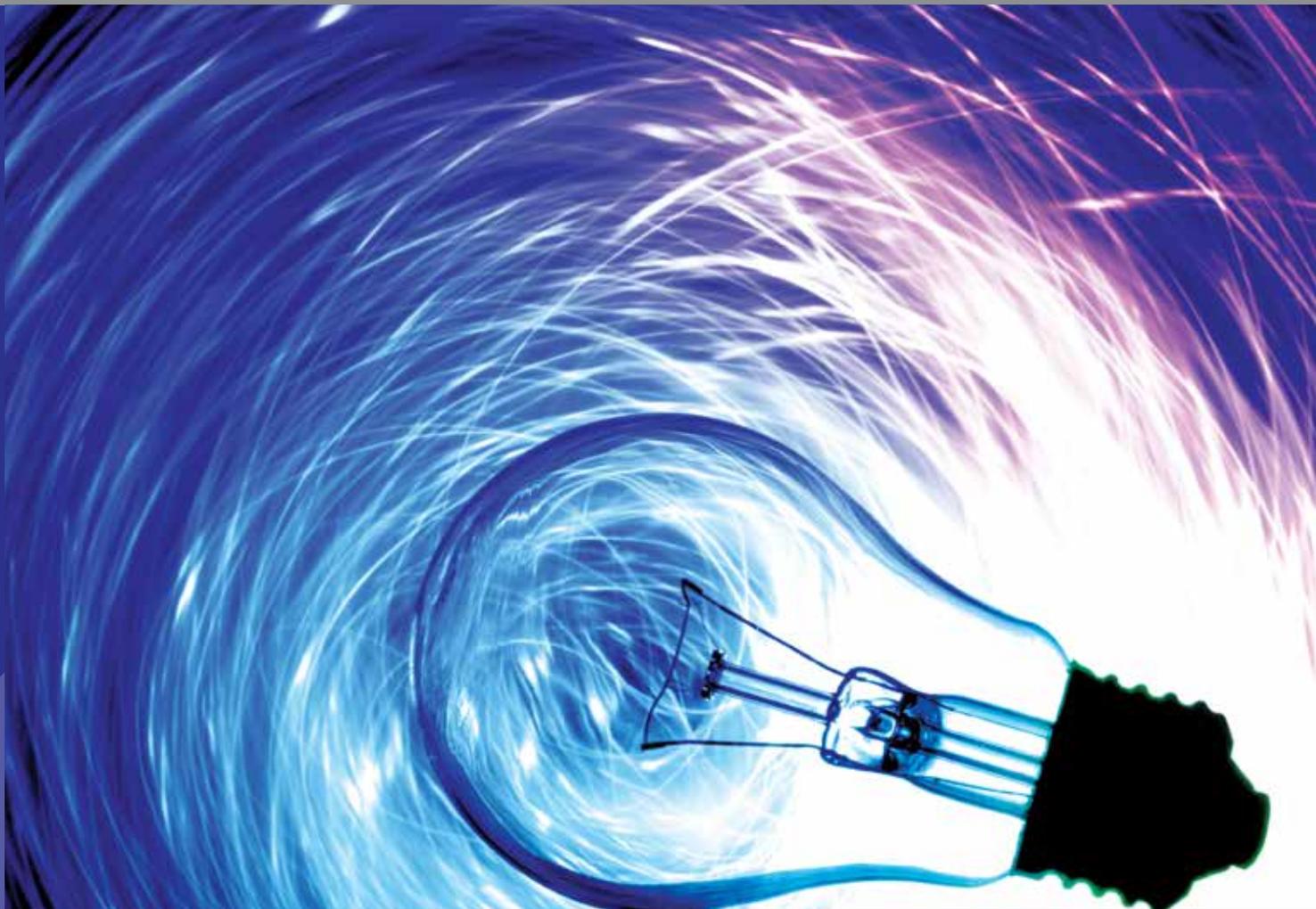


THE PENTEGRA 3(16)

ADVANTAGE



A Better Way to Offer a Retirement Plan

 PENTEGRA

At Pentegra, fiduciary is our DNA.

That makes us a different kind of retirement plan partner, because we're a fiduciary first.

As one of America's oldest independent fiduciaries, we deliver better retirement plans that run with less risk, greater efficiencies, and improved outcomes. Our fiduciary solutions make it possible to reduce significant legal and administrative burdens, minimize risk and lessen workloads for plan sponsors.

With a 75-year legacy serving thousands of clients nationwide, we offer a level of fiduciary protection unmatched in the industry today. We deliver an unrivaled level of oversight and accept a higher level of responsibility. We'll even take on fiduciary responsibilities and plan complexities that others may not.

We like to say that we'll fix what others fear.





A Better Way to Offer a Retirement Plan

As a plan sponsor you're busy doing your day job. You have a lot to handle. What you probably don't have time to handle are the responsibilities that come with the day-to-day job of a retirement plan administrator.

