

Pentegra Senior Leadership Team

At Pentegra, our people are our culture. Among many things, we value integrity, intelligence, focus, diligence, and commitment. Above all, we support one another in pursuit of our clients' goals. Our team is comprised of intelligent and creative people from a variety of backgrounds to bring diverse strengths and experiences to our organization.

John E. Pinto, President and CEO

An integral part of Pentegra's management team since 1991, John has played a vital role in shaping the culture of Pentegra and upholding the values integrity, responsibility and focus on our clients' success, essential to the Pentegra brand.

His vision has helped lead the organization to become one of the nation's largest multiple employer plan providers and longest-serving institutional fiduciaries.

Since joining Pentegra, John's creative talent and energy have been the driving force in continually expanding and improving the company's retirement plan solutions. Due to his strategic insight and business acumen, the Pentegra organization succeeded in a number of significant acquisitions, doubling in size, with over \$13 billion in assets under management.

With more than 30 years of experience in the financial services industry, John spent much of his career not only developing strategic plans, but also executing tactical solutions. Prior to becoming Pentegra's President and CEO, John was the Executive Vice President and Chief Operating Officer, responsible for overseeing Pentegra's defined contribution operations, defined benefits operations, and information technology and finance areas. He joined the organization in 1991 as Comptroller, and quickly rose to the position of Treasurer in 1994. John was promoted to Senior Vice President and Chief Financial Officer in 2001, and Senior Vice President and Chief Operating Officer in 2008. In 2009, he was named Executive Vice President and Chief Operating Officer.

John began his career at MetLife in 1982 as a Senior Accountant. He holds an MBA in Finance from Sacred Heart University, and a B.S. in Accounting and Business Administration from Kings College.

Robert D. Alin, First Senior Vice President, General Counsel and Corporate Secretary

Robert Alin oversees Pentegra's legal, compliance and governance areas. He joined Pentegra in 1986 and is the Chief Legal Officer. Robert and his team consult with clients regularly with regard to ERISA issues, IRS, DOL and PBGC regulations and their impact on plan design and qualification, as well as plan compliance. Robert has been involved in every aspect of the business of Pentegra, and was instrumental in procuring a change to Section 413(c) of the Internal Revenue Code, which was necessary to treat clients equitably and foster client retention, as well as the oversight of Pentegra Services, Inc. and obtaining a prohibited transaction exemption in connection therewith which have been integral to the growth of the business.

Robert has over 35 years of experience in all facets of retirement benefits, and has counseled clients on qualified and nonqualified retirement plans, welfare benefit plans and compensation arrangements. Prior to joining Pentegra in 1986, Robert was in private practice specializing in all facets of employee benefits and tax law. Robert also served as a professor in employee benefits

at the Adelphi University Lawyer's Assistant Program and has been a frequent lecturer in the field of employee benefits. He holds a J.D. and LL.M. in Taxation from New York University School of Law and a B.A. with distinction from the University of Rochester.

Michael Palmiere, Senior Vice President and Chief Operations Officer

As Pentegra's Chief Operations Officer, Michael oversees Pentegra's Defined Contribution Services, Information Technology, Trust Services, and TPA Operations.

Michael plays an integral role in driving the execution of Pentegra's strategic initiatives and organizational goals. He and his team develop, design and continuously improve the systems and processes that deliver Pentegra's products and services. A strategic thinker, he is exceptional in his ability to not only envision what needs to happen but also execute the details.

Michael brings more than 25 years of retirement plan operations and expertise to his role. A high energy, high impact professional, his deep knowledge of retirement plan operations management and business models are a tremendous asset to the organization as it continues to advance its operations in response to changing industry dynamics.

Prior to joining Pentegra, Michael built an extensive operations management background, having held senior level positions at Morgan Stanley Smith Barney, Merrill Lynch, and several large public accounting firms. In 2011, his team was awarded the prestigious MSSB Global Operations Excellence Award.

A graduate of Manhattan College, Michael holds a Bachelor of Arts degree in English. He also maintains FINRA Series 7, Series 66 and Series 24 registrations.

Richard W. Rausser, Senior Vice President, Client Services, CPC, QPA, QKA

Rich Rausser oversees Pentegra's Consulting, Marketing and Communications, Actuarial and Technical Services and Executive Benefit and BOLI Business Development areas. Rich joined the organization in 1997 and has over 30 years of experience in the retirement benefits field. His extensive knowledge of the retirement plan industry includes a unique mix of small company and Fortune 500 level consulting work, as well as strategic product development. His knowledge of the retirement plan marketplace, and insights in benefit plan design and customer needs have been instrumental in not only expanding Pentegra's product lineup and customer base, but in helping clients nationwide design effective benefits and compensation strategies. He is a frequent speaker on retirement benefit topics.

