COMPREHENSIVE

3(16) Fiduciary Solutions

Empower Retirement + Pentegra Advant*edge*

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 Comprehensive 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.

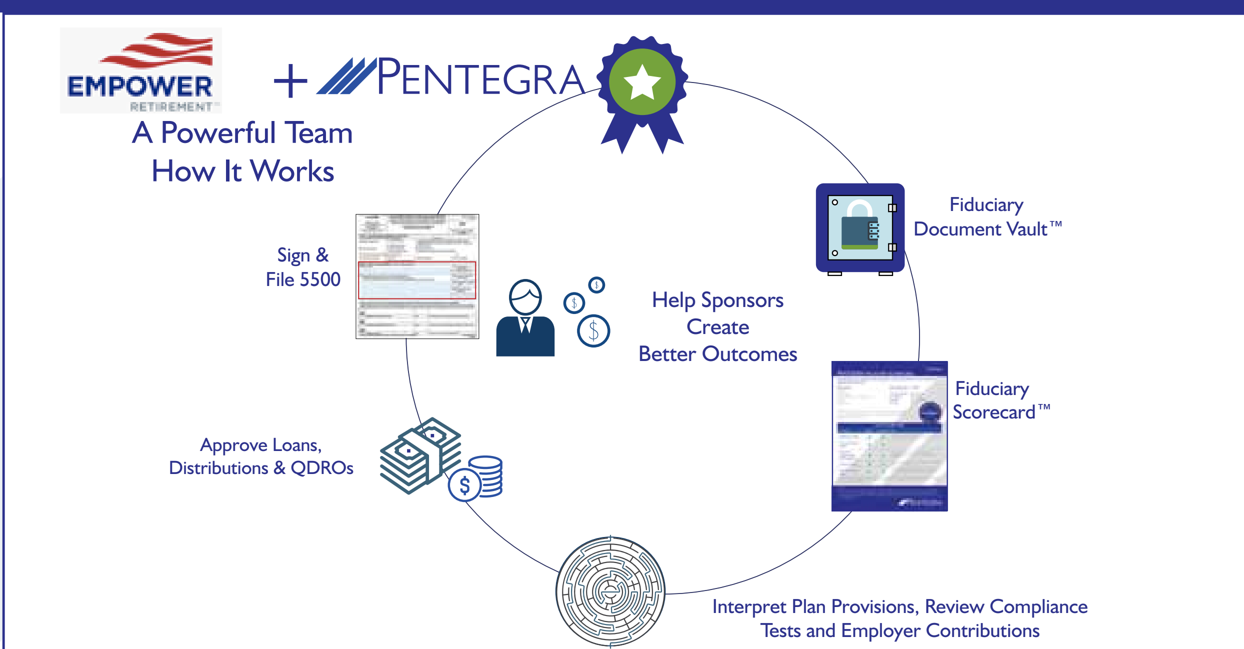
Outsource fiduciary responsibility

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.

Together, Empower's 401(k) Recordkeeping platform and Pentegra's fiduciary services bring you a new kind of retirement plan solution.



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 participant loans
- Review and approve non-automated participant hardship distributions
- Review and approve non-automated participant distributions
- Review and approve non-automated force-outs (involuntary) distribution
- Review eligibility
- Review vesting
- Review enrollments
- Review forfeitures
- Oversee plan documents
- Review Summary Plan Description (SPD)
- Review Summary Material Modification (SMM)
- Review Summary Annual Report (SAR)
- Review Participant Fee Disclosures
- Review Service Provider Fee Disclosure

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

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

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

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