

The scalable 401(k) your team will love

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

- ✓ **Payroll integrations** with popular payroll providers like Square¹
- ✓ **Automated plan admin**, including recordkeeping, custodial services⁵, and guided employee onboarding
- ✓ **3(38) and 3(16) fiduciary services**,² including filing IRS and DOL reports and signing your 5500
- ✓ **Mobile app**, which makes it easy for participants to set up and manage their account

Cost for employers

Core

+ Most popular

\$89 /month

+ \$8/mo per active participant

A foundational 401(k) with robust features and more plan design options.

- ✓ \$22,500 employee contribution limit⁶
- ✓ Safe Harbor or Traditional 401(k)
- ✓ Features like employer contributions and profit sharing
- ✓ Can connect with any payroll provider

Enterprise

\$149 /month

+ active participant fee

Our most custom 401(k) with exclusive pricing options and premium support.

- ✓ \$22,500 employee contribution limit⁶
- ✓ Exclusive pricing options
- ✓ Premium support for plan admin and employees
- ✓ Access to Participant Perks
- ✓ Support for 401(k) plan transfers and employees

Cost for employees

Starting at

0.15% / year³

✦✦ That's about \$1.25 a month for every \$10,000 saved.⁴

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

\$0 rollover fee

\$0 loan fee

\$0 distribution fee

\$0 plan termination fee

\$0 5500 prep fee⁷

See the transaction fees you won't be paying

We use technology to our advantage to keep monthly prices low while eliminating transaction fees.

So you and your employees can create a roadmap to retirement and minimize transaction fees along the way.

Let's get started

If you'd like to see how Guideline works, schedule a demo at guideline.com/demo.



(888) 228-3491



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¹ Square is not a client of Guideline. Guideline pays a fee for each 401(k) & SEP IRA client referred by Square as outlined in our written solicitation arrangement with Square. We'll provide additional disclosures prior to opening an account with Guideline.

² Guideline's 3(16) fiduciary services are only available to clients who utilize an eligible payroll provider.

³ This information is for illustrative purposes only, and is not intended to be construed as investment or tax advice. An assumed annual account fee of 0.15% is applied to assets under management and is deducted on a monthly basis. It's calculated at 1/12 of the annual stated rate (0.15%) based on the account balance on the last day of each month. Alternative account fee pricing is available, ranging from .15% to 0.35%. Contact Sales at hello@guideline.com to learn more about exclusive pricing options available in Enterprise tier. See our [Form ADV 2A Brochure](#) for more information on our fees.

⁴ Information shown here assumes a static balance of \$10,000 per month, an assumed annual account fee of 0.15% on assets under management (calculated and deducted on a monthly basis at 1/12 of the annual stated rate (0.15%) based on the month-end account balance) and does not account for common factors that affect the value of your account balance over time such as gains, losses, distributions, additional contributions, etc. It's not intended to be taken as investment advice or as an assurance or guarantee of future performance. The fee presented does not include other fees that a 401(k) participant may incur, including, but not limited to, from mutual fund expense ratios and a monthly maintenance fee to participants who end employment.

⁵ Guideline uses a third-party to provide custodial services. Custodial fees are paid by Guideline.

⁶ May be adjusted annually to account for IRS cost-of-living adjustments. [Learn more](#).

⁷ Third-party auditor fees will apply to large plans where an audit is [required](#). These fees are not charged by Guideline.