

OUR DIFFERENCE IS YOUR ADVANTAGE

THIRD PARTY ADMINISTRATOR SERVICES ADVANTAGE

At Pentegra, we offer retirement plan services that work for you and your employees. Our flexible, unbundled Third Party Administrator Services can be customized to meet your retirement plan needs and objectives. You choose the services that are right for you. Our flexible arrangement can include your existing recordkeeper, trustee or investment manager.

Our goal is to keep you abreast of the latest regulatory developments in retirement law as well as plan design trends. Pentegra's in-house ERISA attorneys, consultants and compliance specialists are knowledgeable, experienced and trained to handle the varying complex issues surrounding your plan. Our staff is an exceptionally professional resource for your program.

Pentegra offers a full range of third party administrator services for your plan.

PLAN DESIGN & DOCUMENT SUPPORT

- Prototype or custom designed plan documents
- Summary Plan Descriptions (SPDs)
- IRS Determination Letter Submissions (IRS Form 5300/5307)
- Plan amendment and restatement services
- Plan design consulting

PLAN COMPLIANCE

- Ongoing legislative and regulatory updates
- Annual compliance reporting package
- ACP/ADP testing
- Top-heavy testing
- 415 limit testing
- 402(g) limit testing
- 410(b) testing
- Preparation of Government filings
 - IRS Form 5500
 - Summary Annual Report (SAR)
 - IRS Form 5558 (Extension for Form 5500)
 - IRS Form 5330

LEGAL SERVICES

- Review of Qualified Domestic Relations Orders (QDRO)
- Annual ERISA Notices (i.e., QDIA, QACA and ACA)
- Voluntary Compliance Program Submissions (VCP)
- Legislative and regulatory updates

ANNUAL PLAN CALCULATIONS

- Employer contribution allocations
- Profit sharing calculation with New Comparability Analysis
- Profit Sharing calculation with Age-Weighted, Integrated Analysis
- Forfeiture allocations
- Vesting calculations



PENTEGRA
RETIREMENT SERVICES

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www.pentegra.com