

# Pentegra TPA & 3(16) SOLUTIONS

Expert  
Solutions for  
Better Plan  
Outcomes

 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.

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.



### 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—often taking the time to fix what others have overlooked.



### 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 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.

## 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



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 Contribution

### **ANNUAL PLAN CALCULATIONS**

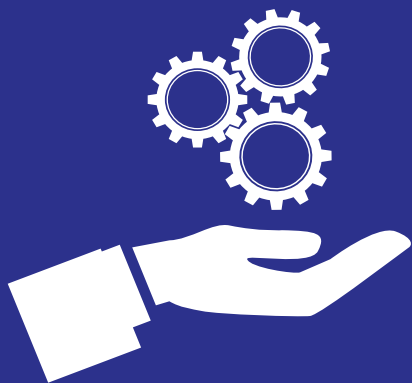
- Employer Contribution Allocations
- Profit Sharing Calculation with New Comparability Analysis
- Profit Sharing Calculation with Age-Weighted Integrated Analysis
- Forfeiture Allocations
- Vesting Calculations

## 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.

### What 3(16) Fiduciary Outsourcing Does for Plan Sponsors

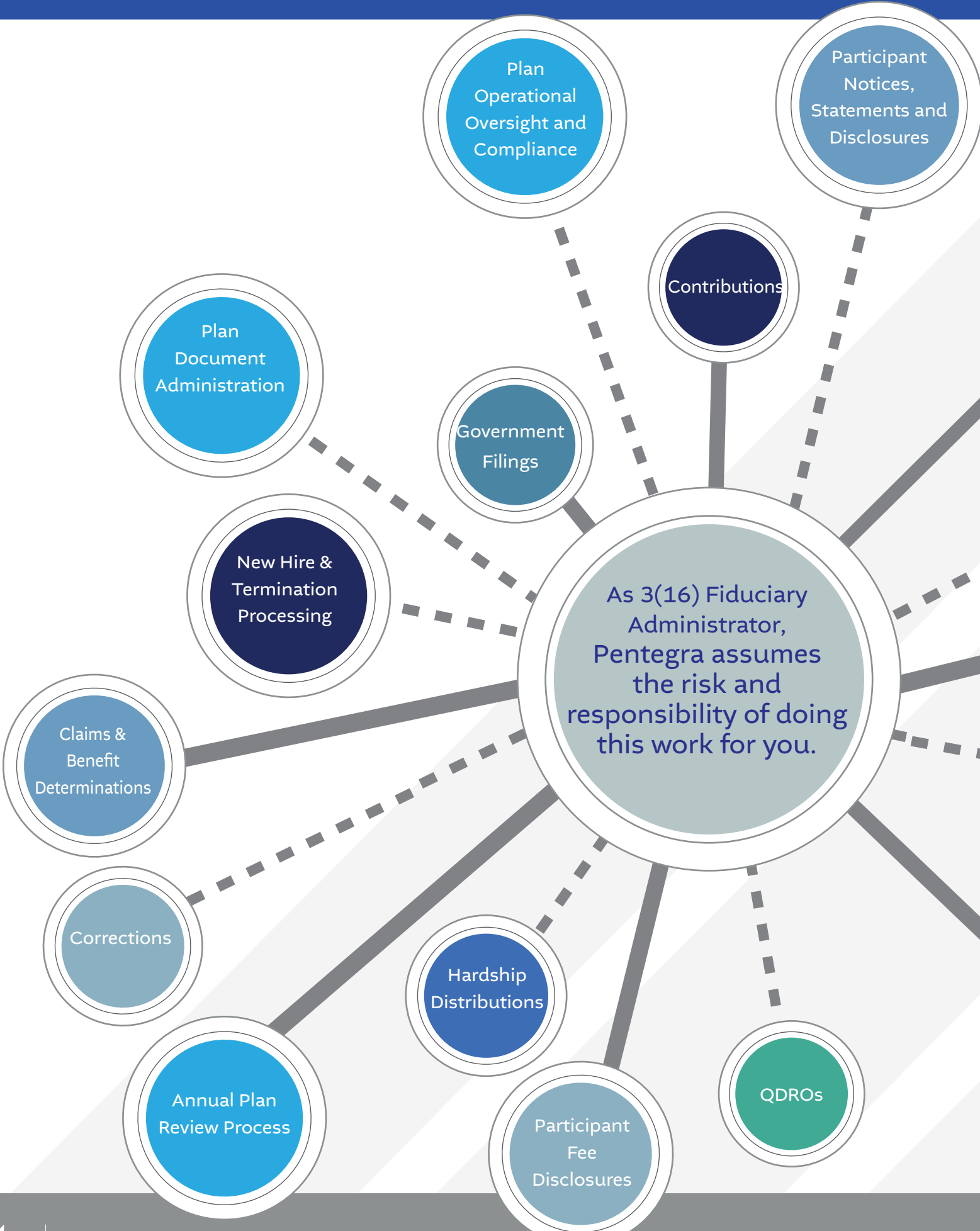


- Saves me time
- Takes work off my desk
- Reduces compliance burdens
- Minimizes risk & liability
- Eliminates complex responsibilities
- Saves money by saving time
- Helps ensure my business is competitive
- Improves plan outcomes





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



Forfeitures & Suspense Accounts

Plan Audit

Compliance Testing

Loans & Loan Repayments

**Form 5500**

**Report Identification Information**

For the plan year 2019 or fiscal plan year beginning \_\_\_\_\_

This return/report is for:  a multiemployer plan  a multiple-employer participating plan

This return/report is:  a single-employer plan  a DFE (specify, \_\_\_\_\_)

the first return/report  the final return/report

an amended 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) \_\_\_\_\_

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**Caution: A penalty for the late or incomplete filing of this return/report will be assessed under the provisions of Section 6652(e) of the Internal Revenue Code.**

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined the information provided in this return/report, and to the best of my knowledge and belief, the information is true, correct, and complete.

SIGN HERE	<b>PENTEGRA</b>		
	Signature of plan administrator	Date	Entr
	Signature of employer/plan sponsor	Date	

For more information, see the instructions for Form 5500.

## Plan Sponsor Responsibilities

- 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

## Plan Sponsor Responsibilities with 3(16) Fiduciary Outsourcing

- 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.

## 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](mailto:solutions@pentegra.com) or 855-549-6689

Follow our current thinking and join the conversation.





