

Fewer Employer Responsibilities

Streamlined Plan Administration	Reduced Fiduciary Responsibility
Pentegra is 3(16) Plan Administrator— signs plan documents, distributes employee notices, approves loans & distributions	Pensionmark is ERISA 3(21) Investment Advisor—selects and monitors funds and acts in fiduciary capacity
Single Form 5500 for entire MEP	Low-cost investments not typically available to smaller plans
Participant education and enrollment provided by Pensionmark and Empower	Your organization offloads most fiduciary liability
One audit required for entire MEP—major cost savings vs. stand-alone plan	Fund changes and employee notices coordinated without employer involvement required
Bilingual Pensionmark Reps available to answer participant questions via phone and email	

Your primary responsibilities include submitting payroll and responding to year-end data requests for auditor.