

THE 403(b) INVESTMENT ADVANTAGE

TRUE OPEN ARCHITECTURE ARRANGEMENT THAT MEETS THE DIVERSE INVESTMENT NEEDS OF PARTICIPANTS

At Pentegra, we believe retirement plan solutions should be as individual as the clients you serve. We recognize the diverse investment needs of every participant. Pentegra works closely with plan sponsors, participants and advisors to develop personalized solutions that help everyone achieve their retirement goals. Participants often want to continue to work with a familiar and trusted investment service advisor. Our platform maintains that freedom with our true open architecture arrangement free of proprietary fund requirements.

Recognizing the diverse investment needs of participants, we offer access to thousands of no-load, no-transaction fee funds available through our open architecture platform. There are no annuity or insurance products offered in our investment program.

Participants can appoint a financial advisor of their choice as an Authorized Agent to their account and approve any advisory fees/commissions associated with the Authorized Agent's services.

With Pentegra Open Architecture Advantage, you are free to select the investment funds and tailor an asset allocation that best meets the long-term retirement goals of every participant.

