



Pentegra Releases New Advisor Survey Highlighting Growing Momentum and Strategic Role of Pooled Employer Plans (PEPs)

For Immediate Release

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Pentegra Retirement Services today announced the release of its latest industry research report, [**Advisor Perspectives on Pooled Employer Plans: Trends and Outlook**](#), offering new insights into how financial advisors are evaluating and adopting Pooled Employer Plans (PEPs) in an increasingly complex retirement plan landscape.

The study, conducted in January 2026, captures advisor sentiment on the evolving role of PEPs and their growing importance as a viable solution to rising fiduciary demands, regulatory scrutiny, and administrative complexity.

PEPs Emerge as a Strategic Response to Industry Pressures

Survey findings indicate that PEPs are gaining traction not merely as an alternative plan design, but as a strategic response to systemic challenges facing plan sponsors and advisors alike. Advisors increasingly view PEPs as a mechanism to deliver scalable, institutional-quality governance, while addressing persistent concerns around fiduciary risk and operational burden.

“PEPs are no longer being evaluated solely as a product innovation—they are being recognized as a structural solution to the realities of today’s retirement plan environment,” said Carlo Guerrero, Vice President, Sales and Key Accounts at Pentegra. “Advisors are prioritizing consistency, defensibility, and professionalized fiduciary oversight, and PEPs are uniquely positioned to deliver on those expectations.”

Key Findings from the Survey Include:

- **Fiduciary Risk Mitigation Drives Adoption**
More than 80% of respondents identified fiduciary risk mitigation as the primary factor shaping their positive perception of PEPs. Advisors view the ability to delegate key fiduciary responsibilities—particularly governance, compliance, and investment oversight*—as a meaningful way to reduce both client and advisor exposure.
- **Administrative Efficiency as a Risk Management Tool**
Over 80% of advisors reported that PEPs significantly or moderately reduce administrative burden. Importantly, respondents linked this reduction not just to efficiency gains, but to improved accuracy, consistency, and reduced likelihood of operational failures.
- **Standardization Viewed as a Strength**
While early concerns around flexibility existed, advisors now associate standardized plan design and administration with improved outcomes, fewer errors, and stronger

*Pentegra Retirement Services acts in an administrative fiduciary capacity for PEPs but does not provide investment fiduciary services

governance—particularly for small to mid-sized employers without dedicated internal resources.

- **Improved Plan Quality Outcomes**

Among advisors with clients participating in PEPs or utilizing ERISA 3(16) fiduciary services, 75% reported measurable improvements in overall plan quality, reinforcing the role of PEPs in raising the baseline standard for retirement plan governance and administration.

- **Integrated Fiduciary Models Now Expected**

100% of respondents indicated that having a single, integrated fiduciary partner—combining Pooled Plan Provider (PPP) services, 3(16) fiduciary oversight, and compliance expertise—is important to their practice, signaling a clear shift toward consolidated accountability and streamlined governance structures.

A Foundational Shift in Retirement Plan Strategy

The research underscores a broader market evolution: PEPs are moving beyond early-stage adoption into a foundational component of modern retirement plan strategy. Advisors increasingly position PEPs as a prudent, risk-aware solution that enhances governance, improves consistency, and supports scalable client solutions.

As regulatory expectations intensify and plan sponsors face growing resource constraints, PEPs are emerging as a durable framework for delivering disciplined oversight, operational resilience, and fiduciary accountability.

About Pentegra Retirement Services

Pentegra Retirement Services is a leading provider of retirement plan fiduciary outsourcing solutions, serving as both a Pooled Plan Provider (PPP) and ERISA 3(16) administrative fiduciary. With more than 80 years of institutional fiduciary experience, Pentegra delivers integrated governance, compliance, and administrative services designed to reduce risk, streamline operations, and strengthen retirement plan outcomes.

Pentegra's model is built on true fiduciary assumption—integrating plan administration, compliance oversight, and operational execution into a cohesive, scalable framework for advisors and plan sponsors.

To learn more or access the full survey report, visit www.pentegra.com or contact the Pentegra Solutions Center at solutions@pentegra.com or 855-549-6689.

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Pentegra's Study on Advisor Perspectives on Pooled Employer Plans Trends and Outlook was conducted from January 2, 2026 through January 31, 2026. Data included responses from advisors nationwide.