

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.



We'll fix what others fear.

We're not afraid of uncovering a plan problem. As an institutional fiduciary, we have an 80 year track record of doing things the right way—even and often that means taking the time to fix what others have overlooked.



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.



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'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'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.

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
- 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)

A full range of
TPA services
and support

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
- 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 Contributions

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

Learn more about our TPA Solutions.
Contact us at solutions@pentegra.com or 855-549-6689.

Follow our conversation

