

DEFINED BENEFIT PLAN FOR FINANCIAL INSTITUTIONS

The Pentegra Defined Benefit Plan for Financial Institutions is a full service, multiple employer defined benefit pension plan designed exclusively for financial institutions. Created by the Federal Home Loan Bank System in 1943, today this program is available to all financial institutions and organizations serving them—delivering retirement plan capabilities typically reserved for only the largest corporate and public organizations to financial institutions of any size.



Our full service approach delivers all of the services you need from a single provider, including plan design and document support, plan consulting, administration and record-keeping, actuarial services, legal and technical support, trustee and custodial services, regulatory compliance and government reporting, investment management, and sponsor and participant communications.

Our comprehensive services include a dedicated relationship management team—backed by in-house ERISA attorneys, enrolled actuaries, certified investment professionals, consultants, compliance experts, and communication and education specialists who are knowledgeable, experienced and trained to handle the complex issues surrounding retirement plans.

The Pentegra Defined Benefit Plan for Financial Institutions offers a unique advantage—the ability to completely outsource primary fiduciary responsibility for the management of your retirement program. Our President and Board of Directors—clients who use our products and place their own retirement future in our hands—assume the role of ERISA-Named Plan Administrator and principal fiduciary for the program, prudently monitoring and documenting all decisions affecting the Plan and its investments.

As a \$2 billion dollar pension fund, we can offer our clients access to the top investment managers in the world—well beyond the scope of what a single employer pension plan could access on its own, and a unique and sophisticated approach to asset/liability modeling.

As a multiple employer program, only a single plan audit, actuarial valuation, 5500 filing and plan document are required for the entire plan—eliminating the cost of an individual plan audit, valuation, and individual plan filings. Our structure also vastly simplifies FAS 87 reporting, and eliminates the need for dual reporting requirements, since plan sponsors need only recognize their actual pension contributions as the expense for FAS 87 disclosure purposes. As a result, you can report only what you actually pay for pension contributions as a Net Periodic Pension Contribution.

With an all-inclusive service package and cost structure, the Pentegra Defined Benefit Plan for Financial Institutions delivers significant cost advantages for participating organizations.

PLAN SERVICES

- Plan Design & Document Support
- Plan Consulting
- Administration & Recordkeeping
- Actuarial Services
- Regulatory Compliance & Government Reporting
- Legal & Technical Support
- Comprehensive Fiduciary Protection
- Plan Audit Services
- Investment Management
- Trust & Custody Services
- Annual Plan Review & Reporting Package
- Comprehensive Education & Communications

Learn more about how Pentegra's retirement plan solutions can benefit your financial institution. For more information, contact us at 800-872-3473, or at www.pentegra.com.



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RETIREMENT SERVICES
Our difference is your advantage.
www.pentegra.com