

# Pentegra's 3(16) Fiduciary Solutions

## Plan Responsibilities

### 3(16) Enhanced Fiduciary Solution

#### Employer Responsibilities

- Act as Named Plan Administrator
- Take on fiduciary liability for operating the plan according to the terms of the plan
- Provide timely, complete & accurate payroll and other census data
- Make timely contributions
- Oversee Plan Document
- Review Summary Plan Description (SPD) & Summary Material Modification (SMM)
- Review Plan Amendments
- Review Participant Notices
- Review Summary Annual Report (SAR)
- Review and Approve/Deny Loan Requests
- Review Distribution Requests
- Participant Fee Disclosure\*
- Service Provider Fee Disclosure\*
- Forfeiture and Suspense Accounts
- Track Eligibility
- Track Enrollment
- Track Vesting
- Respond to Notices of Claims & Appeals
- Review Force Outs
- Notice & Document Delivery
- Delivery of enrollment materials to newly eligible employees

\*Performed by EPIC RPS

#### Pentegra Responsibilities

- Sign and File Form 5500
- Interpret Plan Provisions
- Review and Approve/Deny Home Loan Requests
- Review and Approve QDROs
- Review Government Reporting
- Review Compliance Testing
- Review Census Data
- Plan Audit Support
- Fiduciary Warranty
- Fiduciary Document Vault

### 3(16) Comprehensive Fiduciary Solution

#### Employer Responsibilities

- Provide timely, complete & accurate payroll and other census data
- Make timely contributions
- Delivery of enrollment materials to newly eligible employees

#### Pentegra Responsibilities

- Pentegra accepts appointment as the 3(16) Plan Administrator Fiduciary
- Take on fiduciary liability for operating the plan according to the terms of the plan
- Sign and File Form 5500
- Interpret Plan Provisions
- Review and Approve/Deny Home Loan Requests
- Review and Approve/Deny Loan Requests
- Review and Approve/Deny Hardship Withdrawals
- Review Distribution Requests
- Fiduciary Warranty
- Fiduciary Document Vault
- Review and Approve QDROs
- Review Government Reporting
- Review Compliance Testing
- Review Census Data
- Plan Audit Support
- Oversee Plan Document
- Review Summary Plan Description (SPD) & Summary Material Modification (SMM)
- Review Plan Amendments
- Review Summary Annual Report (SAR)
- Forfeiture and Suspense Accounts
- Review Eligibility
- Review Enrollment
- Review Vesting
- Review Force Outs
- Review Notices & Document Delivery
- Annual Plan Review