COMPREHENSIVE

# 3(16) Fiduciary Solutions

### A way to 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.

### Simplify retirement plan administration

Pentegra's Comprehensive 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.

### 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.

### The peace of mind of a professional on board

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

Pentegra's fiduciary services bring you a better retirement plan solution.

## How It Works

Help Sponsors Create Better Outcomes

- Audit Support
- Sign & File 5500
- Compliance Testing Review
- Act as named 3(16) fiduciary
- Fiduciary Scorecard™

PENTEGRA

## Comprehensive 3(16) Fiduciary Benefits

- Pentegra accepts appointment as the 3(16) Plan Administrator Fiduciary
- Sign and file Form 5500 as the 3(16) Plan Administrator
- Review Compliance Tests
- Review Contribution Calculations
- Review Census Data for reasonableness
- Unlimited plan audit support – main point of contact
- 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
- Review and approve non-automated force-outs (involuntary) distributions
- Review Eligibility
- Review Vesting
- Review Enrollments
- Review Forfeitures
- Oversee Plan Documents
- Review Summary Plan Description (SPD)
- Review Summary Material Modification (SMM)
- Review Summary Annual Report (SAR)
- Review Participant Fee Disclosure
- Review Service Provider Fee Disclosure
- Interactive Plan Review, upon request

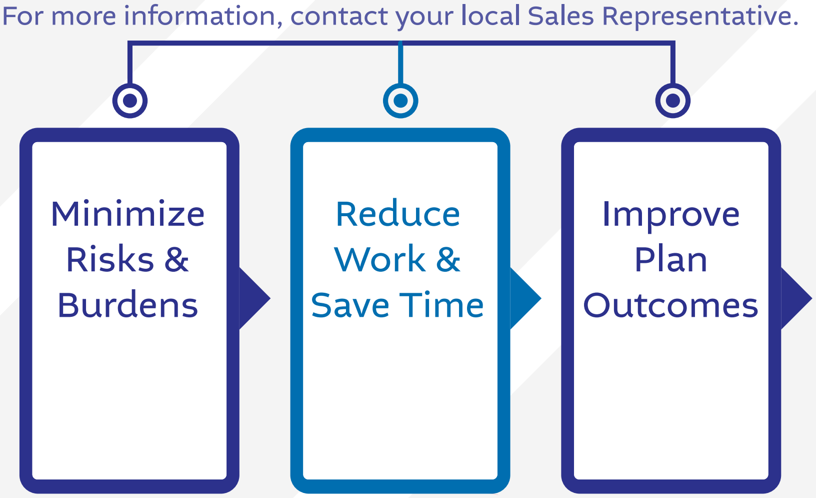
## Comprehensive 3(16) Program Features

- 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: $3,500 for the first 100 participants; $35 per participant after 100 participants**

Give your business a new kind of 401(k) solution.
For more information, contact your local Sales Representative.

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