

OUR DIFFERENCE IS YOUR ADVANTAGE

PENTEGRA ACTUARIAL & ADMINISTRATIVE SERVICES ADVANTAGE

With the Pentegra Actuarial and Administrative Services Advantage, you choose the services that are right for you. Our flexible arrangement can include your existing actuary, trustee or investment manager.

Pentegra offers a full range of actuarial and administrative services, including plan design and document support, plan consulting, administration and recordkeeping, actuarial services, legal and technical support, trustee services, regulatory compliance and government reporting and sponsor and participant communications.

PLAN DESIGN & DOCUMENT SUPPORT

- Plan documents
- Summary Plan Descriptions (SPDs)
- Summary of Material Modifications (SMMs)
- Plan qualification package (IRS Form 5300 or 5307)
- Plan amendment and restatement services
- Plan design consulting

ACTUARIAL SERVICES

- Annual actuarial valuation report
- Development of minimum funding and contribution requirements
- Maximum allowable deduction and funding level recommendations
- Annual Certification of Funded Ratio
- Analysis and reconciliation of the present value of accumulated benefits in accordance with SFAS-35
- Calculation and reporting of Net Periodic Benefit Cost for the fiscal year
- Calculation of the PBGC premium payment due each year
- PBGC Annual Filing
- Preparation of Form 5500 Schedule SB
- Preparation of FAS 87 expense valuation results
- Determination of FAS 132 and FAS 158 year-end disclosure results

ADMINISTRATION & RECORDKEEPING

- Enrollment processing
- Plan sponsor reports
- SAS 70 audit report
- QDRO review and approval
- Required minimum distribution notifications
- Termination processing
- Benefit calculations
- Benefit payment administration



REGULATORY COMPLIANCE & GOVERNMENT REPORTING

- Ongoing legislative and regulatory updates
- Annual compliance reporting package
- Top-heavy testing
- 415 limit testing
- 410(b) testing
- Preparation of required annual government filings
 - IRS Form 5500 (including required schedules)
 - Annual Funding Notice

TRUSTEE SERVICES

- Custody and investment of plan assets
- Accurate and timely reporting of contributions, sales and purchases, withdrawals and dividend and interest income
- Participant-distribution checks and benefit payments, including periodic payments and lump sum distributions
- Preparation of principal and income statements
- Certified plan financial information for plan auditors
- State income tax withholding services for mandatory states
- Tax reporting (IRS Form 1099-R)

EDUCATION & COMMUNICATIONS

- Onsite retirement benefit education meetings
- Customized enrollment kits
- Annual benefit statements
- Participant education materials
- Technical newsletters and plan sponsor updates
- Pentegra OnLine 24/7 plan sponsor access

Our flexible approach results in a retirement solution that helps everyone achieve their retirement goals. For more information, contact us at 800-872-3473, or www.pentegra.com.