

OUR DIFFERENCE IS YOUR ADVANTAGE

# THE PENTEGRA CONSULTING ADVANTAGE



In the complex world of retirement plans there is no “one size fits all” solution. Every client’s needs are different. Pentegra offers a highly consultative approach to retirement plan management. With the benefit of over 70 years of industry knowledge and insights in designing retirement programs for organizations nationwide, Pentegra Retirement Services delivers an unparalleled advantage.

## PLAN DESIGN

At Pentegra designing an effective retirement program for your organization begins with your Plan Consultant. We approach plan design—whether it’s an existing plan or a new plan— by first learning more about your business, your employees, and your objectives. Working with your management team, our Plan Consultant will:

- Develop an understanding of your organization’s business goals and benefits philosophy
- Present a thorough review of your existing program
- Provide peer analysis and competitive considerations
- Design a new retirement program based on organizational cost and benefit objectives

## PLAN MANAGEMENT

Our consultants extend their focus beyond plan design and continue to work with you as a true partner, identifying your needs and tapping into in-house technical resources.

On an ongoing basis, our Plan Consultants work with clients to:

- Continually review plan design, compensation and cost/benefit objectives
- Provide guidance and support with respect to regulatory and legislative issues that may affect your program and recommend ongoing measures to keep your plan in compliance with ERISA, IRS, DOL and PBGC regulations

- Implement changes to the design of your program by preparing the necessary plan amendments and document modifications
- Review plan participation and overall asset allocation to ensure the plan is meeting employee needs and sponsor expectations
- Deliver compliance results and technical guidance
- Offer strategic merger and acquisition analysis in the event of a change in corporate structure
- Work with you to develop educational strategies suited to your plan's demographics
- Provide an annual plan review to evaluate the overall program design and effectiveness

### PLAN EDUCATION AND COMMUNICATION

Our integrated approach to plan consulting and education provides your participants with a comprehensive view of their retirement program to help build a greater appreciation for the valuable benefits you provide.

- Integrated plan information and customer service center
- Coordinated plan enrollment and education meetings
- Retirement planning seminars
- Educational tools and resources
- Combined DB/DC benefit statements
- 24/7 Online plan sponsor and participant account access

Our comprehensive approach to plan consulting results in a retirement program that meets your benefit and cost objectives, maximizes efficiencies, streamlines administration and provides your participants with a better understanding and appreciation of their retirement benefits package. Our Plan Consultants are backed by highly skilled benefits professionals, including in-house ERISA attorneys, actuaries and other financial and compliance specialists who are knowledgeable, experienced and trained to handle the complex issues surrounding retirement plans.

To learn more about the Pentegra consulting advantage, call us today at 800-872-3473, or visit us at [www.pentegra.com](http://www.pentegra.com)

