

# 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.

## A better way to offer a retirement plan

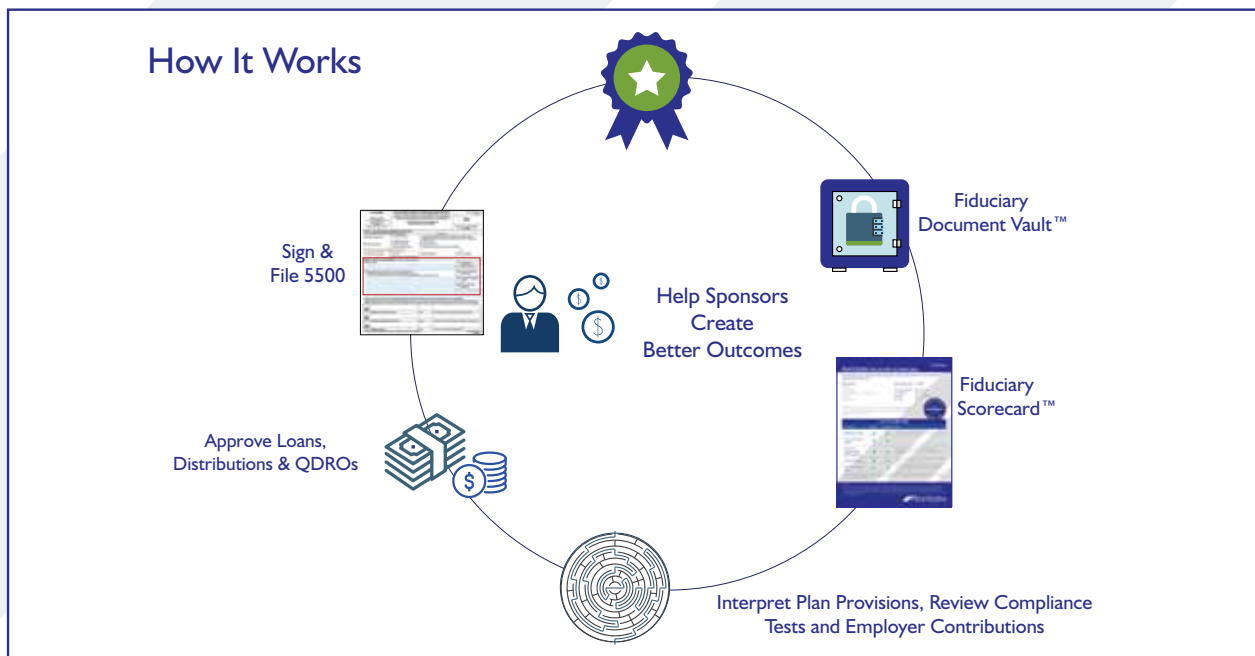
Pentegra's Enhanced 3(16) Fiduciary Solution makes it easy to offer a retirement plan. Our fiduciary outsourcing services save time, reduce workloads and minimize retirement plan risks and responsibilities.

## Outsource fiduciary responsibility

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

## The peace of mind of 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.



## Enhanced 3(16) Fiduciary Benefits

- Sign and file Form 5500
- Review Compliance Tests
- Review Contribution Calculations
- Review Census Data for reasonableness
- Plan audit support – up to two hours
- Interpret Plan Provisions as an independent fiduciary
- Review and approve Qualified Domestic Relations Orders (QDROs)
- Review and approve non-automated participant loans
- Review and approve non-automated participant hardship distributions
- Review and approve non-automated participant distributions

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

## Enhanced 3(16) Program Features

- Fiduciary Warranty – Pentegra's promise to you
- Fiduciary Document Vault – Online document storage
- Fiduciary Scorecard – Annual fiduciary duties checklist

**Pricing: \$2,000 per year plus \$5 per participant**

Interested in even broader coverage and services?  
Ask us about our Comprehensive 3(16) Product that offers even greater fiduciary protection.

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



Minimize Risks & Burdens

Reduce Work & Save Time

Improve Plan Outcomes