

THE PENTEGRA DEFINED BENEFIT ADVANTAGE

Retirement Plans should be as individual as you are. Pentegra's Defined Benefit Advantage is a flexible full service pension plan solution that can be custom designed to meet every client's unique needs.

The Pentegra Defined Benefit Advantage delivers all of the services you need from a single provider, including plan design and document support, plan consulting, administration and recordkeeping, actuarial support, legal and technical support, trustee and custodial services, regulatory compliance and government reporting, investment management and sponsor and participant communications.

Our comprehensive approach includes a dedicated relationship management team—backed by in-house ERISA attorneys, certified investment professionals, actuaries, consultants, compliance experts, and communication and education specialists who are knowledgeable, experienced and trained to handle the complex issues surrounding pension plans.

We offer an investment strategy—not just an inventory of funds—that includes an Investment Policy Statement and plan asset allocation. Our investment management team focuses on broad diversification and total return, with significant emphasis on risk management. We offer full 3(38) fiduciary protection for the investment management process. We evaluate, identify, select and monitor plan investments on an ongoing basis at the portfolio, asset class and total plan level, to ensure that plan investment management aligns with your plan's investment policy.

PENTEGRA DEFINED BENEFIT ADVANTAGE SERVICES

- Plan Design & Document Support
- Administration & Recordkeeping
- Regulatory Compliance & Government Reporting
- 3(38) Fiduciary Protection
- Investment Management
- Annual Plan Review & Reporting Package
- Plan Consulting
- Actuarial Services
- Legal & Technical Support
- Plan Audit Services
- Trust & Custody Services
- Comprehensive Education & Communication Materials

Our consultative approach results in a retirement solution that helps everyone achieve their retirement goals. For more information, contact us at 800-872-3473, or www.pentegra.com.