Rich is a Certified Pension Consultant (CPC), a Qualified Pension Administrator (QPA), a Qualified 401(k) Administrator (QKA) and a member of the American Society of Pension Professionals and Actuaries (ASPPA). He holds an M.B.A. in Finance from Fairleigh Dickinson University and a B.A. in Economics and Business Administration from Ursinus College.

Charles S. Sorrentino, Senior Vice President and Chief Financial Officer

As Pentegra's Chief Financial Officer, Charles oversees the Finance area, and is responsible for bringing vital financial controls to the organization. He plays an essential role in driving major strategic initiatives that impact Pentegra's future, and helps management make a tangible connection between the organization's operations and financial performance.

Beyond implementing and monitoring company controls and systems, Charles and his team handle significant quantitative and qualitative analysis, have responsibility for development of, and controlling spending against, the company's annual budget, interacting with management throughout the organization to ensure that the business has strong support from the finance function, and ensure that financial results are accurately reported.

Charles brings more than 20 years of financial, audit and process streamlining expertise to his role. A thoughtful and experienced professional, his deep knowledge of finance includes accounting, controls, reporting, planning and analysis, accounts payable and accounts receivable. Prior to joining Pentegra, he built an extensive background in finance, having held senior positions at The Fram Group, Honeywell, Sara Lee, and Ernst & Young.

A graduate of Pace University, Charles holds both a BBA and an MBA in Public Accounting and is a CPA in New York State.

Scott M. Stone, Senior Vice President and Chief Investment Officer, CFA

Scott's duties include the management and oversight of the investment processes governing approximately \$13 billion in assets comprised of both public and private holdings of fixed income, equity, real estate and hedge fund investments.

Scott previously worked at Reinsurance Group of America (RGA) and served in a number of roles beginning in 2003 as Senior Portfolio Manager. He was soon after named Head of Fixed Income Investments, and led the company's effort to create its own trading operation and in-source U.S. fixed income investment management. He later served as Vice President and Director of Investment Strategy and Credit Research, where he managed the company's credit, structured asset, and real estate research associates through the credit downturn between 2007 and 2009. By 2010, Scott held primary responsibility for management of the company's non-traditional investment vehicles, including Private Equity partnerships, Mezzanine Debt funds, Commercial Real Estate holdings, and Distressed Securities markets.

Prior to joining RGA, Scott spent 17 years with the Kansas City Life Insurance Company, ultimately as the senior officer in that firm's Investment Division with primary responsibility for that company's Asset-Liability Management program. During his tenure in Kansas City, he and his staff managed the securities investments for the firm's insurance general account, corporate pension fund, bank subsidiary and a related charitable foundation.

Scott is a Chartered Financial Analyst and a Fellow of the Life Management Institute. He received his B.S. and M.B.A. degrees from the University of Kansas.

Pete Swisher, Senior Vice President - National Practice Leader, CPC, CFP, TGPC

Pete plays a key role in helping to expand Pentegra's presence across all of the markets Pentegra serves. He brings more than 20 years of industry expertise to Pentegra—with a background that not only includes in-depth knowledge of retirement plan operations and business models, but also vast expertise working with financial advisors to build successful retirement practices.

Well-known nationally as one of the industry's top retirement plan experts, Pete is a respected speaker and thought leader within the retirement community. He is the author of 401(k) Fiduciary

Governance: An Advisor's Guide, the textbook for ASPPA's Qualified Plan Financial Consultant credential (QPFC). Through his ERISA Boot Camp Workshop Series, he has helped advisors throughout the United States build successful pension practices based on a transparent fiduciary service model. As the author of more than 20 articles and white papers, his work has appeared in Financial Planning Magazine, the Journal of Financial Planning, The ASPPA Journal, Employee Benefits News, ABA Trust & Investments and numerous periodicals and trade papers. As a passionate advocate for the private pension system and national retirement income security, he is actively involved with the National Association of Plan Advisors (NAPA), ASPPA, and ASPPA's Political Action Committee. He is the Chair of the NAPA Government Affairs Committee.

Pete is a Certified Pension Consultant (CPC), a Certified Financial Planner (CFP) and a Tax-Exempt & Governmental Plan Consultant (TGPC). He is a graduate of the University of Virginia, where he was selected for the prestigious Echols Scholar Program.

Colleen Zanicchi, Senior Vice President, Human Resources, PHR, SHRM-CP

Colleen Zanicchi develops and executes Pentegra's human resources strategy. In this critical role, Colleen oversees the development and implementation of Pentegra's human resources policies, programs and services, including recruitment, selection, retention, legal compliance, compensation and benefits. Colleen and her team are a strategic asset to the organization, offering experienced, practical advice and support along with tactical problem solving, and serving as a major agent for innovation and progressive change in the areas of employee relations, employment practices and procedures, and organizational communications.

Colleen has over 30 years of experience in working in the retirement benefits industry. She holds a Bachelor of Business Administration degree from the State University of New York and Professional Designation (PHR Certification) from the Society for Human Resources Management.