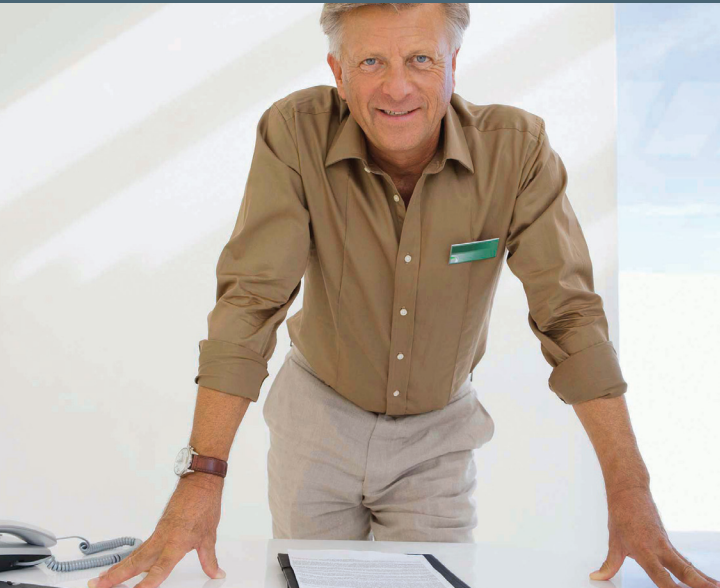


OUR DIFFERENCE IS YOUR ADVANTAGE

BENEFITS FINANCING ADVANTAGE



As a bank retirement specialist, Pentegra is focused on developing products that deliver unique solutions for banks. Our Benefits Financing Advantage program is designed to help you implement a more cost-effective strategy to offset some or all of the expenses related to your retirement plan and other employee benefit programs. The Pentegra Benefits Financing Advantage offers the opportunity to maintain a high quality and competitive retirement program without negatively impacting your bottom line.

Bank Owned Life Insurance (BOLI) is often used by financial institutions to informally fund corporate obligations in connection with certain types of employee retirement benefit plans by purchasing life insurance policies for a group of eligible key employees. The bank pays the premium, owns the policy and its cash value, and is the sole or joint beneficiary. The policies become assets of the bank.

The Pentegra Benefits Financing Advantage offers the opportunity to finance retirement benefit costs with Bank Owned Life Insurance. Pentegra offers Bank Owned Life Insurance through several highly rated insurance companies.

Our BOLI services begin with a comprehensive review of benefit and financing objectives, and include plan analysis, plan design, financing strategies and performance analysis. Working with a leading independent third party, we provide a comprehensive pre-purchase analysis, post-sale compliance and ongoing administration for your program.

With more than 65 years of expertise in developing retirement programs for banks nationwide, we deliver a BOLI program designed to attract and retain the talent key to your bank's success.

For more information on the Pentegra Benefits Financing Advantage, contact Kevin Killian at killian@pentegra.com or 800-872-3473, x422.

