

Pentegra's 3(16) Fiduciary Solutions

Plan Responsibilities

3(16) Basic Fiduciary Solution

Employer Responsibilities

- Act as Named Plan Administrator
- Take on fiduciary liability for operating the plan according to the terms of the plan
- Provide timely, complete & accurate payroll and other census data
- Make timely contributions
- Oversee Plan Document
- Review Summary Plan Description (SPD) & Summary Material Modification (SMM)
- Review Plan Amendments
- Review Participant Notices
- Review Summary Annual Report (SAR)
- Review and Approve/Deny Loan Requests
- Review Distribution Requests
- Review and Approve QDROs
- Participant Fee Disclosure
- Service Provider Fee Disclosure
- Review Government Reporting
- Review Compliance Testing
- Forfeiture and Suspense Accounts
- Review Census Data
- Track Eligibility
- Track Enrollment
- Track Vesting
- Respond to Notices of Claims & Appeals
- Review Force Outs
- Notice & Document Delivery

Pentegra Responsibilities

- Sign and File Form 5500
- Interpret Plan Provisions
- Review and Approve/Deny Home Loan Requests
- Fiduciary Warranty
- Fiduciary Document Vault

3(16) Enhanced Fiduciary Solution

Employer Responsibilities

- Act as Named Plan Administrator
 - Take on fiduciary liability for operating the plan according to the terms of the plan
 - Provide timely, complete & accurate payroll and other census data
 - Make timely contributions
 - Oversee Plan Document
 - Review Summary Plan Description (SPD) & Summary Material Modification (SMM)
 - Review Plan Amendments
 - Review Participant Notices
 - Review Summary Annual Report (SAR)
 - Review and Approve/Deny Loan Requests
 - Review Distribution Requests
 - Participant Fee Disclosure*
 - Service Provider Fee Disclosure*
 - Forfeiture and Suspense Accounts
 - Track Eligibility
 - Track Enrollment
 - Track Vesting
 - Respond to Notices of Claims & Appeals
 - Review Force Outs
 - Notice & Document Delivery
- *Performed by ADP

Pentegra Responsibilities

- Sign and File Form 5500
- Interpret Plan Provisions
- Review and Approve/Deny Home Loan Requests
- Review and Approve QDROs
- Review Government Reporting
- Review Compliance Testing
- Review Census Data
- Plan Audit Support
- Fiduciary Warranty
- Fiduciary Document Vault

3(16) Comprehensive Fiduciary Solution

Employer Responsibilities

- Provide timely, complete & accurate payroll and other census data
- Make timely contributions

Pentegra Responsibilities

- Pentegra as Named Plan Administrator
- Take on fiduciary liability for operating the plan according to the terms of the plan
- Sign and File Form 5500
- Interpret Plan Provisions
- Review and Approve/Deny Non-Automated Home Loan Requests
- Review and Approve/Deny Non-Automated Loan Requests
- Review and Approve/Deny Non-Automated Hardship Withdrawals
- Review Non-Automated Distribution Requests
- Fiduciary Warranty
- Fiduciary Document Vault
- Review and Approve QDROs
- Review Government Reporting
- Review Compliance Testing
- Review Census Data
- Plan Audit Support
- Oversee Plan Document
- Review Summary Plan Description (SPD) & Summary Material Modification (SMM)
- Review Plan Amendments
- Review Participant Notices
- Review Summary Annual Report (SAR)
- Review Forfeitures
- Review Eligibility
- Review Enrollment
- Review Vesting
- Respond to Notices of Claims & Appeals
- Review Force Outs
- Review Notices & Document Delivery
- Annual Plan Review