



Pentegra Publishes Advisor Study on 3(16) Fiduciary Outsourcing as it Marks 4th Annual 3(16) Day

For Immediate Release

White Plains, NY, March 14, 2025 Today, Pentegra Services, Inc. (Pentegra) published a new study on [Advisor Attitudes Toward 3\(16\) Fiduciary Outsourcing](#). The study was released to mark Pentegra's annual "3(16) Day," on March 16, 2025, celebrating the firm's expertise as the preeminent 3(16) fiduciary services provider in the retirement industry.

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.

Key Survey Highlights included:

- **Nearly 70% of advisors say administrative burdens and fiduciary risk are chief concerns** among clients in managing their retirement plans.
- **More than 70% of advisors surveyed cite administrative issues** as the leading retirement plan issue that takes up most of their time.
- **Advisors cite reducing time spent on plan problems** and ensuring plans are optimized for success as key goals for their retirement plan business.
- **More than 80%** of advisors view 3(16) fiduciary outsourcing as a retirement plan best practice and a growing trend.

Stated Carlo Guerrero, Vice President, Sales and Key Accounts, "Today, outsourcing 3(16) fiduciary responsibilities to a professional provider is a retirement plan best practice that delivers significant benefits to both advisors and their clients. By shifting these burdens to a dedicated expert, advisors can help clients mitigate risks associated with non-compliance, penalties, and potential litigation— while freeing themselves to focus on core competencies and business growth.

Continued Guerrero, "Our annual 3(16) Day highlights the key benefits fiduciary outsourcing offers, delivering a strategic solution for retirement plan sponsors and advisors by helping them save time, minimize fiduciary risk and reduce work by outsourcing time-consuming retirement plan responsibilities to an expert team."

Visit 316fiduciaryday.com for more information on Pentegra's 3(16) fiduciary solutions.

About Pentegra

Pentegra is a leading provider of retirement plan and fiduciary outsourcing solutions to organizations nationwide. As one of America's most experienced independent fiduciaries, we deliver retirement plans that run with less risk, greater efficiencies and improved outcomes. With

an 80-year legacy of fiduciary expertise and oversight unmatched in the industry today, we partner with firms at the advisor, sponsor and enterprise level to bring maximum flexibility to every opportunity, offering a comprehensive array of retirement plan fiduciary solutions, consulting, and TPA services. Learn more at www.pentegra.com or 316fiduciaryday.com.

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Pentegra's Advisor Study on Attitudes on 3(16) Fiduciary Outsourcing was conducted from January 2, 2025 through February 7, 2025. Data included responses from advisors nationwide.