

Our difference **is your advantage**

PENTEGRA
RETIREMENT
SERVICES



Pentegra Retirement Services

At Pentegra Retirement Services, we take a different approach to retirement plan management—one that delivers real advantages for our bank clients.

Today these differences have made us the retirement plan provider of choice to community banks nationwide.

Get to know us and see why
our difference is your advantage

What is the Pentegra Difference? It Starts with Our Story.

At Pentegra, we're proud of our unique history and the legacy we've built working with the banking community. Founded by the Federal Home Loan Bank System in 1943 as an independent, not-for-profit cooperative to manage a pension program for their employees, today Pentegra is the retirement plan provider of choice for more than 800 community banks with over \$4.5 billion in plan assets. Our unique, independent approach has earned the endorsement of industry trade organizations including America's Community Bankers (now a part of the ABA), the Independent Community Bankers of America and state banking trade organizations nationwide.

We're an Independent Cooperative

As an independent cooperative, our sole focus is community bank retirement plans.

With Pentegra, you're not placing your retirement plan assets with your competitors—you're trusting them to a bank retirement plan specialist.

Unlike most retirement providers, Pentegra is not owned by an investment management, mutual fund or insurance company. Our business practices are entirely transparent—with no soft dollar payments or hidden fees. Our retirement programs are designed and managed by professionals who understand the competitive demands of the banking industry and overseen by a Board of Directors comprised of Chief Executive Officers of member banks who participate in our programs. Our independent approach and user-board deliver a level of oversight for our bank clients that is unmatched.

We Offer Complete Fiduciary Protection

We offer banks the ability to completely outsource primary fiduciary responsibility for the management of their retirement programs — something no other provider that we know of offers.

Our President and Board of Directors relieve you and your Board of Directors of the fiduciary liability associated with running a retirement program. In this unique role, we assume complete fiduciary responsibility for the management of the plan and its investments, and ensure that your retirement plan remains in full compliance with IRS and DOL regulations. As a plan fiduciary, our policies, procedures and business practices are conducted with the highest level of integrity, and administered and managed according to the high standards this ERISA-defined role demands. As a Pentegra client, you'll benefit from the due diligence that we perform to ensure that your plan operates in the best interests of your participants.

We're a Bank Retirement Plan Expert

Throughout our 65-year history, we've gained an in-depth understanding of the unique role that banks play in their communities and the importance of retirement plans in recruiting and retaining employees. Our experience translates into bank retirement plan "best practices" that ensure your retirement programs are cost-effective and competitive. You'll benefit from over six decades of industry knowledge and insights in designing retirement programs for banks nationwide.

As a bank retirement plan specialist, we offer product features unique to banks—like the opportunity to add employer stock and bank certificates of deposit as retirement plan investment options.

Whatever your bank's objectives, we have the expertise to help you design a retirement program that accomplishes your goals.

We Offer an Uncommon Advantage— Our Private Label Retirement Programs

With Pentegra's Private Label retirement programs, you can offer your customers comprehensive retirement plan services—and the added benefit of fee income from non-traditional revenue sources.

Our Private Label retirement program is a unique alliance opportunity through which banks can provide full-service retirement products to their commercial customers with no investment in infrastructure, and no securities or licensing fees. You can rely on Pentegra's expertise in managing and administering retirement plans for your small business customers, relieving your organization of having to commit the required resources to manage and service retirement plans internally, while providing your bank with recurring non-interest income.

Our Private Label retirement products deliver an optimal combination of quality and value by providing you with a broad array of flexible services, the ability to support a wide range of plan types, a comprehensive investment platform and complete control over branding and distribution.

What We Offer

We're focused on bringing capabilities to community banks that are usually available only to large corporate and public retirement plans. We offer a full range of retirement programs—from our custom designed single employer plans to our unique multiple employer programs—including combined defined benefit and defined contribution plan capabilities.

Retirement Products


- **401(k) plans**
- **Defined Benefit Pension Plans**
- **KSOPs**
- **ESOPs**
- **Profit Sharing Plans**
- **Cash Balance Plans**
- **Executive Benefit & Director Plans**
- **Private Label Retirement Plans**

Unique Multiple Employer Programs

Under these unique programs, we're able to offer clients all the benefits of our single employer plans with the added advantage of complete fiduciary protection—something no other provider that we know of offers. Pentegra's President and Board of Directors assume this critical role, offering an unsurpassed level of oversight and governance.

- **The Pentegra Defined Benefit Plan for Financial Institutions**
- **The Pentegra Defined Contribution Plan for Financial Institutions**

For over six decades, community banks nationwide have recognized the value of our retirement plan expertise, industry knowledge and independent approach. To learn more about how we can help your bank design a comprehensive, competitive and cost-effective retirement program, contact us at 800-872-3473, or visit us at www.pentegra.com.



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