

3(16) Fiduciary Solutions

EPIC + Pentegra



Spend more time focused on your business

Offering a retirement plan is important to your business. But retirement plans are complicated. Running a retirement plan can take time and resources away from running your business.



Outsource fiduciary responsibility

Pentegra is one of America's oldest, most experienced independent fiduciaries. As a fiduciary for your plan, we assume these responsibilities for you. Your long list of retirement plan responsibilities become only a few.



Simplify retirement plan administration

Pentegra's Enhanced 3(16) Fiduciary Solution streamlines plan administration. Our fiduciary services reduce workloads, save time, minimize retirement plan risks and responsibilities and ensure your plan is compliant and well run.



The peace of mind of a professional on board

Pentegra's tenured and professionally credentialed team delivers retirement plan expertise for your business, with in-house ERISA attorneys and ASPPA-certified QPA, QKA, and CPC Account Managers, backed by a deep bench of expert professionals.

Together, EPIC RPS' 401(k) platform and Pentegra's fiduciary services bring you a better retirement plan solution.



How It Works

Help Sponsors Create Better Outcomes





Enhanced 3(16) Fiduciary Benefits

- Sign and file Form 5500
- Review Compliance Tests
- Review Contribution Calculations
- Review Census Data for reasonableness
- Plan audit support—up to two hours
- Interpret Plan Provisions as an independent fiduciary
- Review and approve Qualified Domestic Relations Orders (QDROs)
- Review and approve home loans
- Review and approve non-automated loans and distributions, including hardship

Enhanced 3(16) Program Features

- Fiduciary Warranty—Pentegra's promise to you
- Fiduciary Document Vault—Online document storage
- Fiduciary Scorecard—Annual fiduciary duties checklist

Please refer to the terms of the service agreement for full details.

Pricing: \$2,000 per year plus \$5 per participant

Interested in even broader coverage and services?

Ask us about our Comprehensive 3(16) Product that offers even greater fiduciary protection.

Give your business a new kind of 401(k) solution.

For more information, contact your local Sales Representative.

