

# The ADP + Pentegra AdvantEdge

Deliver added value for your clients with Pentegra's 3(16) fiduciary solutions made available through ADP.

Today, finding and retaining retirement plan clients is a key part of growing your practice.

Your clients know that retirement plans are good for their business—they are good for employees and help attract, retain and reward talent. But retirement plans are complicated, and clients often don't have—or want—the knowledge or expertise of how they work. *Time spent on retirement plans is time away from their business—and yours.*

As plan sponsors, your clients are fiduciaries, legally responsible for handling their plan. Retirement plan mistakes carry very real consequences for business owners. *As a trusted partner, they look to you to make it easy for them.*

*There's a better way.* With Pentegra's 3(16) fiduciary services, made available through ADP, you can offer your clients a way to make retirement plan administration easier, save time, eliminate work, and minimize risk and burdens by outsourcing key retirement plan responsibilities.



## The Advantages of 3(16) Fiduciary Outsourcing for You and Your Clients

3(16) fiduciary outsourcing transfers key retirement plan administrative responsibilities to a professional fiduciary. These include completing and signing required filings and ensuring that plan responsibilities are handled correctly. For the business owner, this simplifies the complex and minimizes risk. Think of it as an extra set of eyes on the plan.

- Provides a level of comfort and relief
- Key retirement plan responsibilities are handled for them
- Clarifies the employer's role and responsibilities
- Saves me time by taking work off their desk and yours
- Reduces compliance burdens and helps reduce liability
- Eliminates certain complex responsibilities
- Helps ensure their business is competitive
- Improves plan outcomes
- Positions you as a trusted partner in their success



## Leverage ADP + Pentegra's Institutional Fiduciary Expertise

With more than 75 years of expertise, Pentegra is one of the leading providers of fiduciary services in the industry today. That's why ADP has chosen to collaborate with Pentegra to offer Pentegra's 3(16) fiduciary solutions.

With more than 75 years of expertise, as an institutional fiduciary, Pentegra's fiduciary services work to eliminate the risk of failing to meet deadlines or doing things incorrectly. As a fiduciary partner, Pentegra stands behind its work with the Pentegra Fiduciary Warranty.

- 75 year legacy serving as an institutional fiduciary
- Unmatched level of fiduciary expertise and support in the industry
- Serving thousands of complex retirement plans nationwide
- Deep bench of highly credentialed professionals, with in-house ERISA Attorneys and ASPPA-certified QPA, QKA and CPC Account Managers

ADP provides the recordkeeping platform. Pentegra provides added value with varying levels of 3(16) fiduciary support, based on how much the client desires.

### Three Levels of Support

#### Basic

Key plan administrative responsibilities transferred to Pentegra.

#### Enhanced

A greater level of responsibility and duties transferred to Pentegra.

#### Comprehensive

Pentegra assumes full responsibility for 3(16) administrative duties as the Named Plan Administrator.

**Give your clients a new kind 401(k) solution with trusted partners for a better retirement plan.  
For more information, contact your local ADP Representative.**

Nothing in this materials should be construed to create or provide for any other relationship between ADP and Pentegra, including but not limited to joint venture or partnership.