

Pentegra's PEP Services



Pentegra delivers a higher level of oversight for your Pooled Employer Plan (PEP). Our fiduciary oversight helps ensure potential problems are uncovered and resolved before they become issues. As a CEFEX-Certified Administrator and Pooled Plan Provider (PPP), we hold ourselves and the work we do to the highest standard.



Pooled Plan Provider (PPP) Services

- Serve as Pooled Plan Provider (PPP)
- Obtain ERISA bond and ensure ERISA bonding requirements are met
- PEP Registration with the Department of Labor
- Plan Operational Oversight and Compliance
- Vendor selection and monitoring



Plan Fiduciary Support

- Serve as 3(16) Administrative Fiduciary
- Plan Operational Oversight and Compliance



Plan Design & Document Support

- Prototype Plan Document
- Summary Plan Descriptions (SPDs)
- IRS Determination Letter Submission (IRS Form 5300/5307)
- Plan Amendment and Restatement Services
- Plan Design Consulting



Plan Compliance Support

- Determination of Plans to Include for Compliance Testing
- 401(a)(4) Nondiscriminatory Allocations
- 401(a)(9) Compensation Limitation
- 401(a)(26) Minimum Participation
- 402(g) Excess Deferrals
- 404 Maximum Deductible Contributions
- 410(b) Minimum Coverage Testing
- 414(s) Testing for Non-Safe Harbor Compensation
- ADP/ACP Testing
- 415 Annual Addition Testing
- 416 Top Heavy Testing
- Nondiscriminatory Benefits/Rights/Features
- Determination of Highly Compensated Employees
- Determination of Key Employees
- Compliance Reporting Package
- Analysis of Testing Results
- Corrective Scenarios



Government Filings

- Preparation of Government Filings
- IRS Form 5500 and Applicable Schedules (A, C, D, E, G, H, I, R, MB, SB, SSA)
- IRS Form 5558 (Extension for Form 5500)
- IRS Form 5330 PBGC Premium Filings
- Required Minimum Distribution Notifications
- Voluntary Compliance Program Submissions (VCP)



Plan & Participant Notices

- Summary Annual Report (SAR)
- Annual ERISA Notices, Including: QDIA, QACA and ACA
- Safe Harbor Notice
- Automatic Enrollment Notice
- Required Minimum Distribution Notice
- Annual Force-outs/Cashouts



Plan Administration Services

- Annual Census Data Review
- Employee Eligibility Review
- Review Plan Re-entry, Rehires and Forfeiture Restoration
- Employer Contribution Calculation and Review
- Review Plan Matching and Other Contributions
- Confirm Contributions Deposited Correctly by Source
- Forfeiture Allocations
- Vesting Calculations
- Review of Qualified Domestic Relations Orders (QDRO)
- Plan Audit Support
- Fiduciary Scorecard
- Annual Employer Valuation Report
- Serve as Day-to-Day Contact for both Advisor and Client



Adopter's Responsibilities

- Ensure Timely Payroll Submission and Contribution Remittance
- Provide Complete and Accurate Employee Census Data
- Monitor Service Providers

Learn more about our PEP solutions.

Contact a Pentegra Regional Director today.

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Follow the Conversation

