How soon after a change is requested online is it reflected in a participant's account?

When an online transaction is requested on a participant's account, whether via the participant website, plan sponsor website, or through our Service Center, often you will see it in "pending" status for a period of time. This status will update to "in progress" once the transaction processing begins. Transactions are brought from the web into our administration system for processing three times each stock market business day, at 7:00 a.m. (formerly 9:30 a.m.), 2:00 p.m., and 4:00 p.m. ET.

The amount of time it takes for a transaction to be completed depends upon the transaction type. A simple deferral or allocation change may be completed the day it is requested, whereas a fund transfer or loan request may take multiple days to complete. The approximate processing times are provided for most transactions either online, in the emailed transaction confirmations, or both.