

# Pentegra's 3(16) Fiduciary Solutions

## Plan Responsibilities

### 3(16) Enhanced Fiduciary Solution

#### Employer Responsibilities

- ✓ Act as Named Plan Administrator
- ✓ Take on fiduciary liability for operating the plan according to the terms of the plan
- ✓ Provide timely, complete & accurate payroll and other census data
- ✓ Make timely contributions
- ✓ Oversee Plan Document
- ✓ Review Summary Plan Description (SPD) & Summary Material Modification (SMM)
- ✓ Review Plan Amendments
- ✓ Review Participant Notices
- ✓ Review Summary Annual Report (SAR)
- ✓ Participant Fee Disclosure
- ✓ Service Provider Fee Disclosure
- ✓ Forfeiture and Suspense Accounts
- ✓ Track Eligibility
- ✓ Track Enrollment
- ✓ Track Vesting
- ✓ Respond to Notices of Claims & Appeals
- ✓ Review Force Outs
- ✓ Notice & Document Delivery
- ✓ Delivery of enrollment materials to newly eligible employees

#### Pentegra Responsibilities

- ✓ Sign and File Form 5500
- ✓ Interpret Plan Provisions
- ✓ Review and Approve/Deny Home Loan Requests
- ✓ Review and Approve QDROs
- ✓ Review Government Reporting
- ✓ Review Compliance Testing
- ✓ Review Census Data
- ✓ Plan Audit Support
- ✓ Fiduciary Warranty
- ✓ Fiduciary Document Vault
- ✓ Review and approve non-automated loans and distributions, including hardships

### 3(16) Comprehensive Fiduciary Solution

#### Employer Responsibilities

- ✓ Provide timely, complete & accurate payroll and other census data
- ✓ Make timely contributions
- ✓ Delivery of enrollment materials to newly eligible employees

#### Pentegra Responsibilities

- ✓ Pentegra accepts appointment as the 3(16) Plan Administrator Fiduciary
- ✓ Take on fiduciary liability for operating the plan according to the terms of the plan
- ✓ Sign and File Form 5500
- ✓ Interpret Plan Provisions
- ✓ Review and Approve/Deny Home Loan Requests
- ✓ Review and Approve/Deny Loan Requests
- ✓ Review and Approve/Deny Hardship Withdrawals
- ✓ Review Distribution Requests
- ✓ Fiduciary Warranty
- ✓ Fiduciary Document Vault
- ✓ Review and Approve QDROs
- ✓ Review Government Reporting
- ✓ Review Compliance Testing
- ✓ Review Census Data
- ✓ Plan Audit Support
- ✓ Oversee Plan Document
- ✓ Review Summary Plan Description (SPD) & Summary Material Modification (SMM)
- ✓ Review Plan Amendments
- ✓ Review Summary Annual Report (SAR)
- ✓ Forfeiture and Suspense Accounts
- ✓ Review Eligibility
- ✓ Review Vesting
- ✓ Review Force Outs
- ✓ Review Notices & Document Delivery
- ✓ Annual Plan Review

