



PENTEGRA RETIREMENT SERVICES PARNTERS WITH NORTHWEST CAPITAL IMPROVEMENT GROUP TO MARKET BOLI

White Plains, NY March 27, 2013 — <u>Pentegra Retirement Services</u> announced today that it will collaborate with NorthWest Capital Improvement Group, an independent benefits consulting firm located in Eagle, Idaho, to market its supplemental benefits and bankowned life insurance (BOLI) programs through Pentegra Insurance Agency, Inc.

Kevin Killian, Pentegra's Director of BOLI, said, "We are very pleased to work with Northwest Capital Improvement Group to broaden our reach and footprint in the Pacific Northwest. Their approach to providing BOLI and supplemental benefits strongly complements our service strategy."

Founded by Jason Haas, NorthWest Capital Improvement Group offers a combination of benefit consulting and BOLI services. The firm will market Pentegra's Benefits Financing Advantage program to offer customized executive benefit plan solutions financed using BOLI.

Added Haas, "While BOLI offers numerous advantages to our community bank clients, Pentegra's approach fits well with our culture and the principles we value. Its member-driven board of directors, independent, transparent approach, and quality products made Pentegra a natural fit. We believe that our clients will be well served by this arrangement."

About Pentegra

Pentegra Retirement Services is a leading provider of retirement plan solutions to organizations nationwide. Founded by the Federal Home Loan Bank System in 1943, Pentegra offers a full range of retirement programs, including 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. For more information, go to www.pentegra.com