

# Pentegra's 3(16) Fiduciary Solutions

## Plan Responsibilities

### 3(16) Comprehensive Fiduciary Solution

#### Employer Responsibilities

- Provide timely, complete & accurate payroll and other census data
- Make timely contributions
- Delivery of Appropriate Notices\*

\*See Service Agreement for details.

#### Pentegra Responsibilities

- Pentegra as Named Plan Administrator
- Take on fiduciary responsibility for operating the plan according to the terms of the plan
- Sign and File Form 5500
- Interpret Plan Provisions
- Review and Approve/Deny Non-Automated Home Loan Requests
- Review and Approve/Deny Non-Automated Loan Requests
- Review and Approve/Deny Non-Automated Hardship Withdrawals
- Review Non-Automated 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 Enrollment
- Review Vesting
- Respond to Notices of Claims & Appeals
- Review Force Outs
- Notice & Document Delivery
- Annual Plan Review



Nothing in this material should be construed to create or provide for any other relationship between your recordkeeper and Pentegra, including but not limited to joint venture partnership.