



## **Pentegra and LeafHouse Financial Launch the American 401(k) Pooled Employer Plan**

### **For Immediate Release**

White Plains, NY August 10, 2021 Today, Pentegra, a leading provider of retirement plan and fiduciary outsourcing solutions, announced the launch of a new Pooled Employer Plan (PEP) in conjunction with LeafHouse Financial—the American 401(k) Plan.

Pentegra will serve as the recordkeeper and Pooled Plan Provider (PPP) for the PEP and LeafHouse Financial will serve as investment fiduciary. The collaboration was the natural outgrowth of Pentegra's fiduciary legacy, encompassing nearly eight decades of multiple employer retirement plan expertise and fiduciary advocacy, along with LeafHouse Financial's investment fiduciary and investment advisory expertise.

PEPs allow unrelated companies or organizations to band together to create a pooled retirement program. The American 401(k) Plan aims to make it easy and accessible for small businesses to meet the requirements of New York's Retirement Security for All Act (the Act), which mandates that private employers with five or more employees offer a retirement plan. The plan also offers the opportunity to take advantage of tax credits if employers are starting a new plan.

Said Pentegra President and CEO John E. Pinto, "As one of America's oldest independent fiduciaries, we believe PEPs offer an ideal way to help make offering a retirement plan easier for businesses. PEPs allow each adopting employer to reduce its administrative and fiduciary burdens, as the PPP and 3(38) investment fiduciary shoulder responsibilities on behalf of the adopting employers. Pooled retirement benefit plans also allow cost efficiencies for adopting employers based on pooling the plan's assets."

LeafHouse Financial President and Co-founder, Todd Kading added, "LeafHouse integrates technology and industry knowledge to provide a layer of protection. The American 401(k) Plan PEP strives to deliver a strategic solution for these businesses by not only meeting the retirement coverage requirements of the Act, but also aiming to help these businesses save time, minimize investment fiduciary risk and reduce the investment workload by outsourcing responsibilities to an experienced team. With the cost-saving advantages of a PEP, small businesses can now help their employees take advantage of the benefits of a tax-advantaged retirement plan, greatly expanding retirement coverage and helping their employees save for a secure financial future."

### **About Pentegra**

Pentegra is a leading provider of retirement plan and fiduciary outsourcing solutions to organizations nationwide. As one of America's oldest independent fiduciaries, we deliver

retirement plans that run with less risk, greater efficiencies and improved outcomes. With a 75+ year legacy of fiduciary expertise and oversight unmatched in the industry today, we partner with firms at the advisor, sponsor or enterprise level to bring maximum flexibility to every opportunity, offering a comprehensive array of qualified and non-qualified retirement plans, TPA services and fiduciary support. Learn more at [www.pentegra.com](http://www.pentegra.com).

### **About LeafHouse Financial**

LeafHouse Financial Advisors, LLC®. an experienced, national discretionary investment manager and consultant for all types of retirement plans. LeafHouse acts in both a 3(21) and 3(38) fiduciary capacity for a multitude of private and public retirement plans that range from start-up to large institutions across the U.S. LeafHouse developed proprietary technology that is designed to prudently select, evaluate, and monitor investments that are solely in the best interests of plan participants and their beneficiaries.

The firm is an independent and flexible fiduciary that aims to provide the maximum level of protection at a low cost to avoid conflicts of interest. LeafHouse integrates technology and industry knowledge to provide a layer of protection to plan sponsors. As we work to uphold the fiduciary standard, our aim is to wholly align our interests with those of our clients. Learn more at [www.leafhousefinancial.com](http://www.leafhousefinancial.com).

LeafHouse is a registered investment advisor. Registration does not imply a certain level of skills or training. More information about the firm, including its investment strategies and objectives, can be found in our ADV Part 2, which is available, without charge, upon request. Our Form ADV contains information regarding LeafHouse's business practices and the backgrounds of our key personnel.