



OUR DIFFERENCE: An Institutional Fiduciary

YOUR ADVANTAGE: A Culture of Integrity

A Best Practice Due Diligence Process and Practices to Safeguard Your Plan

With a legacy built serving as an institutional fiduciary, Pentegra offers a level of fiduciary protection that is unmatched in the industry. We deliver an unrivaled level of oversight and accept a higher level of responsibility. Our fiduciary heritage shapes our culture.



It starts with our governance. Founded by the Federal Home Loan Bank System in 1943, we do not answer to shareholders, we answer to our clients. Our Boards of Directors are made up of our clients, Presidents and CEOs, who use our services and place their own retirement futures in our hands. Our Boards serve with excellence and the highest ethical standards and set the very same ones for our organization.



We have no conflicts of interest. We are not a “Wall Street” firm, or owned by a larger financial services organization, mutual fund or insurance company. As an independent organization, governed by our clients, our focus is to enhance the value of our clients. We partner with firms as a trusted resource to bring an objective perspective and maximum flexibility to every opportunity—to deliver the very best solution for clients.



Pentegra is a regulated financial institution through its subsidiary, Pentegra Trust Company. As an institutional fiduciary, Pentegra is subject to minimum reserve requirements, as well as various control requirements and separate trust audits.

We are CEFEX certified by The Centre for Fiduciary Excellence, LLC.



Our Board insists on both external and internal audits; Pentegra has an internal audit department reporting directly to the Board (not to management).



We have served banks and credit unions—the most demanding clientele in the nation with respect to asset safety—for more than **75 years.**

Pentegra maintains an Information Security Policy, Business Continuity/Disaster Recovery (DR) Plan and Annual DR Testing.

Pentegra maintains **comprehensive Insurance Coverage** (E&O, EPL, D&O, Fiduciary, Cyber Liability).

Pentegra voluntarily undergoes a Service Organization Control (SOC) I Type II Audit along with a Service Organization Control (SOC) 2 Type II Audit each year.

Pentegra maintains bonding coverage separate from the plan bonds obtained by employers, where applicable.

Pentegra has no debt, strong reserves, and overlapping insurance policies for various forms of E&O and fiduciary breaches.

Pentegra maintains a Policy Statement on Conduct and Conflicts of Interest (Code of Ethics/ Privacy Policy).

Contact us at 800.872.3473, visit us at www.pentegra.com or become part of the conversation and follow us on social media.



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