

Sample Retirement Plan Transition Timeline

TARGETED EFFECTIVE DATE:

Milestone	Responsibility	Timeframe
Getting Started & Planning Phase		
 Participate in contract gathering call to prepare signature-ready agreements	Employer, USI & Recordkeeper	WEEK 1
Discontinuance notice to prior carrier	Employer & Recordkeeper	
Bi-weekly transition calls established	Employer, USI & Recordkeeper	
 Fund menu and mapping finalized	Recordkeeper	
Prior carrier contacted to establish asset transfer date and discuss data	Recordkeeper	WEEK 2
 New client form deemed in good order	Recordkeeper	WEEK 3
Transition & Implementation Phase		
Transition overview call	Employer, USI & Recordkeeper	WEEK 3
 Provide blackout notice and participant 404a-5 fee disclosure for distribution to plan participants	Recordkeeper	
Payroll and remittance review	Employer (Payroll) & Recordkeeper	WEEK 4
Plan ready to accept assets and contributions	Recordkeeper	WEEK 7
Prior carrier liquidates plan assets	Prior carrier	WEEK 8
Plan is live (online access via participant website)*	Recordkeeper	
Participant education and enrollment meetings	Employer, USI & Recordkeeper	POST LIVE DATE

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 Critical milestone required to maintain proposed effective date

 Dependent on prior carrier processes and turnaround times