

OUR DIFFERENCE IS YOUR ADVANTAGE

THE PENTEGRA TRUSTEE ADVANTAGE



The flexibility to work with us based on what's best for you.

Pentegra can serve as 3(38) Investment Fiduciary and Trustee for a retirement plan in a fully discretionary trustee role with sole discretion over plan assets, or as directed trustee, with the help of an independent investment expert serving as a fiduciary advisor or investment manager. The advantage—our services free financial advisors to serve in a 3(21) participant investment advisory role.

With relationships with all of the major insurance and fund companies, our flexible approach offers you the ability to create your own fully customized fund line-up with no proprietary fund requirements— and accept either fee or commission-based income—based on what works best for your business model.

- Custody and investment of plan assets
- Accurate and timely reporting of contributions, sales and purchases, withdrawals and dividends, and interest income
- Participant-distribution checks and benefit payments, including lump sum distributions, periodic payments, hardship withdrawals and loans
- Preparation of principal and income statements
- Certified plan financial information for plan auditors
- State income tax withholding services for mandatory states
- Tax reporting (IRS Form 1099R)

Pentegra Trust Company is a regulated financial institution as defined by ERISA. As an institutional fiduciary, we have important safeguards in place—dual controls, segregation of duties, audits, regulators, reserves, insurance, and governance structures that add redundant layers of safety—to ensure that your plan is administered according to the highest and most secure standards.