



## Pentegra Retirement Services Introduces Distribution Path™ to Support Greater Retirement Readiness

### **New report features decumulation strategies to help create secure retirement income stream**

White Plains, NY, September 15, 2015 – Today, [Pentegra Retirement Services](#) introduced the “Pentegra Distribution Path™,” a new online report that sets forth practices to help promote successful retirement outcomes with the focus on decumulation, the process of distributing retirement savings. Distribution Path™ addresses options for developing and implementing a plan in an effort to ensure a secure retirement income stream.

According to Richard Rausser, Senior Vice President of Pentegra Retirement Services, “The retirement industry has spent the last 20 years advising people how to accumulate retirement savings, but we must shift some of the focus to helping educate people on what to do with their savings when they retire. How will you receive your money? At what age will you retire? How much do you think you need to live? How can you make sure you don't run out of money and outlive your savings? The Distribution Path™ provides an overview of options – pros and cons -- and offers simple yet essential tips for creating a decumulation strategy to build an income stream, like a pension, and make secure retirement a reality.”

According to a [2015 survey](#) commissioned by Pentegra Retirement Services and conducted online by Harris Poll, more than half (56%) of respondents with retirement savings have no distribution plan for how they will access and stretch their money once they retire, with one in five having given it any thought at all.

Rausser explains, “It is not only critical to save, but also to figure out your specific wants and needs, and then understand which options are available to you. Too many people have not thought this through, which can have dire results.”

An example of guidance featured in the Distribution Path™ involves the pros and cons of annuities:

#### **Understanding annuities:**

##### **Pros:**

- Provides guaranteed lifetime income
- Reduces investment risk (benefit is not subject to market fluctuations)
- A predictable benefit you can't outlive
- Eliminates the worry of how your assets are invested
- Can build in inflation increases
- Can provide for spouse or beneficiary income after your death

##### **Cons:**

- No access to additional income beyond periodic annuity amount
- Once elected, benefit form and joint and survivor beneficiary generally cannot be changed

View the Pentegra Distribution Path™ at

[http://issuu.com/pentegra/docs/the\\_pentegra\\_distribution\\_path\\_\\_?e=10663321/30276112](http://issuu.com/pentegra/docs/the_pentegra_distribution_path__?e=10663321/30276112)

In July 2015, Pentegra introduced SmartPath™, which details effective accumulation and retirement investment strategies including mapping out savings tactics, taking advantage of the effects of compounding, utilizing effective asset allocation and diversification, becoming educated on key investment strategies and rebalancing periodically. View the SmartPath™ at

[http://issuu.com/pentegra/docs/the\\_pentegra\\_smartpath\\_\\_?e=10663321/30276087](http://issuu.com/pentegra/docs/the_pentegra_smartpath__?e=10663321/30276087)

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 qualified and non-qualified retirement plan solutions, third party administration (TPA) services and benefits financing solutions using bank owned life insurance (BOLI). In addition, Pentegra, through Pentegra Investors, Inc., also serves the needs of institutional investors, offering partial or complete investment outsourcing capabilities.

For more information, visit the new Pentegra website at [www.pentegra.com](http://www.pentegra.com).

# # #

**Media Contact: Rodi Rosensweig, [TheRodiCompany@gmail.com](mailto:TheRodiCompany@gmail.com), 203/270-8929**