



Pentegra Publishes Advisor Study on Attitudes Toward 3(16) Fiduciary Outsourcing as it Marks 5th Annual 3(16) Day™

For Immediate Release

White Plains, NY, March 16, 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, 2026, celebrating the firm's expertise as the leading ERISA 3(16) administrative fiduciary services provider in the retirement industry.

The survey measured how advisors are using 3(16) administrative 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:

- **More than 80% of advisors view 3(16) administrative fiduciary outsourcing services as a retirement plan best practice.**
- **Reducing administrative burdens and building compliance confidence are the chief reasons driving adoption.**
- **3(16) administrative fiduciary outsourcing is moving from "nice to have" to "expected," reflecting a maturation of the marketplace.**
- **Advisors see fewer operational issues and greater compliance accuracy for clients who implement 3(16) administrative fiduciary services.**

Stated Carlo Guerrero, Vice President of Sales and Key Accounts at Pentegra, "Outsourcing 3(16) fiduciary responsibilities to a professional provider has become a best practice for retirement plans, delivering meaningful benefits for both advisors and their clients. By transferring these duties to a dedicated specialist, advisors can help clients reduce the risks of non-compliance, penalties, and potential litigation, while freeing up time to focus on their core expertise and growing their business."

Guerrero added, "Our annual 3(16) Day™ highlights the value of fiduciary outsourcing as a strategic solution for retirement plan sponsors and advisors. By entrusting complex and time-consuming plan responsibilities to an experienced team, organizations can save time, reduce fiduciary risk, and streamline administrative workloads."

Visit www.pentegra.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.

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Pentegra's Advisor Study on Attitudes on 3(16) Fiduciary Outsourcing was conducted from January 2, 2026 through January 31, 2026. Data included responses from advisors nationwide.