



OUR DIFFERENCE IS YOUR ADVANTAGE

THE PENTEGRA ADVISOR ADVANTAGE

Retirement plans should be as individual as the clients you serve. At Pentegra, we recognize the diverse needs of every client, and work closely with advisors and their clients to develop retirement programs that complement your strengths and help everyone achieve their retirement goals. Our comprehensive retirement programs, independent approach, flexible investment platform and low and transparent fees can help you provide effective retirement plan solutions for your clients.

COMPREHENSIVE RETIREMENT PLAN SOLUTIONS

With more than 65 years of experience in designing retirement programs, we offer total retirement solutions that can help drive your business—including combined defined benefit and defined contribution capabilities, and the ability to integrate company stock in retirement plan design using an ESOP or KSOP.

- ◆ Defined Benefit Plans
- ◆ 401(k) Plans
- ◆ Profit Sharing Plans
- ◆ ESOPs
- ◆ KSOPs
- ◆ Executive Benefit & Director Plans
- ◆ 403(b) Plans
- ◆ 457 Plans
- ◆ Private Label Retirement Plans

AN INDEPENDENT APPROACH TO PLAN INVESTMENTS

Our independent approach delivers an investment program that's completely free of proprietary fund requirements—and the flexibility to work with your clients to structure the best retirement program for their needs.

Our true open architecture investment platform delivers the ultimate in fund choice and flexibility with access to more than 5,000 funds from over 400 fund families and more than 11,000 share class alternatives—and one of the widest selections of mutual funds in the industry. You can create a fully customized investment lineup for your clients and personalized retirement strategies for their participants using your own investment models to design a fund lineup that is best in class.

You can also choose to use our Investment Select List of high quality fund options, with the added value of our investment fiduciary role. Our Investment Select List offers style-specific alternatives across the investment spectrum. Our investment fiduciary services can help your clients institute a sound, documented fiduciary process and includes ongoing monitoring and performance reporting.

FULL TRANSPARENCY AND FEE DISCLOSURE

We are committed to full fee disclosure for your clients. That's why our fee structure keeps cost low and transparent. Investment fees are determined based on the investment options you select for your clients. For over six decades, Pentegra Retirement Services has focused exclusively on offering retirement programs for employees nationwide. We're not distracted with competing lines of business or other products.

- ◆ Flexible Pricing
- ◆ Full Fee Disclosure

THE TOOLS YOU NEED TO BE SUCCESSFUL

We offer the tools you'll need to serve your clients as effectively as you can. From Investment Advisory and Modeling tools to plan education tools to legal and compliance support, our experienced team stands ready to help with every step of the sales process and beyond. We tailor our relationship to meet your preferences—and partner with you to offer the services and tools you need to build the business you want. With a 65+ year track record of client satisfaction, we'll work as hard for your clients as you do.

- ◆ Plan Design & Document Services
- ◆ Plan Implementation and Conversion Services
- ◆ Retirement Plan Consulting
- ◆ Administration & Recordkeeping
- ◆ Legislative Monitoring & Updates
- ◆ Comprehensive Compliance Services
- ◆ Government Filings & Tax Reporting
- ◆ Plan Audit Services
- ◆ Legal Services
- ◆ Actuarial Services
- ◆ Education & Communication Support
- ◆ Trust & Custody Services
- ◆ Company Stock Services
- ◆ Investment Fiduciary Services
- ◆ Merger & Acquisition Support
- ◆ Plan Fiduciary Services
- ◆ Investment Modeling and Advisory Tools
- ◆ Participant Education and Communication Tools
- ◆ Pentegra Partner Online Access for you, your clients and their participant

Call us today, and learn more about the Pentegra Advisor Advantage at 800-872-3473, or visit us at www.pentegra.com.