

401 (k) INDEX ADVANTAGE

The Pentegra Index 401(k) program is a full service 401(k) program designed to bring plan capabilities typically reserved for the largest corporate and public organizations to financial institutions of any size.

Our comprehensive approach delivers all of the services you need from a single provider, including plan design and document support, plan consulting, administration and recordkeeping, legal support, trustee services, regulatory compliance and government reporting, investment management and sponsor and participant communications. Our full service 401(k) program offers an indexed investment strategy using institutionally managed collective trust funds with the added advantage of company stock and/or bank certificates of deposit as plan investment options.

Benefit from 65+ years of custom retirement plans – that's an advantage.

ACCOUNT MANAGEMENT SERVICES

- ◆ Dedicated Relationship Manager
- ◆ Dedicated Client Service team
- ◆ Centers of Excellence deliver access to technical support and expertise
- ◆ Participant Call Center

PLAN DESIGN & DOCUMENT SUPPORT

- ◆ Prototype or custom designed plan documents
- ◆ Summary Plan Descriptions (SPDs)
- ◆ Plan qualification package (IRS Form 5300)
- ◆ Plan amendment and restatement services
- ◆ Plan design consulting

ADMINISTRATIVE SERVICES

- ◆ Daily valuation recordkeeping services
- ◆ Flexible reporting and electronic data submission
- ◆ Pentegra OnLine 24/7 plan sponsor and participant account access, transaction and reporting capabilities
- ◆ Qualified Domestic Relations Orders
- ◆ Required minimum distribution notifications
- ◆ Forfeiture allocations
- ◆ Annual Plan Audit
- ◆ Annual SAS 70 Audit
- ◆ Annual Plan Review
- ◆ Stringent quality control
- ◆ Written and guaranteed service standards

PLAN COMPLIANCE

- ◆ Ongoing legislative and regulatory updates
- ◆ Annual compliance reporting package
- ◆ ACP/ADP testing
- ◆ Top-heavy testing
- ◆ 415 limit testing
- ◆ 402(g) limit testing
- ◆ 410(b) testing
- ◆ Preparation of Government filings
 - IRS Form 5500
 - Summary Annual Report (SAR)

TRUSTEE SERVICES

- ◆ Custody and investment of plan assets
- ◆ Accurate and timely reporting of contributions, Sale and purchase, withdrawals and dividend and interest income
- ◆ Participant-distribution checks and periodic benefit Payments, including 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 1099R)

INVESTMENT MANAGEMENT

- ◆ Collective trust institutionally-managed index platform
From State Street Global Advisors
- ◆ Broadly diversified options
- ◆ Low-cost investment platform
- ◆ Flexibility to add company stock and bank CD funds
- ◆ Self directed brokerage account

CORE INVESTMENT PLATFORM

Stock Funds

S&P 500 Stock Fund
S&P 500/Value Stock Fund
S&P 500/Growth Stock Fund
S&P MidCap Stock Fund
Russell 2000 Stock Fund
NASDAQ 100 Stock Fund
U.S. REIT Index Fund
International Stock Fund

Bond/Fixed Income Funds

Short Term Investment Fund (Money Market)
Stable Value Fund
Long Treasury Index Fund (Government Bond)
Aggregate Bond Index Fund

Asset Allocation Funds

Income Plus
Growth & Income
Growth

Target Age-Based Funds

2015 Fund
2025 Fund
2035 Fund
2045 Fund

Optional Funds

Employer Stock Fund
Bank Certificate of Deposit Fund

EDUCATION & COMMUNICATIONS

- ◆ Onsite education meetings generate 90%-100% participation rates
- ◆ Customized enrollment kits
- ◆ Quarterly statements available online or mailed to participant homes
- ◆ Ongoing education materials
- ◆ Pentegra Online 24/7 plan sponsor and participant account access and transaction capabilities
- ◆ Quarterly statements available online or mailed to participant homes
- ◆ Retirement and financial planning tools
- ◆ Technical newsletters and plan sponsor updates