

THE PENTEGRA

TPA ADVANTAGE



TPA & 3(16) Fiduciary Solutions

 PENTEGRA

Pentegra offers a comprehensive array of Third Party Administrative (TPA) services for every type of retirement plan. Our flexible arrangements can include an existing recordkeeper, trustee or investment manager.

We take TPA services to the next level as an ERISA 3(16) Fiduciary Administrator.

Our 3(16) fiduciary services make it possible to reduce significant legal and administrative burdens, minimize risk and lessen workloads for plan sponsors.

Our clients hire us to provide better plans that run with less risk, more efficiency and improved outcomes.

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



The Pentegra TPA Difference

More than a traditional TPA

Pentegra offers a comprehensive array of TPA Services for every type of retirement plan. With a national footprint, clients, and advisors partners hire us to provide better retirement plans that run with less risk, more efficiency and improved outcomes.

The Bench Strength of a Highly Credentialed Team

We offer clients the bench strength of a tenured and professionally credentialed team. Our expert ERISA attorneys, ASPPA-certified consultants, fiduciary and compliance specialists serve thousands of complex retirement plans nationwide and deliver among the highest level of expertise and technical support in the industry today.

We'll fix what others fear.

We're not afraid of uncovering a plan problem. As an institutional fiduciary, we have a 75+ year track record of doing things the right way—even and often that means taking the time to fix what others have overlooked.

We're comfortable working outside of the box.

We're agile when it comes to out-of-the-box features, and practiced in plans that many TPAs won't touch.

We go beyond traditional TPA services

We offer a consultative and strategic approach to plan design. We take a deeper dive, developing an understanding of benefits philosophies and cost and benefit objectives, peer analysis and competitive considerations. We're expert in developing plan design strategies that create greater tax efficiencies and deferral opportunities for business owners.

We're CEFEX Certified

Pentegra is a Centre for Fiduciary Excellence (CEFEX) Certified Administrator, demonstrating our commitment to a standard of excellence and best practices and a culture of good governance and oversight. Pentegra is part of an elite group of firms in the nation that has successfully completed the independent certification process for TPA service providers.



A different approach to **TPA Services.**

Comprehensive TPA Services

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 SUPPORT

- Determination of plans to include for compliance testing
- 401(a)(4) Nondiscriminatory Allocations
- 401(a)(9) Compensation Limitation
- 401(a)(26) Minimum Participation
- 402(g) Excess Deferrals
- 404 Maximum Deductible Contributions
- 410(b) Minimum Coverage Testing
- 414(s) Testing for Non-Safe Harbor Compensation
- ADP/ACP Testing
- 415 Annual Addition Testing
- 416 Top Heavy Testing
- Nondiscriminatory Benefits/Rights/Features
- Determination of highly compensated employees
- Comprehensive compliance reporting package
- Analysis of testing results
- Corrective scenarios in the event of failure
- Preparation of Government filings
- IRS Form 5500 and applicable schedules (A, C, D, E, G, H, I, R, MB, SB, SSA)
- Summary Annual Report (SAR)
- IRS Form 5558 (Extension for Form 5500)
- IRS Form 5330 PBGC Premium filings
- Tax reporting, including Form 1099-R, 1096, 945 and 1099-MISC
- Required minimum distribution notification
- Voluntary Compliance Program Submissions (VCP)
- Legislative and regulatory updates

LEGAL SUPPORT

- Review of Qualified Domestic Relations Orders (QDRO)
- Annual ERISA Notices, including: QDIA, QACA and ACA
- Safe Harbor notice
- Automatic enrollment notice
- Required minimum distribution notification
- Summary Annual Report
- Legislative and regulatory updates

PLAN ADMINISTRATION

- Special Handling For “Hard-To-Value” Assets
- Confirm Contributions Deposited Correctly By Source
- Annual Employer Valuation Report
- Related Companies/Common Ownership Review
- Fidelity Bond Requirements Check
- Applicability of Joint & Survivor Annuity Requirements
- Review and Update Census Data
- Review of plan eligibility, re-entry, rehires, forfeiture restoration
- Review of plan matching and other contribution

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

A full range of **TPA services and support.**

TPA + 3(16) Fiduciary Services

As a 3(16) administrative 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.

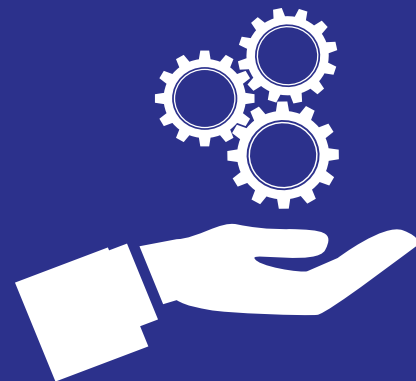
You'll have the comfort of knowing that your plan is being administered so that it's compliant and managed with your participants' best interests in mind. Your long list of retirement plan responsibilities become only a few. With 3(16) fiduciary outsourcing, you'll have more time to focus on what you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

When you can trust someone to do their best work, you can focus on doing yours.



