(k)artographer

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NEWS · NAVIGATE 401K

Navigate 401K Introduces (k)artographer, an Advisor Operating System Built for the 401(k) Business

Designed for retirement plan specialists and wealth-focused advisors, (k)artographer connects plan servicing, participant engagement and pathways to wealth management through Navigate 401K's affiliation models.



BIRMINGHAM, Ala., November 12, 2026: Navigate 401K today introduced (k)artographer, an advisor operating system designed to help affiliated advisors manage retirement plan relationships, serve clients and develop new opportunities across their books of business.

While many advisor operating platforms are built primarily around wealth management practices, (k)artographer is designed specifically for the work of serving workplace retirement plans. It brings together the plan sponsor, participant, and wealth relationships that make a 401(k) practice distinct, with technology and support intended to help advisors manage those relationships at scale.

The platform is part of Navigate 401K's broader affiliation offering, combining technology with the firm's retirement plan, participant engagement and wealth guidance resources. For advisors who specialize in retirement plans, the goal is greater visibility and control across a growing book. For independent RIAs and wealth advisors who do not specialize in 401(k) plans, it offers a way to connect business owner clients with a dedicated retirement plan team while staying involved in the relationship and exploring appropriate wealth management opportunities.

> "Retirement plan advisors need more than another dashboard. They need a better way to manage the work, take care of clients and grow the business they've built," said Sean Forbes, Director of Advisor Partnerships and Operations at Navigate 401K. "We designed (k)artographer to bring those pieces together and to give advisors more options for serving the people behind every plan."

Built for the 401(k) advisor

A growing retirement plan practice can mean more sponsor requests, service deadlines, participant conversations and information spread across multiple systems. (k)artographer is designed to give advisors a clearer view of their plans, the people connected to them, and the work that needs attention.

The advisor experience is designed to bring together plan records, contacts, documents, service history, upcoming tasks, and opportunities. It also supports the preparation of communications, including correspondence to participants, using relevant context for advisor review. By maintaining a record of activity and coordinating work with Navigate's team, advisors can spend less time piecing information together and more time serving relationships.

The platform is intended to work alongside the recordkeepers, custodians, and other providers involved in a plan -not replace them. Integrations and functionality vary by availability and the advisor's affiliation.

For retirement plan specialists, that infrastructure is designed to support a book at scale while keeping the advisor involved in the decisions and relationships that matter. Depending on the affiliation, Navigate can complement the advisor's work with retirement plan consulting, fiduciary support, participant education and home office services.

More ways to serve participants and grow

A retirement plan is also a connection to people who may need guidance beyond their workplace account. (k)artographer is designed to help advisors identify and coordinate appropriate opportunities to deepen those relationships.

Advisors who provide wealth management can explore serving interested participants directly, consistent with their firm's criteria and the participant's preferences. For eligible households an advisor does not serve directly, including those below the advisor's traditional minimum, Navigate's TrailGuide program can provide a path to financial guidance and ongoing service.

TrailGuide allows an advisor to offer an additional service option without personally taking on every relationship. Depending on the affiliation agreement, it may also create an opportunity for the advisor to participate in revenue from those relationships. As a household's needs change, the advisor and Navigate can revisit the appropriate next step.

> "Our goal is to help advisors make more of the relationships they already have while making sure more people have somewhere to turn for guidance," Forbes said. "That might mean a participant works with their advisor's wealth practice, or it might mean TrailGuide is the better fit. The important thing is having a thoughtful path forward."

A retirement plan partner for independent RIAs

For wealth focused firms, a business owner client's 401(k) plan can present a need that falls outside the firm's core expertise. Under Navigate's independent RIA model, an advisor can introduce a plan opportunity to Navigate, whose team can provide retirement plan services within the agreed scope.

(k)artographer is designed to help the referring advisor stay connected to the relationship, review key plan details and see aspects of the work being done for the client. When a participant seeks broader financial guidance, the advisor can review and accept or decline a potential wealth management referral, as appropriate. TrailGuide can provide another option for eligible households the firm chooses not to serve directly.

The result is a partnership designed to help the RIA support its client's workplace plan without having to build a full retirement plan practice, while creating opportunities for both firms as those relationships develop.

Connected experiences for sponsors and participants

The platform is designed to support the people an advisor serves as well as the advisor's own work:

- Plan sponsors can review key plan information, documents, responsibilities and open actions, and connect with their advisor when they need help.
- Participants can access workplace plan information, see next steps and reach out to an advisor with questions.
- Eligible TrailGuide clients can access a broader client experience designed to support their financial picture, including account information, documents and planning tools. Available features may include account linking, debt payoff tools, and retirement or goal-planning resources.

The participant portal and the TrailGuide service are distinct: access to a participant portal does not by itself make someone a TrailGuide client. Features and access depend on the applicable service arrangement and product availability.

Affiliation built around the advisor

Navigate 401K offers several ways to work together, reflecting the different businesses advisors have built and the support they need. These include direct affiliate relationships, independent contractor arrangements and partnerships with independent RIAs, as well as separate referral relationships.

Each model defines how the advisor and Navigate work together, including their respective responsibilities, services, platform access and compensation. Compensation and any revenue-sharing arrangements vary by affiliation and are governed by the applicable agreement.

(k)artographer is designed for eligible affiliated advisors; it is not being offered as standalone software for general market purchase.

Participant choice, privacy, applicable disclosures and the relevant agreements govern any introduction or referral. A referral, client relationship, account transfer, rollover or financial outcome is not guaranteed.

Availability

(k)artographer is planned for eligible advisors affiliated with Navigate 401K. Availability is subject to product readiness and onboarding capacity. Advisors interested in learning more can visit kartographer.us or navigate401k.com.

Navigate 401K works with employers, retirement plan advisors, and partners on workplace retirement plans. Its services include plan consulting, fiduciary support, participant education, and pathways to wealth guidance through offerings such as TrailGuide. Navigate 401K also offers affiliation and referral models for advisors seeking to add or expand retirement plan capabilities. Learn more at navigate401k.com.

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