

Retirement
plan and fiduciary
services
for better plan
outcomes

Who We Are

Pentegra is a leading provider of retirement plan and fiduciary outsourcing solutions to clients nationwide. With every opportunity, our goal is to create retirement plans that run with less risk, greater efficiencies, and improved outcomes.

Pentegra is one of America's oldest, most experienced independent institutional fiduciaries.

CEFEX Certified for a Higher Standard of Care

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.

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



A Fiduciary First



We were founded more than 80 years ago as a Named Plan fiduciary—long before the role formally existed under ERISA.

Uncompromised Oversight



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

An Independent Approach



We always put your best interests first and avoid conflicts of interest at all costs. Administering your retirement plan is our priority.

A Higher Level of Responsibility



As a fiduciary, we provide expert oversight and in-depth knowledge, shouldering much of the work and legal responsibility for managing a retirement plan.

<p>More than 80 years as an institutional fiduciary</p>	<p>Nearly \$30 billion in Assets Under Administration</p>	<p>Serving over 55,000 complex retirement plans with over one million participants</p>	<p>One of the most experienced Multiple Employer Plan providers in the nation</p>
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A Collaborative Approach That Places Client Interests First

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.

Tailored Solutions

Pentegra offers an expansive array of qualified retirement plan and fiduciary outsourcing solutions along with comprehensive retirement plan consulting services. Our retirement plan and fiduciary solutions are flexible and scalable for every opportunity. Our services can be added on to existing plan relationships without disruption.

Our Relationships



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



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 legal responsibility for managing a retirement plan. Clients have the assurance of knowing their plan is well designed, well managed, and compliant.

Plan sponsors and advisors enjoy reduced workloads, lower levels of risk, improved plan outcomes and greater peace of mind.

We fix what others fear.

With our extensive experience as a fiduciary, Pentegra can identify issues that often elude others. As a CEFEX-Certified TPA, we hold ourselves and the work we do to the highest standard. As part of our process, we regularly review plans and often identify issues with prior plan administration that need to be corrected for plans to remain compliant. We're skilled at finding plan issues before they become problems—collectively having saved clients hundreds of thousands of dollars in fines and penalties.

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.

Plan Consulting Corrections

<p>Plan Disqualification Issues</p>	<p>Form 5500 Issues and Government Filing</p>	<p>Operational Corrections, including calculations & earnings restorations</p>	<p>Self-Correction Program (SCP)</p>
<p>Combined Plan Testing</p>	<p>Plan Compliance Issues</p>	<p>Plan Document & Adoption Agreement Failures</p>	<p>Voluntary Compliance Program (VCP)</p>



Expertise you can depend on



Experienced professionals

Our reputation for excellence attracts top industry professionals. 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.



The Pentegra Difference. Our People.

<p>A professional partner for your plan</p> 	<p>Deep bench of highly credentialed professionals</p> 	<p>Client facing team members average 15+ years of industry expertise</p> 	<p>More than 60% of our team hold professional credentials and advanced degrees</p> 	<p>One of the most experienced fiduciary Administrators in the nation</p> 
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The peace of mind having a professional on board provides



Let's talk about how Pentegra can help you.

Contact a Pentegra representative today.

Pentegra Retirement Services

855-549-6689

www.pentegra.com

<https://316fiduciaryday.com/>



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