Offering a retirement plan is important to your business. It's key to attracting and retaining talent. But retirement plans are complicated. You may not have—or want—the knowledge of how they work. Despite that, sponsors are fiduciaries. As fiduciaries, they are legally responsible for administering their plans. Without the knowledge or expertise of how the details work, mistakes can happen, and there are very real and significant consequences.

That's why it is so important to hire an expert ERISA 3(16) Fiduciary Administrator. The right 3(16) Administrator can assume these responsibilities for you and help to eliminate the risk of failing to meet deadlines or doing things incorrectly.

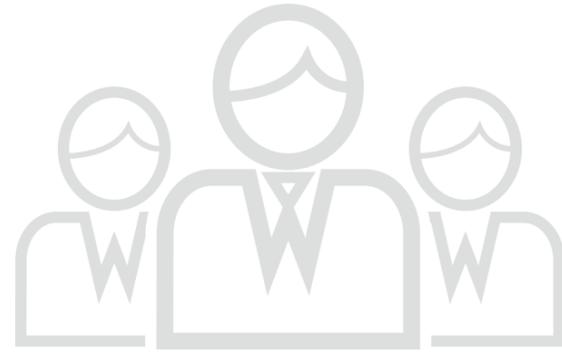
Pentegra is your fiduciary expert.

Pentegra can help you offer a compliant retirement plan that's easy to administer, minimizing your risk and responsibilities, reducing workloads along with plan costs.

Think of it as a better way to offer a retirement plan.



The right 3(16) administrator can help to eliminate the risk of failing to
meet deadlines or do things incorrectly.



How Does 3(16) Fiduciary Outsourcing Work?

As an institutional fiduciary, Pentegra assumes key retirement plan responsibilities for you, transferring these responsibilities from your organization to ours. **This helps you by not only eliminating work, but also minimizing your risk and responsibility for doing the work.**

You'll have the comfort of knowing that your plan is being administered so that it's compliant and managed with your participants' best interests in mind. Your long list of retirement plan responsibilities become only a few. With 3(16) fiduciary outsourcing, you'll have more time to focus on what you do best. **When you can trust someone to do their best work, you can focus on doing yours.**

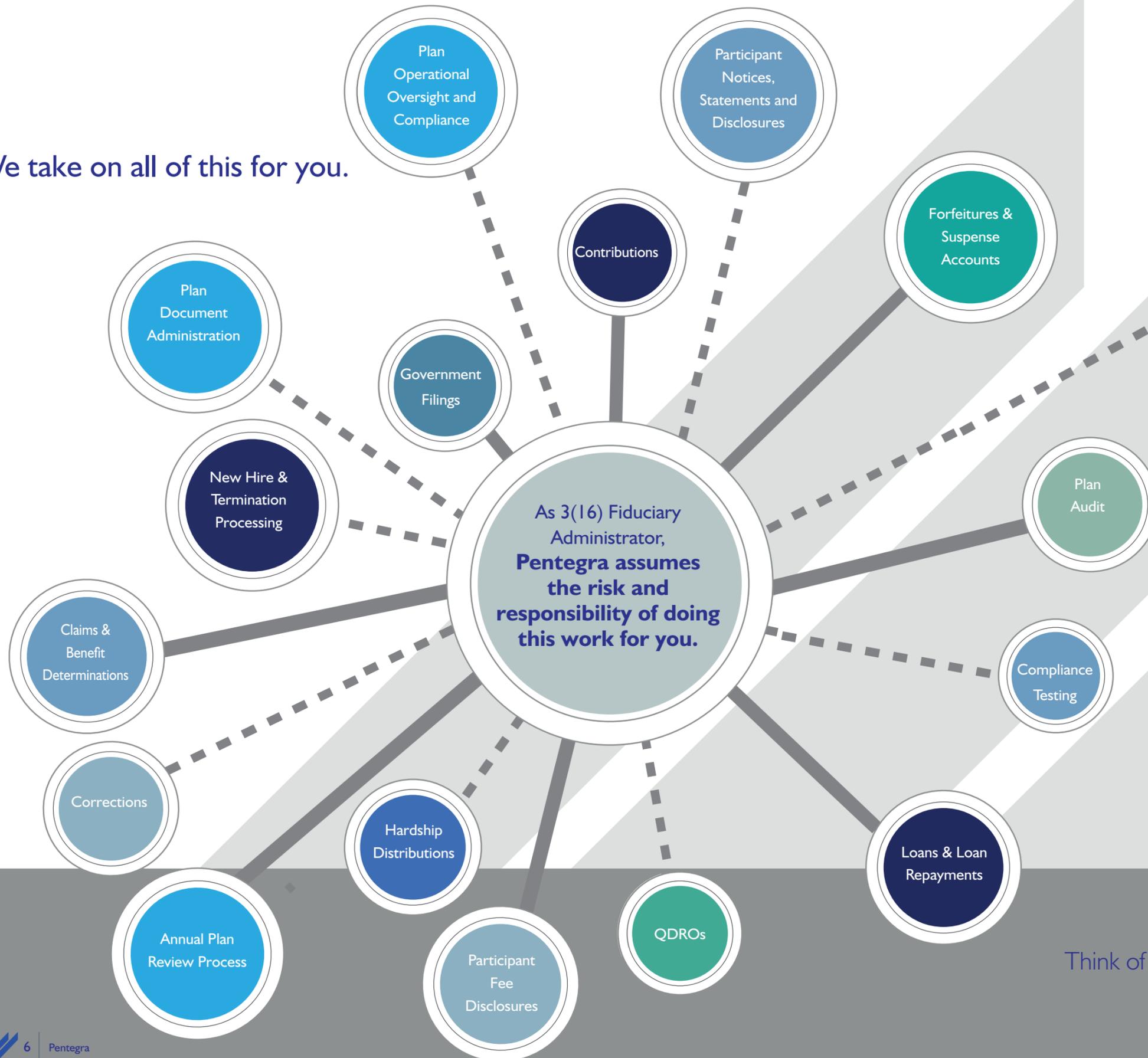
What 3(16) Fiduciary Outsourcing Does for Plan Sponsors

