

THE RETIREMENT PLAN

ADVANTAGE

FOR COMMUNITY BANKS



DIFFERENCE: US

Pentegra Retirement Services is focused on developing exceptional retirement plans for financial institutions. Banks have turned to us to meet their unique needs for more than 65 years.

ADVANTAGE: YOURS

Our rich history means we understand the unique needs of banks and their employees.

When your bank is looking for a retirement plan,
look at **Pentegra**.



Pentegra Retirement Services delivers a full complement of tailored retirement plan services to community banks nationwide. Our relationship with our client-partners is based on a strong understanding of their needs. *Your customers choose you because you focus exclusively on their needs. At Pentegra, we focus exclusively on yours.*

We've built a strong heritage working with your community. Pentegra was founded by the Federal Home Loan Bank System in 1943 to offer a retirement program for their employees. And while we have never lost our focus on local institutions, we have grown along with many of our clients to serve more than 700 community banks nationwide. Today that concentration and commitment have made us the retirement plan provider of choice for more than 1,000 community bank retirement plans with over \$5.2 billion in assets.

Retirement plan management with banks in mind.
That's an **advantage.**



integrity

The Pentegra name was derived from the words pension + integrity. Pentegra has lived up to its name and vision for more than six decades. We plan to ensure that vision continues for many decades to come.



We are an independent provider, unique among our competitors, which frees us to concentrate on what matters most to you. We offer our clients retirement plans with an unbiased approach. Our goal is to provide community banks with plan capabilities typically reserved for only the largest corporate and public organizations at the lowest possible cost, without compromising plan services. And, as an independent provider, we can do just that.

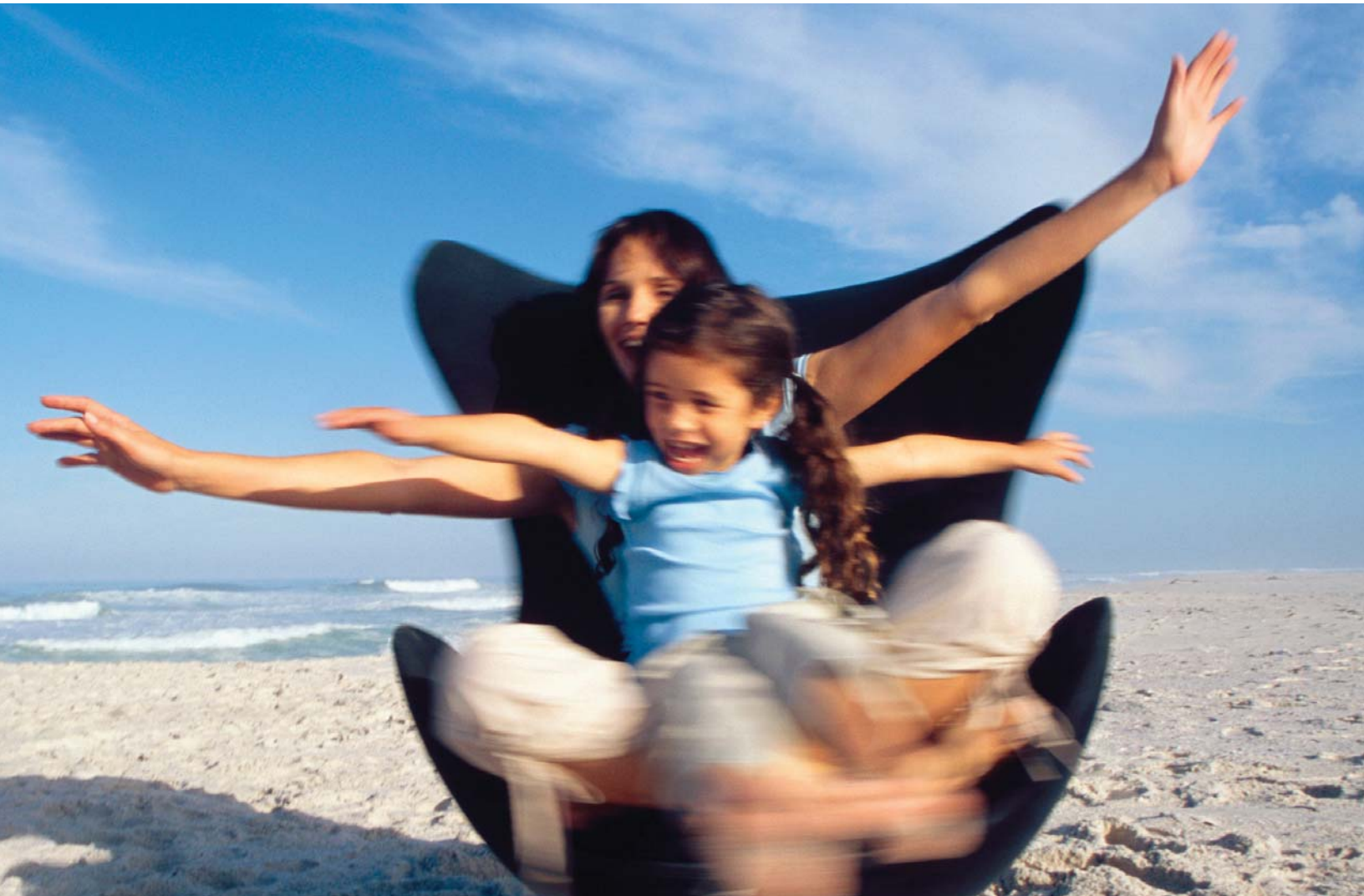
Unlike a traditional investment management, mutual fund or insurance company, plan assets are exclusively used for the benefit of plan participants. Our investment strategy, fund selection process and fee structure are completely transparent. This unbiased approach eliminates conflicts of interest and allows us to fully focus on objectives that meet your goals, and deliver a better bottom line for you and your participants.

