

A 3(16) Fiduciary Services Proposal for ABC Company

Comprehensive 3(16) Product

Shift the legal and operational burdens and complexities of managing a retirement plan from your organization to Pentegra. As the Plan Administrator, Pentegra performs oversight of activities and reviews these items.

Comprehensive 3(16) Fiduciary Benefits

- Pentegra accepts appointment as the 3(16) Plan Administrator Fiduciary
- Sign and file Form 5500 as the 3(16) Plan Administrator
- Review Compliance Tests
- Review Contribution Calculations
- Review Census Data for reasonableness
- **Unlimited** plan audit support – main point of contact
- Interpret Plan Provisions as an independent fiduciary
- Review and approve Qualified Domestic Relations Orders (QDROs)
- Review and approve non-automated participant loans
- Review and approve non-automated participant hardship distributions
- Review and approve non-automated participant distributions
- Review and approve non-automated force-outs (involuntary) distribution
- Review Eligibility
- Review Vesting
- Review Enrollments
- Review Forfeitures
- Oversee Plan Documents
- Review Summary Plan Description (SPD)
- Review Summary Material Modification (SMM)
- Review Summary Annual Report (SAR)
- Review Participant Fee Disclosures
- Review Service Provider Fee Disclosure

Please refer to the terms of the service agreement for full details.

Comprehensive 3(16) Program Features

- Interactive Plan Review, upon request
- Fiduciary Warranty – Pentegra's promise to you
- Fiduciary Document Vault – Online document storage
- Fiduciary Scorecard – Annual fiduciary duties checklist

Pricing: \$3,5000 for first 100 participants; \$35 per participant after 100 participants

Please refer to your Ascensus service agreement and/or Ascensus Client Relationship Manager for further details and method of billing/payment.