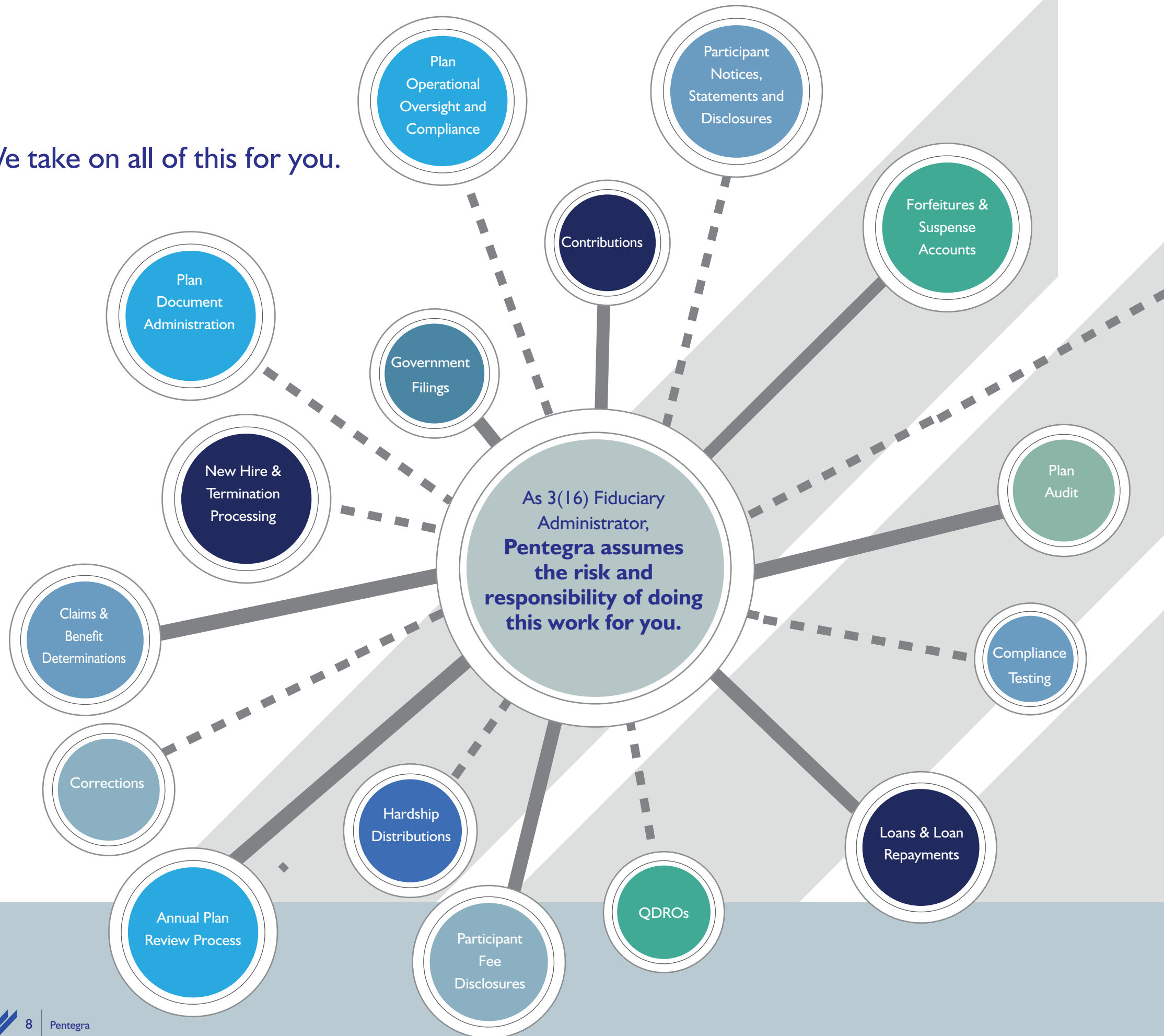
What 3(16) Fiduciary Outsourcing Does for Plan Sponsors

- 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

a single-employer plan a DFE (specify, _____)

Return/report is: the first return/report the final return/rep.

an amended return/report a short plan year ret.

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 u

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, information and belief, the information is true, correct and complete.

SIGNATURE HERE	Pentegra		
	Signature of plan administrator	Date	Entr
	Signature of employer/plan sponsor	Date	

For more information, see the Instructions for Form 5500.

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.

Which TPA Model Is Right for Your Clients?

**The TPA as 3(16)
Fiduciary Administrator**

Full outsourcing of the 3(16) role.
The TPA is responsible for doing the work and assumes fiduciary responsibility for making sure the work is done correctly.

Non-Fiduciary TPA

The TPA is responsible for doing the work, but the employer retains legal responsibility and all of the fiduciary responsibility.

Minimize Risks & Burdens

Reduce Work & Save Time

Improve Plan Outcomes

Make the path simple **for your clients.**

Partner with Pentegra to offer a better retirement plan.

Learn more about Pentegra's TPA and fiduciary outsourcing solutions.

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

Follow our current thinking and join the conversation.



