

OUR DIFFERENCE.

YOUR ADVANTAGE



Pentegra. Who We Are. What We Do.

 PENTEGRA





At Pentegra, we're a fiduciary first.

**Who we are.**

**At Pentegra, we are a different kind of retirement plan partner.**

**That's because we are a fiduciary first.** Our 75+ year heritage as an institutional fiduciary is at the heart of everything we do.

As one of America's oldest independent fiduciaries, we help employers offer better retirement plans.

Plans with less risk and responsibility.

Plans with fewer administrative burdens.

Plans with greater efficiencies.

Plans that deliver improved outcomes.

Plans that provide peace of mind.

**Think of it as a better way to offer a retirement plan.**

A 75 year legacy serving as an

**institutional fiduciary.**

Nearly \$15 billion in

**assets under management.**

Serving more than 4,000

**complex retirement plans.**

Supporting nearly 200,000

**participants nationwide.**



heritage

**Fiduciary is our DNA.**

**Our heritage as a fiduciary guides everything we do. It's who we are.**

We've built a **75-year legacy** serving thousands of clients nationwide and offer a level of **fiduciary expertise and oversight unmatched in the industry today.**

Pentegra's fiduciary services **shift responsibility for key plan tasks, transferring many of the legal and operational burdens of managing a retirement plan.** Pentegra assumes these responsibilities.

**We'll fix what others fear.** We'll even take on **complex responsibilities that others won't.** We accept a **higher level of responsibility** and offer a **greater degree of protection.**

protection

An independent fiduciary organization;

**we have no conflicts of interest.**

We were created as a not-for-profit pension trust in 1943. Our focus then and our

focus now are the same—**to offer better retirement plans.**



expert

## What We Offer

### We build better retirement plans.

We offer a comprehensive array of qualified and non-qualified retirement plan solutions, fiduciary solutions, institutional investment and consulting solutions.

With every opportunity, our goal is to create retirement plans that run with **less risk, greater efficiencies and improved outcomes.**

### Our Solutions

<b>Qualified Retirement Plan Solutions</b> <ul style="list-style-type: none"><li>• Defined Benefit Plans</li><li>• Defined Contribution Plans</li></ul>	<b>Non-Qualified Retirement Plan Solutions</b> <ul style="list-style-type: none"><li>• Defined Benefit Plans</li><li>• Defined Contribution Plans</li><li>• Benefits Financing Solutions using BOLI</li></ul>	<b>Fiduciary Outsourcing Solutions</b> <ul style="list-style-type: none"><li>• ERISA Named Fiduciary</li><li>• 3(16) ERISA Named Administrator</li><li>• 3(38) Fiduciary</li><li>• Trustee, Directed or Discretionary</li></ul>	<b>Flexible Plan Designs</b> <ul style="list-style-type: none"><li>• Single Employer Plans</li><li>• Multiple Employer Plans (MEPs)</li><li>• Association Retirement Plans (ARPs)</li><li>• Pooled Employer Plans (PEPs)</li><li>• Groups of Plans</li></ul>	<b>Institutional Investment Solutions</b>	<b>Consulting Solutions</b>
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We are also one of the largest and most experienced Multiple Employer Plan (MEP) providers in the nation. In fact, we're one of the original MEP experts, having founded two of the first and most successful MEPs that continue to thrive today.



We're on a mission to create better retirement plans that run with

**less risk, greater efficiencies and  
improved outcomes.**



# flexible

## How We Work With You

### A Flexible Fiduciary Partner for Every Kind of Opportunity

We partner with firms at the advisor, plan sponsor or enterprise level to bring maximum flexibility to every opportunity.

As an independent fiduciary organization, we focus on designing the right solution for the opportunity at hand, rather than proprietary products, offering expert guidance and a consultative, individual approach that supports plan and participant success.

We're about doing what's best for you. We develop our solutions based on what best meets your needs, working with all plan partners to define the roles and responsibilities that deliver the best end-to-end solution.

We can fill every role, or fill the gaps. Our flexible arrangements can include an existing platform recordkeeper, trustee or investment manager.

## Our Partnership Arrangements

Advisor  
Relationships



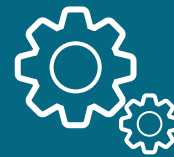
Plan Sponsor  
Relationships



Association  
Relationships



Enterprise Level  
Relationships



We bring maximum

**flexibility to every opportunity.**

We can fill every role,

**or fill the gaps.**



# strength

## You Come First.

When you can trust someone to do their best work, you can focus on doing yours.

We're a fiduciary partner for your plan. We offer the **bench strength** of a tenured and professionally credentialed team.

Our **expert team** of ERISA attorneys, ASPPA-certified consultants, fiduciary, investment and compliance specialists serves **thousands of complex retirement plans** and delivers among the **highest level of expertise and technical support** in the industry today.

As a fiduciary, we **focus on every aspect of your plan and its outcome to ensure it is working in everyone's best interests—from day one**. That means digging a little deeper, making sure things are done right and fixing things that others have overlooked.

## The Pentegra Difference. Our People.

A professional partner for your plan



Deep bench of highly credentialed professionals



Client facing team members average 15+ years of industry expertise



More than 60% of our client facing team holds professional credentials and advanced degrees



One of the most experienced fiduciary Administrators in the nation



We are a CEFEX-Certified Administrator, demonstrating our commitment to a standard of excellence and best practices and a **culture of good governance and oversight.**

The peace of mind a **professional on board provides.**





Learn more about why our difference is your advantage.

Visit us at [www.pentegra.com](http://www.pentegra.com) or contact the Pentegra Solutions Center at [solutions@pentegra.com](mailto:solutions@pentegra.com) or 855-549-6689.

Follow our conversation







2 Enterprise Drive, Suite 408 Shelton, CT 06484-4694 | 800-872-3473 tel 203-925-0674 fax | [www.pentegra.com](http://www.pentegra.com)

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