

# THE PENTEGRA 403(b) ADVANTAGE: INVESTMENT STRATEGIST MODEL PORTFOLIO PRODUCT

Pentegra's ability to make available third party money managers enables you to offer your clients professional asset allocation choices. With a wide range of model portfolios to choose from, these asset allocations are carefully structured and designed to help meet the long-term investment needs of a retirement plan investor, from the most conservative to the most aggressive.

Pentegra makes available managed account solutions using asset allocation models independently provided by either Iron Point Capital Management or Portfolio Strategies, Inc. Each firm offers a distinct approach to portfolio management, and allows advisors to choose a managed account solution based upon each participant's investment time horizon, risk tolerance, investment objectives and personal financial profile. These independently provided managed account solutions are designed for people who want professional asset allocation models for their investments while receiving personal service and support from a professional financial advisor.

## **ABOUT IRON POINT CAPITAL MANAGEMENT\***

Iron Point Capital Management was founded in 1994 with the purpose of offering professionally managed asset programs built around clients' investment objectives. Since 1994, Iron Point Capital Management has been, and continues to be, consistent in its investment philosophy. Its primary objective is the growth, protection and preservation of client assets, through prudent, low-cost, effective portfolio design. Iron Point is strategic and tactical in its approach, bringing clients the best of both worlds. With a broad array of multiple model portfolios from which to choose, Iron Point offers an extensive lineup of investment vehicles, including mutual funds, exchange traded funds (ETFs) and alternate investment choices. These managed account solutions are carefully structured and designed for long-term investing, with an eye toward keeping expense ratios low relative to industry averages.

\* Iron Point Capital Management is the marketing name for Brecek and Young Advisors, Inc., an SEC registered investment advisor that provides Asset Allocation Models for Pentegra's Managed Account Solutions, and does not act in an advisory capacity to clients of Pentegra or advisors contracted with Pentegra.

## **ABOUT PORTFOLIO STRATEGIES, INC.**

Portfolio Strategies, Inc. has been an SEC-registered investment adviser since 1982. Its approach to managing participant accounts emphasizes two themes: active management and strategy diversification. Portfolio Strategies' investment approach offers a managed alternative to buy-and-hold, as client accounts are actively managed and monitored on a daily basis. The manner in which its programs address risk management is what gives each its own, independent character. Portfolio Strategies' six "Guardian Portfolios" reflect a strong emphasis on diversification, using active management techniques. Each portfolio may consist of up to seven independent strategies. The result is diversified, actively managed portfolios that seek to eliminate emotion, reduce volatility, and add consistent performance.