

# Solo 401(k) Setup – Quick Guide

Use this guide with the [onboarding video](#) to open and fund your Everyday 401(k) Solo 401(k) plan.

1

## Gather what you need

- ✓ **Your information:** legal first and last name, email address, and phone number.
- ✓ **Business details:**
  - Legal business name exactly as shown on tax documents
  - Employer Identification Number (EIN)
  - Business type (for example, sole proprietorship, partnership, LLC, S-corp)
  - Business address
- ✓ **Spouse details (if applicable):** if your spouse earns income from your business and you want them in the plan, have their information ready.
- ✓ **Business bank account:** to make your initial **\$750** contribution (a contribution into the plan, not a setup fee).

2

## Go to the Everyday 401(k) Solo 401(k) site

- ✓ Visit <https://www.jpmorgansolo401k.com>.
- ✓ Select **Get started** to launch the Solo 401(k) onboarding wizard.

3

## Complete the short 5-step wizard

Each screen is quick and should take under a minute.

- ✓ **About you:** enter your legal name, preferred email, phone number, and your company's legal name (as used on your taxes).
- ✓ **About your business:** enter your EIN, select your legal business type from the dropdown, and enter your business address.
- ✓ **Spouse participation:** indicate whether a spouse who works in your business will join the plan.
- ✓ **Other retirement plans:** answer the question about whether you have another retirement plan; if you're not sure, select **No** and J.P. Morgan specialists can help you sort it out.
- ✓ **Confirm the suggested plan:** review the suggested Solo 401(k) plan and, if you want to move forward, click **Continue with selected plan**. Note, once you e-sign the official Plan Documents in onboarding, it will create a retirement plan for your business. Your plan will have a curated investment lineup to select from and will NOT act like a brokerage account. Terminating the plan after signing the Plan Documents will require you to go through the official termination process which will require additional fees.

An email will be sent to your preferred email address so you can register your online account and finish setup and funding.

4

## Register your Everyday 401(k) online account

- ✔ Find the **registration email** from Everyday 401(k); if you don't see it, check spam/junk and allow 10–15 minutes.
- ✔ Click **Register now** in the email and confirm your email address.
- ✔ Create a password that meets the rules on screen.
- ✔ Review and accept the **Terms of Use** to get to the **“Let's get this plan started”** screen.

**Tip:** If you can't locate the email, contact the Onboarding team at [onboardingsupport@vestwell.com](mailto:onboardingsupport@vestwell.com) for assistance with delivery and registration.

5

## Confirm your plan and owner details

On the **“Let's get this plan started”** and similar screens:

- ✔ Confirm pre-filled information and complete any required fields.
- ✔ Make sure your **legal business name** exactly matches your tax documents to avoid issues with your documents and DocuSign envelope.
- ✔ On the **“Who is the owner of the business”** screen, verify your personal and business information and fill in any missing details, then click **Save and continue**.
- ✔ If your spouse will participate, you'll be prompted to enter their information; otherwise, simply continue.

6

## Review and e-sign your documents (DocuSign)

- ✔ Look out for an email from: [JPMSales@vestwell.com](mailto:JPMSales@vestwell.com).
- ✔ Your Solo 401(k) plan documents will open in **DocuSign**.
- ✔ Review the contracts for your new plan and sign where indicated to complete setup paperwork.

**If DocuSign appears stuck:** avoid switching tabs, refresh the page, or sign from the DocuSign email if one is sent to you.

7

## Make your initial \$750 contribution

- ✔ On the contribution screen, confirm the initial funding amount of **\$750**. This is your **first contribution into the Solo 401(k)**, not a fee for services.
- ✔ Click **Add Account** to enter the business bank account you want J.P. Morgan to use for:
  - ACH transfers of your contributions, and
  - (Optionally) ongoing administration fees.
- ✔ Submit your initial contribution. The \$750 is typically drawn from your bank via ACH within 2–3 business days; your plan is treated as **live** once this contribution is initiated.

You'll see a confirmation such as **“SUCCESS! You have completed the setup and initial funding of your Solo K plan with Everyday 401(k)”** when this is done.



## After setup: manage your Solo 401(k)

- ✓ **Employer Portal:** log in to make future contributions. To send a one-time or “maxing out” contribution, go to **Contributions** → **Other Actions** → **Off-Cycle Contribution**.
- ✓ **Saver portal:** as both the business owner and saver, follow the Next Step prompt to set up your Saver login. From there you can choose investments, view your balance, roll in other retirement accounts, and, if allowed, request a loan in the future.

If your spouse participates, they will also have saver access for their own account.

## Need help?

If you run into issues (such as not receiving your registration email or questions about contributions), contact the **Everyday 401(k) team at 800-338-4345** or your J.P. Morgan representative.



---

### Important Disclosures from J.P. Morgan

This material has been prepared for informational and educational purposes only. It is not intended to provide, and should not be relied upon for investment, accounting, legal or tax advice. It is educational in nature and not designed to be a recommendation for any specific investment product, strategy, plan feature or other purposes. The information is shown for illustrative purposes only and is not intended as an offer or solicitation with respect to the purchase or sale of any security.

Plan sponsors should reference JPMIH’s 408(b)(2) services and fee disclosure notice for more complete information, which is available on the plan sponsor portal for your plan. Additional fee information is available for participants on your plan’s J.P. Morgan Everyday 401(k) website.

Certain recordkeeping and related services for plans may be provided on behalf of JPMorgan Invest Holdings LLC (J.P. Morgan) or by Vestwell Holdings Inc.

Vestwell Holdings Inc. provides various fiduciary and non-fiduciary services on its proprietary recordkeeping platform to support tax-qualified retirement plans. To learn more about Vestwell Holdings Inc. and its services, please visit <https://www.vestwell.com>.

J.P. Morgan Asset Management is the brand name for the asset management business of JPMorgan Chase & Co and its affiliates worldwide.

If you are a person with a disability and need additional support in viewing the material, please call at 1-800-343-1113 for assistance.

Telephone calls and electronic communications may be monitored and/or recorded. Personal data will be collected, stored and processed by J.P. Morgan Asset Management in accordance with our privacy policies at <https://www.jpmorgan.com/privacy>.

Material ID #: 07a63135-0058-11f1-b07b-e300105a2896