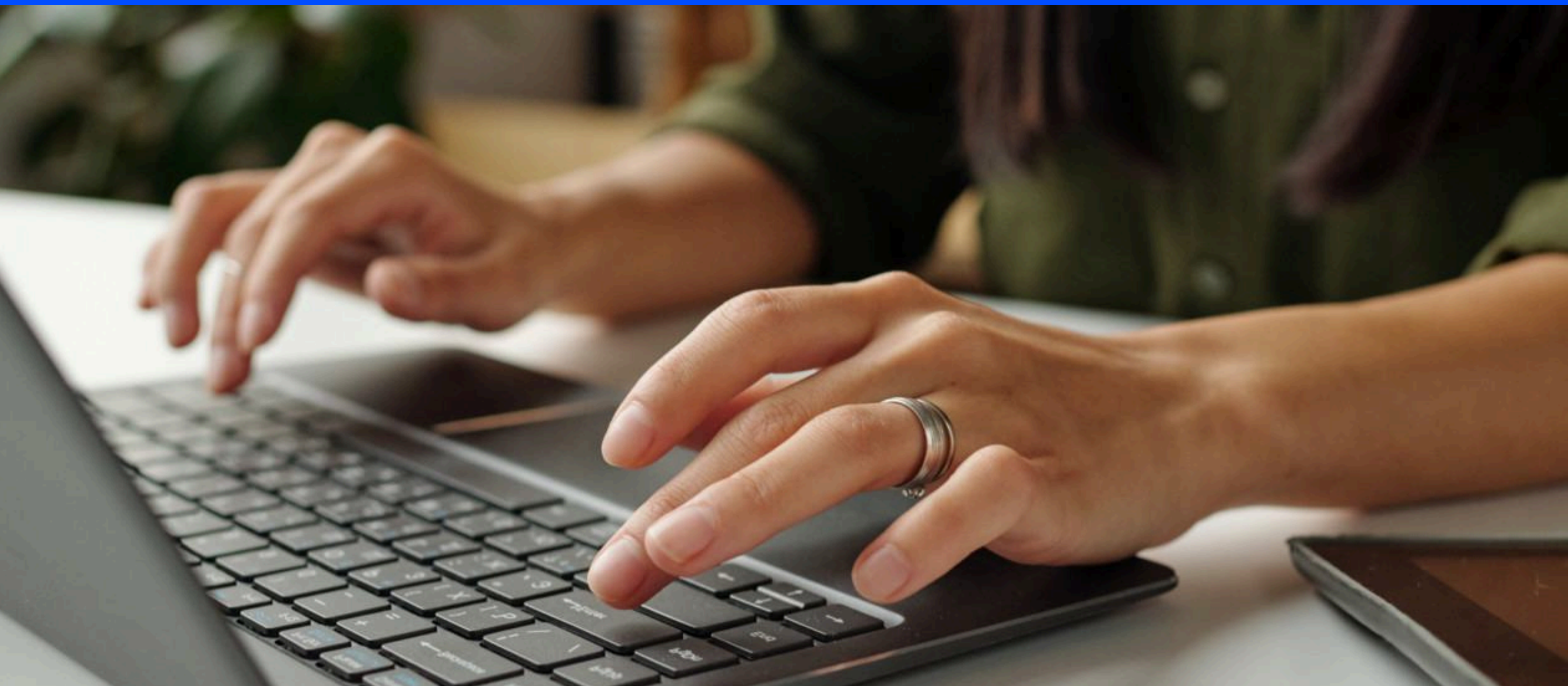
VESTWELL PLAN SETUP TOOLKIT

Your *plan setup.*

A breakdown of everything you need to know to get started, including a pre-setup checklist and the steps you'll take to activate your Vestwell retirement plan.



Your pre-setup checklist.

Before 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.

- [ ] **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 someone authorized to sign for your plan can complete setup.**

  An 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 an authorized signer must be present to review plan agreements.

- [ ] **Watch a webinar on plan setup.**

  We created a webinar to walk you through plan registration and setup. You'll get a step-by-step overview of plan onboarding and activation on Vestwell and review key action items as well as information to have on hand during the process. Watch a webinar recording here.

! If you are currently withholding employee contributions but have not completed plan setup, this may create a compliance risk. Pending contributions can be submitted once plan setup on Vestwell is complete.

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

It's time to confirm your company's plan setup on the Vestwell platform. You've received an email with a link to begin a simple four-step flow to register and set up your plan. This email was sent from retirement@notices.vestwell.com and contains the subject line "Action Needed: Start Your Transition to Vestwell." If you can't find this email, click here to troubleshoot.

Each step will only take a few minutes.

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

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 someone authorized to sign on behalf of your company 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.** Your plan documents, data, and employees will be available in your employer portal once you've completed setup.