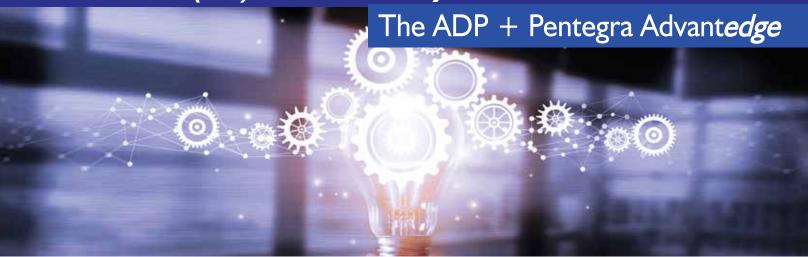
3(16) Fiduciary Solutions



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

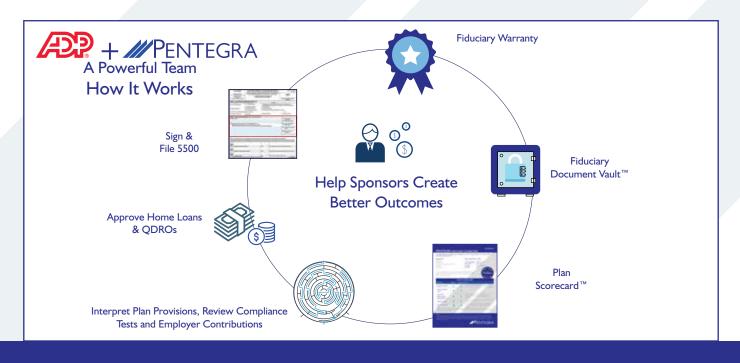
Pentegra's Enhanced 3(16) Fiduciary Solution makes it easy to offer a retirement plan. Our fiduciary outsourcing services save time, reduce workloads and minimize retirement plan risks and responsibilities.

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 Home Loans

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

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 ADP Representative.

Minimize Risks & Burdens

Reduce Work & Save Time

Improve Plan Outcomes

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