

INTRODUCING PENSION FINANCIAL SERVICES'

# 3(16) Fiduciary Model



**Are you too busy to focus on your retirement plan? Would your employees' time be better spent working on things other than your retirement plan? Could your company be more effective if someone else were handling the administrative functions of your retirement plan? And would you love it if someone else would take on nearly all of the fiduciary requirements and responsibilities?**

If this sounds like you and your business, our Fiduciary Model service tier is probably the best choice for you.

Nearly all plan management and administrative functions are handled by your Assigned Plan Administrator, who is intimately familiar with you, your organization, and your retirement plan.

#### **The Fiduciary Model service includes:**

- Key Employees and Highly Compensated Employees determinations
- Compliance and Non-discrimination testing
- Preparation, Signing as Plan Administrator, and Filing required forms with government agencies
- Manage employee eligibility determination and enrollment process
- Participant Withdrawals (Participant loans, hardships, regular distributions, force-out distributions, QDROs) review, approval and processing
- Preparation and Delivery of Required Participant notices including "safe-harbor", QDIA, automatic enrollment, ERISA 404(a)(5), Summary Annual Report, Summary Plan Descriptions and Summary of Material Modifications, etc.
- Primary fiduciary responsibilities taken over by Pension Financial Services
- You and your employees are freed up to focus on your business instead of your retirement plan.

As the 3(16) Plan Administrator, Pension Financial Services will manage the day-to-day operation as a fiduciary of your retirement plan performing all necessary administrative functions including, signing and filing the IRS Form 5500, and addressing any audit concerns.

We believe our skill set, experience, and firm management qualify us as an ERISA expert capable of fulfilling the role of a 3(16) Plan Administrator, and our CEFEX certification affirms this belief.

**Contact Our Sales and Marketing Team Today to Learn More**  
678-924-8888

