For Immediate Release

Book on Retirement Planning for Small Businesses is Updated and Released by Pentegra

White Plains, NY, May 15, 2018 – Pentegra has released a new version of the 2013 book *My Business is My Main Asset. I Want to Retire. Benefiting from a Plan. A Business Owner's Guide to the Best Plan*. The book was written by Mary Read (CPC, CPFA, QPA), National Director of Pension and Protection Planning at Pentegra, and is available at no cost here.

This book has been updated to include information not available in the first edition, including a unique strategy for reducing the tax burden on qualified plan and IRA distributions.

My Business is My Main Asset helps steer small business owners through the steps of shifting from active business owner to successful retiree. The path is laid out in easy-to-understand terms to help business owners develop an action plan for achieving retirement goals.

According to Read, "If you are like most of your peers, your plan is to sell your business when the time comes to retire. But what if that plan doesn't work out? What is your alternative plan if you can't find a buyer or you can't find a buyer willing to pay what you think is the right price? Will you work longer? Will you retire on less? Who needs to be taken care of if you don't make it to retirement and who do you want to transfer your wealth to?"

The book helps guide business owners through these considerations and includes a framework for creating a path to retirement security, including:

- Establishing and funding a transition plan
- Defining your retirement goals and establishing a qualified retirement plan custom designed to benefit you
- Protecting your benefit with life insurance
- Funding your plan
- Creating a distribution and wealth transfer plan

The most important takeaway is knowing how a qualified plan can be a valuable tool for building, protecting and preserving wealth.

Mary Read, CPC, CPFA, QPA, National Director of Pension and Protection Planning at Pentegra, has over 30 years of experience supporting financial advisors and designing and establishing qualified plans for closely held businesses. Read is a frequent speaker and contributor to financial industry publications, teaches pension classes for financial professionals of major financial institutions, and has been a featured speaker at national meetings for the Society of Financial Service Professionals, the Association for Advanced Underwriting (AALU), Life Insurance Marketing and Research Association (LIMRA), and Million Dollar Round Table (MDRT). She is the current National Chair for the Qualified Section of the Society of Financial Service Professionals.

About Pentegra

Pentegra is a leading provider of retirement planning 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, TPA services and benefits financing solutions using BOLI. In addition, Pentegra, through Pentegra Investors, Inc., also serves the needs of institutional investors, offering investment outsourcing capabilities. For more information, go to www.pentegra.com.

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Media Contact: Rodi Rosensweig, TheRodiCompany@gmail.com; 203/270-8929