



Pentegra and IQCIO Introduce Pentelligent Portfolios

White Plains, NY, October 13, 2020 – Today Pentegra and IQCIO introduced the Pentelligent Portfolios, a series of risk managed model portfolios comprised exclusively of exchange-traded funds (ETFs).

Pentegra has partnered with IQCIO, a state-of-the art technology-based investment firm, to construct a series of risk managed retail model ETF portfolios utilizing the same successful institutional investment approach, strategy and process offered to its retirement plan clients.

Said Pentegra Chief Investment Officer Scott Stone, "Through our collaboration with the IQCIO team, the Pentelligent Portfolios aim to deliver smarter solutions, capturing the key strengths of both organizations: Pentegra's fiduciary investment approach and IQCIO's quantitative approach to portfolio management."

IQCIO Managing Partner Ted Potter continued, "Investors are looking for ways to build their savings while defensively participating in the appreciation potential offered by equity markets. The challenge is how to participate in the upside while mitigating losses during periods of high volatility."

Each portfolio is constructed along conventional risk tolerance lines. The portfolios are designed to manage downside risks more intelligently, provide dynamic risk management and strategic asset allocation for advisors and offer more consistent performance in order to seek long-term outperformance of broad based benchmarks.

Said Stone, "For more than 75 years, Pentegra has built its legacy as one of America's oldest independent fiduciaries. As a fiduciary, our mission is to create better retirement plan and investment solutions that generate less risk, greater efficiencies and improved outcomes. Partnering with IQCIO to offer the Pentelligent Portfolios is a way to extend our institutional strategy to financial advisors and their retail investor clients."

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.

About IQCIO, LLC

IQCIO, LLC is a state-of-the art technology-based investment advisor. Its quantitative machine-driven portfolio construction and asset allocation system empower digital investment advice that adapts as market conditions change. The platform continually analyzes current market

conditions and adjusts clients' portfolios to lower the probabilities of losses and outperform over the long term. Founded in 2016, IQCIO is headquartered in New York.

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