- Saves me time
- Takes work off my desk
- Reduces compliance burdens
- Minimizes risk & liability
- Eliminates complex responsibilities
- Saves money by saving time
- Helps ensure my business is competitive
- Improves plan outcomes



With 3(16) fiduciary outsourcing, you'll have
more time to focus on what you do best.

We take on all of this for you.



Form 5500

Report Identification Information

Year 2019 or fiscal plan year beginning

Return/report is for: a multiemployer plan a multi-participating plan

Return/report is: a single-employer plan the first return/report a DFE (specify, _____) the final return/report a short plan year return

C If the plan is a collectively-bargained plan, check here: _____

D Check box if filing under: Form 5558 automatic extension special extension (enter description) _____

Caution: A penalty for the late or incomplete filing of this return/report will be assessed under the provisions of Section 6692.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined the statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, they are true, correct, and complete.

SIGN HERE	Pentegra		
	Signature of plan administrator	Date	Entry
	Signature of employer/plan sponsor	Date	

For more information, see the Instructions for Form 5500.

Think of it as an extra **set of eyes on the plan.**

How We Help You

Your Retirement Plan To Do List Today

- Act as Named Plan Administrator
- Take on Fiduciary Liability for Operating the Plan According to the Terms of the Plan
- Choose Recordkeeper
- Investment Selection & Monitoring
- Provide Timely, Complete & Accurate Payroll and Other Census Data
- Make Timely Contributions
- Sign and File Form 5500
- Operational Compliance
- Oversee Plan Document
- Interpret Plan Provisions
- Review Summary Plan Description (SPD) & Summary Material Modification (SMM)
- Review Required Plan Amendments
- Review Optional Plan Amendments
- Review Participant Notices
- Review Summary Annual Report (SAR)
- Review and Approve/Deny Loan Requests
- Review and Approve/Deny Home Loan Requests
- Review and Approve/Deny Hardship Withdrawals
- Review Distribution Requests
- Review Qualified Domestic Relations Orders (QDROs)
- Participant Fee Disclosure
- Service Provider Fee Disclosure
- Review Census Information
- Review Compliance Testing
- Verify Eligibility
- Verify Vesting
- Respond to Notices of Claims & Appeals
- Review Force-outs

Your Retirement Plan To Do List With Pentegra

- Provide Timely, Complete & Accurate Payroll and Other Census Data
- Make Timely Contributions
- Monitor Service Provider(s)



Fiduciary outsourcing makes offering a retirement plan
less burdensome and more effective.



We're a Fiduciary Partner for Your Plan

We offer clients the bench strength of a tenured and professionally credentialed team that delivers superior technical expertise. Our in-house ERISA attorneys, consultants, fiduciary and compliance specialists are knowledgeable, experienced and trained to handle the complex issues surrounding retirement plans. With more than 75 years of experience, we're your retirement plan fiduciary expert.

A trusted fiduciary partner means a better retirement plan, and the peace of mind that having a professional on board provides.



The Pentegra Difference. Our People.

A professional partner for your plan



Deep bench of highly credentialed professionals



Client facing team members 15+ years of industry expertise



Over 25% of our team holds professional credentials and advanced degrees



One of the most experienced fiduciary Administrators in the nation



A trusted fiduciary partner means peace of mind that having
a professional on board provides.

Learn more about our 3(16) fiduciary solutions.

Contact the Pentegra Solutions Center at
solutions@pentegra.com or 855-549-6689

Follow our conversation.





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