

# BUILDING BLOCKS FOR RETIREMENT

## Tools

### Investment Guidance Tools

How Do You Know Where to Invest Your Retirement Savings?

Pentegra offers online tools to help you develop an investment strategy and choose the options that are right for you. Everyone's financial situation, time horizon and risk tolerance are different. That's why Pentegra offers investment guidance tools designed to help you. Our retirement planning tools provide two important components for you to consider in defining your personal investment strategy:

- Investment recommendations based on personal information
- A personalized action plan

**To access this tool, follow these instructions:**

- Log on to [www.pentegra.com](http://www.pentegra.com)
- Select "Participant" from the drop down login menu at the top of the page
- Once at the login page, enter your user ID and password (contact our Customer Service Center at 1-866-633-4015 if you do not know your user ID and/or password)
- Scroll down to the "Retirement Planning" section of the menu on the left hand side and choose the retirement planning tool
- Scroll down to "Strategy Builder" highlight and click, "Develop a more personalized strategy"
- Follow instructions and add information to receive a personalized asset allocation model
- You can automatically apply the recommended asset allocation % elections right from the personalized asset allocation model screen to implement changed to both Future Contributions and Existing Portfolio as the last step by clicking "Accept Strategy" and "Submit" or visit the "Account Transactions" section on the left hand side of the participant website:
  - To change how your Future Contributions are invested, Highlight and click "Investment Elections"
  - To change how your Existing Portfolio is invested: Highlight and click "Realign Portfolio"



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