The Pentegra Consulting Advantage

We're focused on improved retirement plan outcomes.

As a fiduciary, we care deeply about plan and participant success. That's why we go beyond the scope of traditional consulting services. Our consulting services deliver smarter retirement plan design for your business and employees—one that is the foundation for improved plan and participant outcomes.

Plan Design Consulting

We approach plan design—whether it's an existing plan or a new plan— by first learning more about your business, your employees, and your objectives. We analyze your current plan, evaluate the cost and benefit implications of alternative designs and think about how to maximize positive participant behaviors to improve retirement readiness.

- Review of business goals and benefits philosophy
- Review existing program
- Compare benefits goals to cost objectives
- Provide peer analysis and competitive considerations
- Compare disparities between existing plan and organizational goals, cost and benefit objectives
- Develop new plan design
- Review impact of new program on employee group

Ongoing Consulting

Our approach extends throughout the life every plan. In addition to ongoing compliance and legal support, we provide regulatory and legislative updates and recommend ongoing compliance measures.

- Prototype or custom designed plan documents
- Plan amendment and restatement services
- Plan Adoption Agreement
- Plan Trust Agreement
- Plan Qualification Package
- Summary Plan Descriptions
- Summary Material Modifications
- Summary Annual Report
- Regulatory guidance
- Legislative and technical updates
- Compliance review and recommendations

PENTEGRA

Guidance and Support

On an ongoing basis, we provide guidance support for your plan.

- Continually review plan design, compensation and cost/benefit objectives
- Provide guidance and support with respect to regulatory and legislative issues and recommend ongoing measures to keep plans compliant with ERISA, IRS, DOL and PBGC regulations
- Implement changes to the design of a program by preparing the necessary plan amendments and document modifications
- Provide strategic merger and acquisition analysis in the event of a change in corporate structure

Fiduciary Consulting Services

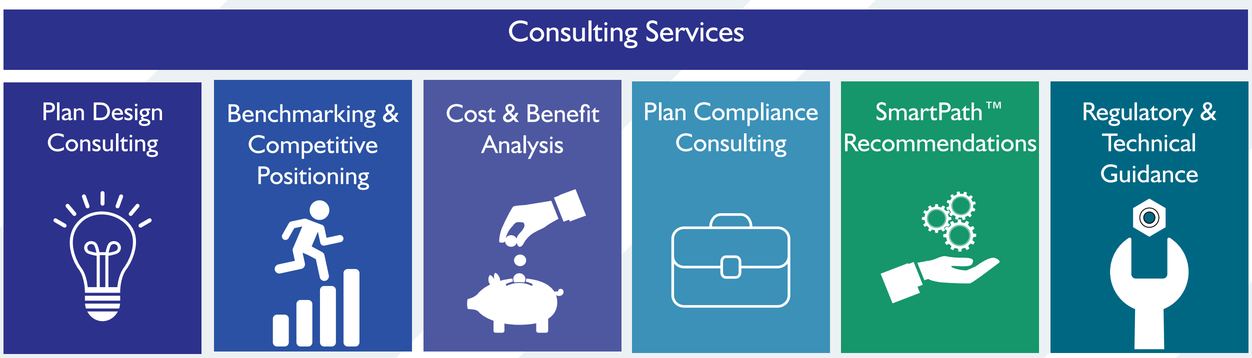
We also offer fiduciary consulting services designed to educate you on plan fiduciary responsiblities.

- Plan fiduciary responsibility education, including the roles and responsibilities of the retirement plan committee
- Plan Fee studies
- Preparation of DOL Fee Disclosure report
- Benchmark analysis of plan fees against industry averages
- Plan review for potential conflicts of interest with vendors and/or investment managers

The Pentegra Difference. Our People.

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.



When you can trust someone to do their best work, you can focus on doing yours.
Learn more about the Pentegra consulting advantage.
Contact us today at 800-872-3473 or visit us at www.pentegra.com.

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