

3(16) Fiduciary Solutions



A way to spend more time focused on your business

Offering a retirement plan is important to your business. But retirement plans are complicated. Running a retirement plan can take time and resources away from running your business.



Outsource fiduciary responsibility

Pentegra is one of America's oldest, most experienced independent fiduciaries. As a fiduciary for your plan, we assume most plan responsibilities for you. Your long list of retirement plan responsibilities become only a few.



Simplify retirement plan administration

Pentegra's Comprehensive 3(16) Fiduciary Solution streamlines plan administration. Our fiduciary services are designed to reduce workloads, save time, minimize retirement plan risks and responsibilities and ensure your plan is compliant and well run.



A professional on board

Pentegra's tenured and professionally credentialed team delivers retirement plan expertise for your business, with in-house ERISA attorneys and ASPPA-certified QPA, QKA, and CPC Account Managers, backed by a deep bench of expert professionals.

Pentegra's 3(16) fiduciary solutions are now available with the PlanPremier®-TPA 401(k) platform from Capital Group, home of American Funds®.*

PENTEGRA How It Works

Help Sponsors Create Better Outcomes



Audit Support



Sign &
File 5500



Compliance
Testing Review



Act as named
3(16) fiduciary



Fiduciary
Scorecard™



Comprehensive 3(16) Fiduciary Benefits

- Pentegra accepts appointment as the 3(16) Plan Administrator Fiduciary
- Sign and file Form 5500 as the 3(16) Plan Administrator
- Review Compliance Tests
- Review Contribution Calculations
- Review Census Data for reasonableness
- Unlimited plan audit support—main point of contact
- Interpret Plan Provisions as an independent fiduciary
- Review and approve Qualified Domestic Relations Orders (QDROs)
- Review and approve non-automated loans and distributions, including hardship
- Monitor Loan Payments
- Review and approve non-automated force-outs (involuntary) distribution
- Review Eligibility
- Review Vesting
- Review Enrollments
- Review Forfeitures



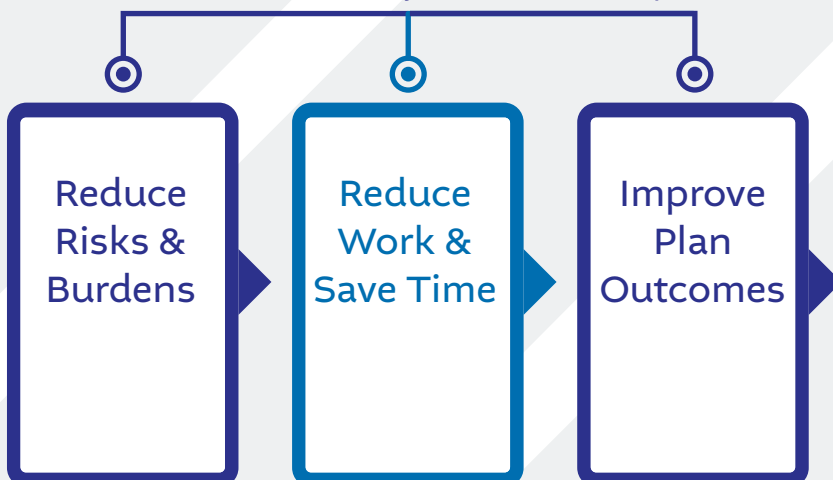
Comprehensive 3(16) Program Features

- Interactive Plan Review, upon request
- Fiduciary Warranty—Pentegra's promise to you
- Fiduciary Document Vault—Online document storage
- Fiduciary Scorecard—Annual fiduciary duties checklist
- Oversee Plan Documents
- Review Summary Plan Description (SPD)
- Review Summary Material Modification (SMM)
- Review Summary Annual Report (SAR)
- Review Participant Fee Disclosure
- Review Service Provider Fee Disclosure

Please refer to the terms of the service agreement for full details.

Pricing: \$3,500 for the first 100 participants; \$35 per participant after 100 participants

Give your business a quality 401(k) solution.
For more information, contact your local Sales Representative.



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