



An independent fiduciary
solution for your
plan administration

Pentegra 3(16) Fiduciary Services



It's about your peace of mind

Pentegra's 3(16) Fiduciary Services

Raise the oversight of the administration of your plan to an even higher level. You have the assurance that every administrative detail is carefully reviewed by one of America's oldest professional fiduciaries.

A 3(16) FIDUCIARY

is a person or company responsible for a retirement plan's administrative duties.



Administrative Relief

Save time and reduce the responsibilities of ongoing maintenance and annual filings for your retirement plan.



Seamless Integration

Our services are layered on to your existing relationships with recordkeepers without disruption.



Optimal Plan Oversight

Continual proactive monitoring by experts in 3(16) fiduciary administration who work seamlessly with your team.



Advanced Technology

An online vault monitored by AI ensures safe storage of documents for ongoing, accurate monitoring.



WATCH OUR VIDEO TO LEARN MORE.

Who's minding your retirement plan?

When it comes to fiduciary duties and their retirement plan, many companies tend to focus on the participants and the investments and rely on outside professionals such as a 3(38) investment fiduciary and a recordkeeper to support their plan.

But there's a missing piece.

As a 3(16) administrative fiduciary, we are an extra set of eyes on your plan. We take care of the overall operation and the administrative tasks associated with your plan. That allows you to:

- **Relieve the administrative responsibilities of your team**
- **Reduce your risk of liability**
- **Improve plan outcomes**
- **Spend more time on other areas of your business**



Outsource your stress points



Pentegra's 3(16) Fiduciary Services work in conjunction with your recordkeeper. As your 3(16) fiduciary, Pentegra provides the monitoring requirements specified under ERISA. As an **independent** fiduciary, we review and monitor your plan to ensure its success. We help minimize the risk, responsibility and time required to run a retirement plan by providing:

With our extensive experience as a fiduciary, Pentegra can identify issues that often elude others. We've saved many clients hundreds of thousands of dollars in fines and penalties.



Fiduciary Warranty – our promise to you. We stand behind our work.



Plan design review and recommendations – to ensure your retirement plan is effective and successful, with optimum uptake by employees.



Annual government filings – we complete, sign and submit all annual forms including Form 5500.



Legislative updates – we ensure your plan complies with current legislation and requirements.



Day-to-day administrative functions – we do compliance testing, review and approve plan distributions, ensure required plan notices are delivered, conduct regular due diligence reviews and proactively monitor the plan on an ongoing basis.



Plan audit oversight – we work with the external auditors and your team to resolve plan issues and deal directly with the IRS and DOL on your behalf.



Annual and quarterly meetings – for scheduled monitoring and check-ins.

What happens when you outsource to Pentegra?

A seamless solution

Pentegra's 3(16) Fiduciary Services are layered onto your current relationship with a recordkeeper and 3(38) Plan Advisor. All existing trusted relationships stay intact, without any disruptions. Our services are simply added on seamlessly.



Optimal Plan Oversight

Continual proactive monitoring by experts in 3(16) fiduciary administration.



Dedicated Account Manager

Responsive, personalized service from your Consultant and Account Manager.



Customized Suite of Services

A full suite of standard services, with à la carte options for a tailored solution.



A long history as a trusted fiduciary

Pentegra is one of America's oldest, most experienced independent institutional fiduciaries. In fact, we were built to be a fiduciary.

Pentegra is part of an elite group of TPA firms in the U.S. that have successfully completed the independent certification process offered by The Centre for Fiduciary Excellence, LLC (CEFEX).

1943

We were founded some 80 years ago as a Named Plan fiduciary — long before the role formally existed under ERISA.

Fiduciary First

We are committed to a higher standard of care than many other companies, for an unmatched level of expertise and oversight.

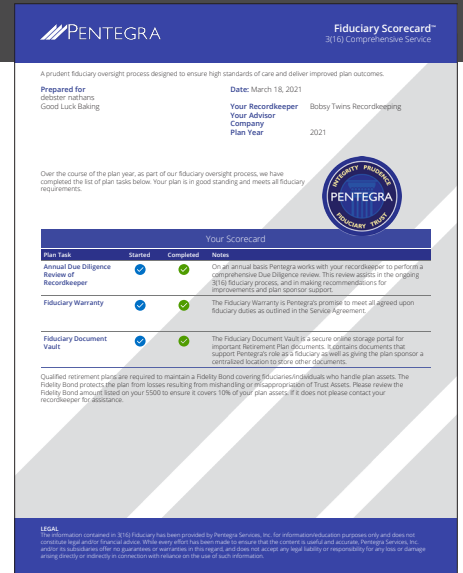
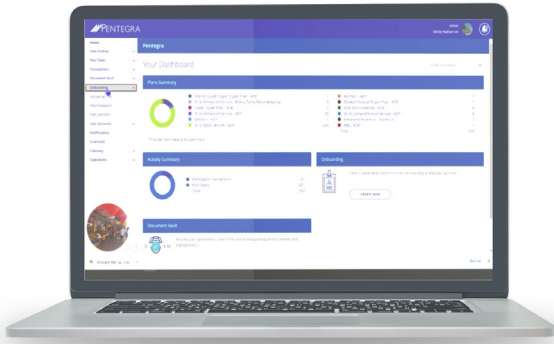
Independent

We always put your best interests first because there is never any conflict of interest. Administering your retirement plan is our priority.

30,000

complex retirement plans with 1 million participants — and growing!

Pentegra's commitment to innovation



As a fiduciary, Pentegra is committed to excellence and constant innovation. We develop systems and technologies that support our high standards of care and facilitate greater plan governance and oversight.



Fiduciary Scorecard™

Our annual Fiduciary Scorecard™ summarizes plan fiduciary responsibilities and their status for full transparency and optimal oversight.



Deep expertise from dedicated professionals

The Pentegra team includes highly trained retirement plan experts committed to exceptional plan outcomes. Our bench includes in-house ERISA attorneys and ASPPA-certified QPA, QKA and CPC Account Managers. Benefit from the peace of mind provided by having a professional on board.

Contact your plan advisor or a Pentegra representative today

Pentegra Retirement Services

855-549-6689

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