Independent and unbiased.

That's an **advantage.**



independent



As an independent provider, our approach to retirement plan management is a distinct advantage for our community bank customers.

Our team of professionals works to provide our community bank clients the best possible retirement plan solutions. It's why we manage more bank retirement plans than any other provider.

Among the benefits of working with Pentegra is our familiarity with your employees' needs, and insights about trends and competitive challenges in the community banking industry. Those insights lead to an informed dialogue about the best way to build a retirement plan that meets both benefit and cost objectives, and helps you focus on attracting and retaining the employees needed to make your bank a success.

Benefit from 65 years of custom retirement plans.

That's an **advantage.**

Comprehensive Retirement Products

Defined Benefit Pension Plans

401(k) Plans

Profit Sharing Plans

KSOPs

Executive Benefit & Director Plans

ESOPs

Private Label Retirement Plans

Portfolio Investment Management

Bank Owned Life Insurance
(BOLI)



insight

At Pentegra, we are passionate about service—especially about making the complex business of retirement plans simple for our customers. We know you value your employees and want to offer them the best. That's why we provide a Dedicated Relationship Management Team backed by in-house ERISA attorneys, actuaries, consultants and compliance specialists. Our reputation is based on the excellence of our people, and the quality of our work—not as we measure it, but as our clients do. No wonder we've equaled or exceeded the expectations of 95% of our clients for the last five years in our annual client survey.

As a bank retirement plan specialist, we spend our time developing products that deliver unique solutions for banks—like bank stock or certificates of deposit as retirement plan investment options, and private label retirement plans for bank commercial customers.



Pentegra is a fiduciary. We offer something truly unique in the retirement plan industry—the ability to completely outsource primary fiduciary responsibility for the management of a retirement program—something no other provider that we know of offers.

We offer two ways to help banks with fiduciary responsibilities. Our unique multiple employer plans offer clients the added advantage of full fiduciary protection. Under our multiple employer retirement plans—the Pentegra Defined Benefit Plan for Financial Institutions and the Pentegra Defined Contribution Plan for Financial Institutions—our President and Board of Directors relieve you and your Board of the primary fiduciary liabilities associated with running a retirement program.

One less worry.
One more **advantage.**



security

Under our single employer programs—defined benefit plans, defined contribution plans and executive benefit plans—we offer investment fiduciary protection, relieving plan sponsors of the burden of due diligence and ongoing monitoring of plan investments.

As an ERISA-named plan administrator and principal fiduciary for more than six decades, our policies, procedures and business practices are conducted with the highest level of integrity—a long-standing tradition at Pentegra.



Governance and oversight mean more than ever today. Our industry is quickly reassessing the way it selects business partners. Responsibility for retirement plan assets and performance is one of utmost concern. You'll notice a big difference in Pentegra's leadership. You see, our Board of Directors is comprised of our community bank clients—bank presidents and CEOs—who use our products and services, and place their own retirement future in our hands.

An engaged directorate affords our customers a distinct advantage—particularly when it comes to the integrity of the process by which investments are selected and monitored. Our due diligence is built around the fiduciary responsibility that we assume to ensure that investments are appropriate for a qualified retirement program.

Integrity, trust and a solid reputation.
That's an **advantage.**



oversight

Our focus is on return of capital, before return on capital. We offer the benefit of careful oversight of investment options for your participants that are regularly scrutinized for appropriateness, provide rigorous style consistency and the opportunity for broad diversification and asset allocation. The advantage is our disciplined investment process, coupled with our 65-year prudent track record that makes a difference for our clients.



Pentegra has been widely recognized by community banking organizations and industry partners who are keenly aware of the increasing need for enduring and trusted retirement services providers.

Pentegra's qualified retirement plan solutions have earned the endorsement of the American Bankers Association through its affiliate Corporation for American Banking. Pentegra's retirement products were chosen after a thorough review and analysis by the ABA and its affiliate, the Corporation for American Banking, based on a wide range of factors, including Pentegra's ability to meet the needs of ABA members with a full array of retirement product offerings, industry expertise and bank-focused solutions.



Corporation for American Banking, L.L.C.
ABA's Subsidiary for Profitable Banking

One more endorsement.

One more **advantage.**



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