

Pentegra 3(16) Fiduciary Overlay Services

An independent fiduciary solution for plan administration



 PENTEGRA



It's about your peace of mind

Pentegra's 3(16) Fiduciary Overlay Services raise the oversight of the administration of your plan to an even higher level. You have the assurance that every administrative detail is carefully reviewed by one of America's oldest professional fiduciaries.



Administrative Relief

Save time and reduce the responsibilities of ongoing maintenance and annual filings for your retirement plan.



Seamless Integration

Our services are layered on to your existing relationships with recordkeepers without disruption.



Optimal Plan Oversight

Continual proactive monitoring by experts in 3(16) fiduciary administration who work seamlessly with your team.



Advanced Technology

An online vault monitored by AI ensures safe storage of documents for ongoing, accurate monitoring.



As one of America's oldest independent fiduciaries, our clients enjoy the confidence that comes from uncompromised and objective oversight.



Who's minding your retirement plan?

When it comes to fiduciary duties and their retirement plan, many companies tend to focus on the participants and the investments and rely on outside professionals such as a 3(38) investment fiduciary and a recordkeeper to support their plan.

But there's a missing piece. Administrative fiduciary oversight.

As a 3(16) administrative fiduciary, we are an extra set of eyes on your plan. We take care of the overall operation and the administrative tasks associated with your plan. Clients have the assurance of knowing their plan is well designed, well managed, and compliant. That allows you to:



Relieve the administrative responsibilities of your team



Reduce your risk of liability



Improve plan outcomes



Spend more time on other areas of your business



As a fiduciary, we provide expert oversight and in-depth knowledge, shouldering much of the work and assuming legal responsibility for managing a retirement plan.



Outsource your stress points

Pentegra's 3(16) Fiduciary Overlay Services work in conjunction with your recordkeeper. As your 3(16) fiduciary, Pentegra provides the monitoring requirements specified under ERISA. As an Independent fiduciary, we review and monitor your plan to ensure its success.

We help minimize the risk, responsibility and time required to run a retirement plan by providing:



Fiduciary Warranty

Our promise to you. We stand behind our work.



Plan design review & recommendations

We ensure your retirement plan is designed effectively, with optimum uptake by employees.



Annual government filings

We complete, sign and submit all annual forms including Form 5500.



Legislative updates

We ensure your plan complies with current legislation and requirements.



Day-to-day administrative functions

We review compliance testing, review and approve plan distributions, ensure required plan notices are delivered, conduct regular due diligence reviews and proactively monitor the plan on an ongoing basis.



Plan audit oversight

We work with the external auditors and your team to resolve plan issues and deal directly with the IRS and DOL on your behalf.



Annual and quarterly meetings

For scheduled monitoring and check-ins.



With our extensive experience as a fiduciary, Pentegra can identify issues that often elude others. We've saved many clients hundreds of thousands of dollars in fines and penalties.



What happens when you outsource to Pentegra?

A seamless solution

Pentegra's 3(16) Fiduciary Overlay Services are layered onto your current relationship with a recordkeeper and 3(38) Plan Advisor. We call this approach an overlay, because all existing trusted relationships stay intact, without any disruptions. Our services are simply added on—or overlaid—seamlessly.



Optimal Plan Oversight

Continual proactive monitoring by experts in 3(16) fiduciary administration.



Dedicated Account Manager

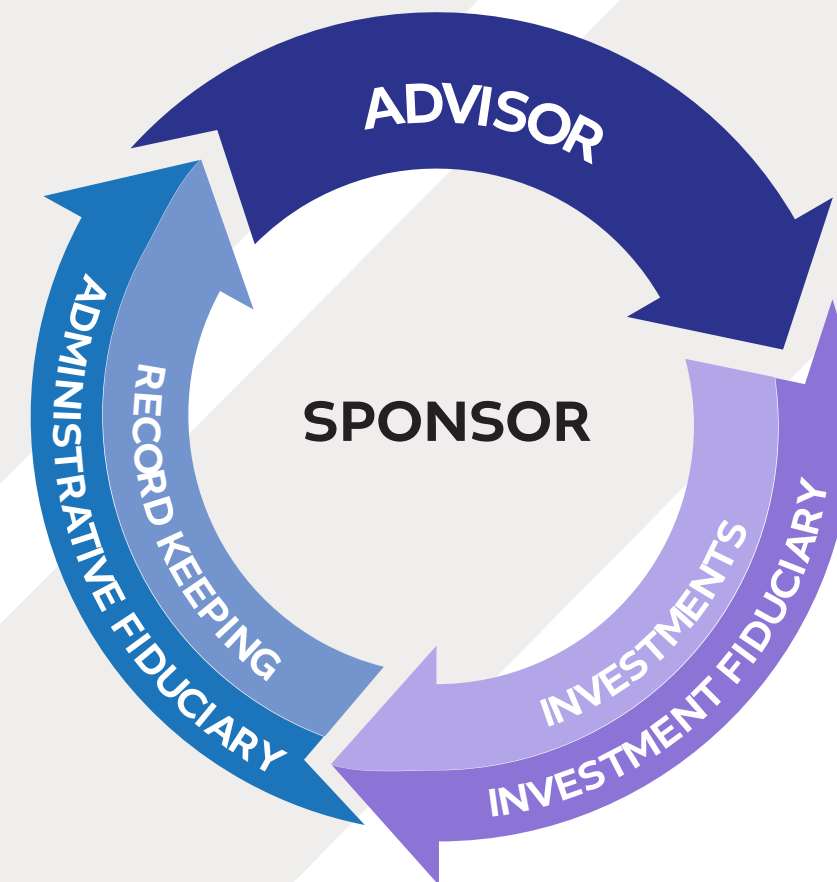
Responsive, personalized service from your Consultant and Account Manager.



Customized Suite of Services

A full suite of standard services, with à la carte options for a tailored solution.

Plan Oversight Improves Outcomes





A long history as a trusted fiduciary

Pentegra is one of America's oldest, most experienced independent institutional fiduciaries. In fact, we were built to be a fiduciary.



1943

We were founded some 80 years ago as a Named Plan Fiduciary—long before the role formally existed under ERISA.



Fiduciary First

We are committed to a higher standard of care for an unmatched level of expertise and oversight.



Independent

We always put your best interests first because there is never any conflict of interest. Administering your retirement plan is our priority.



50,000+

Retirement plans with over 1 million participants—and growing!



Pentegra is one of an elite group of CEFEX certified Third Party Administrators, demonstrating a standard of excellence, industry best practices and elevated governance and oversight.



Innovation to Deliver Greater Oversight

As a fiduciary, Pentegra is committed to excellence and constant innovation. We develop systems and technologies that support our high standards of care and facilitate greater plan governance and oversight.



Pentegra Ecosystem

Our secure cloud-based vault safely stores plan documents in a centralized location and facilitates ongoing monitoring so key plan tasks are always completed and tracked.



Artificial Intelligence

AI proactively identifies potential issues such as discrepancies or missing information before they become problems and escalates them to a team member.



Fiduciary Scorecard™

Our annual Fiduciary Scorecard™ summarizes plan fiduciary responsibilities and their status for full transparency and optimal oversight.



Deep expertise from dedicated professionals

The Pentegra team includes highly trained retirement plan experts. Our bench includes in-house ERISA attorneys and ASPPA-certified QPA, QKA and CPC Account Managers. Benefit from the peace of mind provided by having a professional on board.



Watch our video to learn more or visit <https://316fiduciaryday.com/>



Contact your plan advisor or a Pentegra representative today

Pentegra Retirement Services

855-549-6689

pentegra.com



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