



For Immediate Release

PENTEGRA RETIREMENT SERVICES INTRODUCES SMARTPATH™ TO SUPPORT GREATER RETIREMENT READINESS

**New detailed report features accumulation strategies and essential savings tips
to help improve successful 401(k) plan outcomes**

White Plains, NY July 15, 2015 – Today, Pentegra Retirement Services introduced the "[Pentegra Participant SmartPath™](#)," a new online report that sets forth recommended practices that may help to best ensure successful retirement outcomes for 401(k) plan participants.

According to Rich Rausser, Senior Vice President of Pentegra Retirement Services, "Our goal is to help participants by providing them with optimal tools they need in order to develop the best accumulation strategy possible for retirement. SmartPath™ offers simple, yet essential tips for building a proper plan that will put them on the path toward successful retirement outcomes. From calculating a savings goal all the way through distribution planning, these tools take you through the whole process."

The Pentegra Participant SmartPath™ 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, rebalancing periodically, and understanding distribution and decumulation plans.

Rausser explains, "Staying on track is the key, which is what the SmartPath™ is all about. It is never too early or too late to start planning and saving for retirement. SmartPath™ can help you achieve your retirement goals.

SmartPath™ excerpt:

The \$16,000 Cup of Coffee

Can saving just a little money, over time, really make a big difference? Everyday items may cost only a few dollars, but when those same dollars are put toward retirement savings and invested, they can really add up. By saving just a few extra dollars every week, you could significantly increase your retirement savings. Saving just \$4 weekly, or the cost of a cup of gourmet coffee, over the course of 25 years can boost your retirement savings by \$16,608. Saving these few extra dollars is easy when you think of it in these terms. Could you set aside an extra few dollars each week for the next 25 years? If so, here is some motivation to actually do it:

- Magazines, once a month, \$10 a month – \$120 a year – \$9,574
- Buying lunch, twice a week, \$10 a week – \$520 a year – \$41,519
- Movies, once a month, \$15 a month – \$180 a year – \$14,360

- Gourmet coffee, once a week, \$4 a week – \$208 a year – \$16,608
- Take out for dinner, once a week, \$30 a week – \$1,560 a year – \$124,469

For more information and to view the SmartPath™ brochure, click on the following link
http://pentegra.com/upload/9395_Pentegra%20Smartpath%20Brochure.pdf

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 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, go to www.pentegra.com.

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