

OUR DIFFERENCE IS YOUR ADVANTAGE

THE PENTEGRA 457(b) ADVANTAGE

Retirement plan solutions should be as individual as you are.

At Pentegra, we recognize the diverse needs of every participant, and work closely with plan sponsors, participants and advisors to develop personalized 457(b) solutions that help everyone achieve their retirement goals.

As an independent retirement provider, Pentegra's unique approach to 457(b) plan management offers a distinct advantage. Our independent approach means that participants can work with their choice of advisors as well as investment funds to structure the best retirement program for their needs, with no proprietary fund requirements or minimum investment.



Investment Choice.

At Pentegra, we understand that investment flexibility is important to your participants. When it comes to retirement, participants want choice, and the guidance of a trusted advisor to design a plan that works for their individual goals and situation. That's why we offer access to thousands of investment funds, with no minimum investment or proprietary fund requirements. Our customized approach is designed to help everyone achieve their retirement goals.

Low and transparent costs.

Our fund costs are low and completely transparent—free of hidden charges, surrender fees, or penalties. Participants enjoy the ease of a single, flexible solution for personalized retirement investing with the confidence that comes with unlimited, unbiased fund options and objective advice.

Account access when it's convenient.

Our online participant account access system gives your employees powerful access to online tools to manage their 457(b) retirement accounts, 24/7, when and where it's convenient. We offer the communication tools, including quarterly statements, that make the details of managing a 457(b) plan easy.

The Pentegra 457(b) Advantage delivers:

- Access to thousands of mutual funds
- No minimum investment
- No proprietary fund requirements
- Low and 100% transparent costs
- Unlimited investment allocations and transfers
- Informative, easy to understand quarterly statements, available online
- Loan availability
- Online account access 24/7, www.pentegra.com

Pentegra Retirement Services provides retirement plan services to financial institutions, corporations, municipalities, non-profit organizations and educational institutions. With over \$6.5 billion in assets under management, we serve more than 100,000 participants nationwide. We offer an independent approach to our clients in a non-proprietary fund environment.

A retirement plan that's as individual as you. That's an advantage.

For more information, contact us at 800-872-3473, or www.pentegra.com.