



PENTEGRA RETIREMENT SERVICES INTRODUCES HUELER LIFETIME INCOME SOLUTIONS® FOR CLIENTS

White Plains, NY, January 12, 2015 —Pentegra Retirement Services announced that it will make available a new lifetime retirement income product in conjunction with Hueler Income Solutions® beginning today. The addition of the Hueler Income Solutions® product provides Pentegra with the ability to expand access to institutionally priced lifetime income for thousands of participants.

According to Richard W. Rausser, Senior Vice President, Pentegra, "Hueler shares our vision and commitment to improving retirement outcomes for participants. Through this out-of-plan annuity solution, individual investors will have the opportunity to objectively consider guaranteed lifetime income as part of their broader retirement income plan."

Hueler's Income Solutions® is designed to facilitate efficient, transparent, low-cost delivery of lifetime income to "Transitioning Investors" -- both active employees and retirees. The platform provides a key service for assisting participants with the process of converting portions of their "nest egg" or retirement assets into a reliable income stream or paycheck for life.

It is the only institutionally priced, fully automated, multi-issuer platform available in the market today. Individuals benefit from higher monthly income payouts and can choose from a variety of pre-screened high quality insurance companies. All quotes are standardized to improve transparency and the platform offers easy to use educational tools. In anticipation of the new Qualified Longevity Annuity Contract "QLAC" regulations, the Income Solutions® platform was expanded in 2013 to include Deferred Income Annuities and Longevity Insurance. A QLAC is a "pure" deferred income annuity that pays the annuitant later in life. The advantage of a longevity annuity is only a small initial deposit of premium dollars is needed to guarantee bigger income payments later in retirement years. Hueler is among the first to offer QLACs in this fashion to sponsors and participants. The expanded product offering also addresses a growing demand from individuals for the ability to control when their monthly income payments begin.

Rausser adds, "Hueler's Income Solutions® provides a lifetime income option on a credible, cost effective basis, using Hueler's proprietary search and selection criteria. We are excited to offer this solution to our plan sponsors and participants."

Kelli Hueler, CEO of Hueler Companies, said, "This is a terrific opportunity for Hueler to partner with a likeminded organization like Pentegra, whose long-standing commitment to delivering the highest level of quality products and services has made them a leading service provider in the mid-plan market and a trusted source to advisors nationwide. We believe that access to low-cost lifetime income is essential for improving income sufficiency for many Americans and agree

that both plan sponsors and advisors play a key role in making our efforts to serve participants a success".

About Hueler Companies and Income Solutions®

Hueler Companies, Inc. and its affiliates (together, the Hueler Companies), located in Minneapolis, Minnesota, was founded in 1987 as a stable value consulting and data research firm. Today, Hueler Companies is a leading technology and research firm offering key resources for the analysis, research and implementation of stable value and annuity products. In 2004, Hueler Investment Services, Inc. launched Income Solutions®, a web-based immediate income annuity purchase system designed as an IRA rollover option that allows individuals to purchase institutionally priced annuities with their rollover IRA assets. For more information, please visit www.IncomeSolutions.com

About Pentegra

Pentegra Retirement Services is a leading provider of retirement plan and fiduciary outsourcing solutions to organizations nationwide. Founded by the Federal Home Loan Bank System in 1943, Pentegra offers a broad array of retirement plan solutions, including Multiple Employer Plans (MEPs) and Group Trusts, as well as Single Employer 401 (k) plans, Defined Benefit Pension plans, Cash Balance plans, 412(e)(3) Fully Insured Defined Benefit plans, Split Funded Defined Benefit plans, KSOPs, ESOPs, Profit Sharing plans, Age-Weighted plans, New Comparability plans, 457(b) and 457(f) plans, 403(b) plans, 401 (a) plans, Section 79 plans, Non-qualified Executive Benefit and Director plans, benefits financing solutions using BOLI and a broad array of TPA services. In addition, Pentegra also serves the needs of institutional investors, offering partial or complete investment outsourcing capabilities. For more information, go to www.pentegra.com.

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Media Contact: Rodi Rosensweig, rodicompany@earthlink.net; 203/270-8929