



Retirement  
plan and fiduciary  
services  
for better plan  
outcomes



**PENTEGRA**

## Our legacy of excellence

At Pentegra, we've built our reputation on delivering and supporting successful retirement plans for eight decades.

### A fiduciary first



We were founded some 80 years ago as a Named Plan fiduciary—long before the role formally existed under ERISA. Our heritage as an institutional fiduciary guides everything we do, delivering a high standard of care and deep expertise to drive successful retirement plan outcomes.



As one of America's oldest independent fiduciaries, our clients enjoy the confidence that comes from uncompromised and objective oversight.

Pentegra is one of America's oldest, most experienced independent institutional fiduciaries. In fact, we were built to be a fiduciary.





## A history of trust and success

We create retirement plans with less risk, greater efficiencies and improved outcomes.

Plan sponsors and participants, as well as their trusted advisors and professional partners enjoy a higher level of protection—and the peace of mind that having a professional on board delivers.

## Independent perspective

We bring to each retirement plan the objectivity and fairness of an independent party. That means plan sponsors and advisors enjoy the confidence of working with experts who are impartial—and who always put the client's interests first.

**80 years** as an  
institutional  
fiduciary



Nearly  
**\$16 billion**  
in Assets  
Under Administration/  
Management



Serving nearly  
**30,000** complex  
retirement  
plans with over  
one million  
participants



One of the **most**  
**experienced**  
**independent**  
**fiduciaries and**  
**Multiple**  
**Employer Plan**  
**providers** in  
the nation



## A Collaborative Approach to Retirement Plans

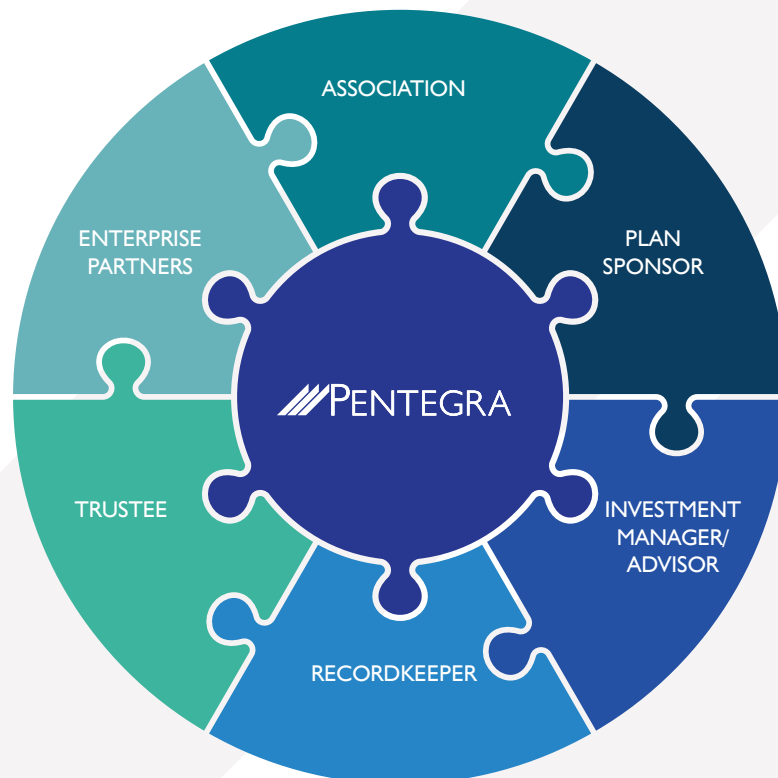
At Pentegra, we are deeply committed to creating retirement plan solutions designed in the best interests of every client we serve.

### Your partner in success

That's why we work in partnership with plan sponsors and trusted advisors, or at the enterprise level, with recordkeepers, trustees and investment management firms, who have already formed a relationship with the plan. **In fact, we work with nearly every major recordkeeper and trustee in the industry today.**

Whatever role you play, we are ready to partner with you to deliver successful plan outcomes.





### Our Relationships





## Tailored Solutions

Our retirement plan and fiduciary solutions are flexible and scalable for every opportunity.

RETIREMENT PLANS we manage	PLAN DESIGNS we support	FIDUCIARY ROLES we perform	SERVICES we offer
<p>Defined Benefit Plans, including traditional Pension Plans, Cash Balance Plans and Other Hybrid arrangements</p> <p>Defined Contribution Plans, including 401(k), 403(b), Profit Sharing Plans and ESOPs</p> 	<p>Single Employer Plans</p> <p>Multiple Employer Plans (MEPs)</p> <p>Pooled Employer Plans (PEPs)</p> <p>Association Retirement Plans (ARPs)</p> <p>Group Plan Arrangements</p> 	<p>Named Fiduciary</p> <p>3(16) Fiduciary Administrator</p> <p>Trustee</p> <p>3(38) Investment Fiduciary</p> 	<p>Third Party Administrator (TPA) Services</p> <p>Plan Design Consulting</p> <p>Retirement Plan Benchmarking &amp; Competitive Positioning</p> <p>Regulatory &amp; Technical Consulting</p> <p>Actuarial Consulting</p> <p>Institutional Investment Consulting</p> 

## The benefits of working with a professional fiduciary

As a fiduciary, we provide expert oversight and in-depth knowledge, shouldering much of the work and assume legal responsibility for managing a retirement plan. Clients have the assurance of knowing their plan is well designed, well managed, and compliant.

When you work with Pentegra as a fiduciary, plan sponsors and advisors enjoy reduced workloads, lower levels of risk, improved plan outcomes and greater peace of mind.

### Our fiduciary services fall into the following categories:

#### **Named Fiduciary**

As an ERISA-Named Fiduciary, we monitor and document all decisions affecting the plan and its investments.

#### **3(16) Administrator**

In this role we are the fiduciary responsible for the overall operation of the plan and managing day-to-day administration.

#### **3(38) Investment Fiduciary**

When we are named the plan investment manager, we take responsibility for the selection, monitoring and replacement of plan investment options.





As a fiduciary, we identify issues that often elude others, saving clients countless hours and hundreds of thousands of dollars in fines and penalties.

## Expertise you can depend on



### Experienced professionals

Our reputation for excellence attracts top industry professionals. **The average tenure of our client-facing team members is 15+ years, and 60% hold an advanced degree or credential.**

This means you work with a dedicated team of knowledgeable and seasoned professionals who develop a deep understanding of your company and your plan.



### Strategic consulting

Pentegra's Consulting Services are designed to help solve plan challenges. As a fiduciary, we ensure potential problems are uncovered and resolved before they become issues.

We help plan sponsors stay up-to-date in this complex and highly-regulated industry.

### Our in-house bench strength

ERISA attorneys



Enrolled actuaries



Certified plan consultants



Professionals holding QKA, QPA, CEBS, PHR and ASA designations







Pentegra is one of an elite group of CEFEX certified Administrators, demonstrating a standard of excellence, industry best practices and elevated governance and oversight.



Let's talk about how Pentegra can help you

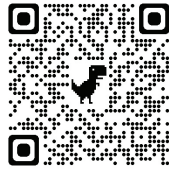
Contact a Pentegra representative today

Pentegra Retirement Services

855-549-6689

[www.pentegra.com](http://www.pentegra.com)

<http://316fiduciaryday.com/>



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