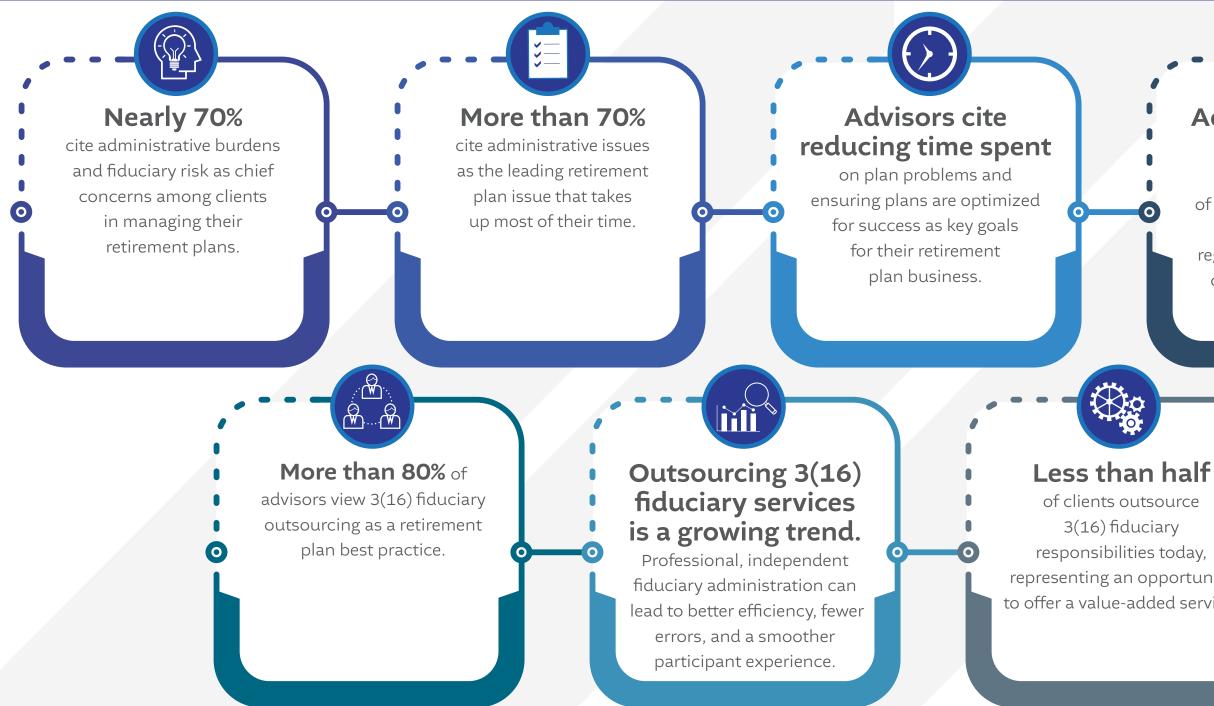
Pentegra 2025 Survey on Advisor Attitudes Toward 3(16) Fiduciary Outsourcing

In January, 2025, Pentegra conducted a survey of more than 50 advisors nationwide on attitudes toward 3(16) fiduciary outsourcing and the benefits it can offer their clients and practices. The survey measured how advisors are using fiduciary outsourcing to help clients better manage their retirement plans. It also captured their perspectives on what outsourcing does to help them better position their services and manage their practices.



Survey Highlights

Advisors cite lack of sponsor knowledge

of fiduciary responsibilities and retirement plan regulations as the greatest obstacles to retirement plan success

of clients outsource 3(16) fiduciary responsibilities today, representing an opportunity to offer a value-added service.