

# 1

## Build & Register the Solo 401(k)



2-3 Business Days

It generally takes 2 or 3 business days to build the Solo 401(k) plan, and register it under our IRS Determination Letter. During this time, we'll secure an EIN for the new 401(k).

**Form SS-4** Application for Employer Identification Number  
(Rev. January 2010)  
Department of the Treasury  
Internal Revenue Service

**For use by employers, corporations, partnerships, trusts, estates, churches, government agencies, Indian tribal entities, certain individuals, and others.**

► See separate instructions for each line. ► Keep a copy for your records.

1	Legal name of entity (or individual) for whom the EIN is being requested			
2	Trade name of business (if different from name on line 1)	3	Executor, administrator, trustee, etc.	
4a	Mailing address (room, apt., suite no. and street, or P.O. box)	5a	Street address (if different) (Do not use P.O. box)	
4b	City, state, and ZIP code (if foreign, see instructions)	5b	City, state, and ZIP code (if foreign)	
6	County and state where principal business is located			
7a	Name of responsible party		7b	SSN, ITIN, or EIN
8a	Is this application for a limited liability company (LLC)?		8b	If 8a is "Yes" enter the

Type or print clearly.

# 2

## Plan Documents Review



1 Business Day

**DocuSign**



Once the plan is built and all of the corpus documents are finished, we will upload these documents to DocuSign, so that you can sign quickly and safely. DocuSign's system meets the industry's most rigorous security certification standards, and it's the only company we use for these types of signatures.

You'll receive an email from DocuSign with a link where you can sign the plan documents. You'll also receive an email from Jordan Sheppherd, with a link to his calendar scheduler so that you can set up an appointment to review what you're signing.

On this call, Jordan will walk you through the corpus documents of the plan, and review what you need to sign. During this call, you will complete and sign a number of corpus documents that establish the plan, elect a Successor Trustee, and elect certain persons or entities as the beneficiaries of your 401(k) plan.

Once these corpus documents have been executed, and the other documents completed and executed, your Solo 401(k) plan will take its first breath, so to speak, as an entity.

You will receive an email from DocuSign with the PDF version of the fully executed 401(k) documents. The PDFs will be timestamped with a DocuSign envelope number, showing the date and time everything was signed.

## 3

## Solo 401(k) Checking Account

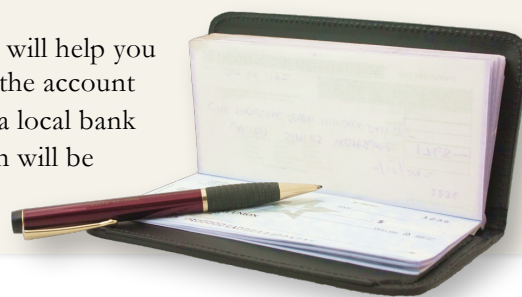


1-7 Days  
(Account-Dependent)

Now that the 401(k)'s corpus docs have been executed, and the plan legally exists, you can open do the next two steps at one time: open a checking account in the 401(k) plan's name, and start your rollover.

There are a number of options here, everything from a local bank, to firms like Fidelity, Charles Schwab, TD Ameritrade, E\*Trade, etc. that offer a hybrid checking/brokerage account for these types of Solo 401(k)s. We also work with a bank in Colorado named Solera Bank, which has developed a checking account package specifically for Solo 401(k)s. They have an extremely robust online banking platform, and everything that you might need to do can be done online, including mobile deposits, bank wires, and even cashier's checks.

Jordan will review your options for these accounts, and will help you complete whatever documentation you'll need to open the account of your choosing. If you choose to open an account at a local bank and they're unfamiliar with this type of structure, Jordan will be more than happy to chat with your banker.



## 4

## Begin Rollover(s) to the Solo 401(k)



Concurrent with Step 3  
(Timeline varies)



Any retirement account can be rolled to the Solo 401(k) EXCEPT for a Roth IRA. If you have a Roth 401(k), you can roll that over, but again, not a Roth IRA.

The rollover process will depend on what types of accounts you plan on moving over to the new 401(k). It may be that your current Custodian will have a form that handles the rollover, or it may be that they require you provide your own form. If your own form is required, we will provide it to you. Jordan will review your situation and walk you through the steps to put in for the rollover.

Your current Custodian/Administrator will process the rollover by mailing you a check. That check will be payable to the new 401(k), and you will simply deposit that check into the Solo 401(k)'s new checking account.

How quickly the rollover is completed will depend entirely on how quickly the Custodian/Administrator of your current account(s) will process your rollover. Generally Custodians are quick about it, but if you have any sort of Government or State pension plan, expect several weeks to elapse before the rollover check is issued.

## 5

## Rollover Finalized &amp; Deposited – Final Review Call

Once you've received the rollover check(s) and deposited those funds into the Solo 401(k)'s new checking account, you're ready to begin investing. Contact Jordan to schedule a final review call. This call will be basically a clean-up call, and Jordan will be happy to answer any investment related questions you may have.