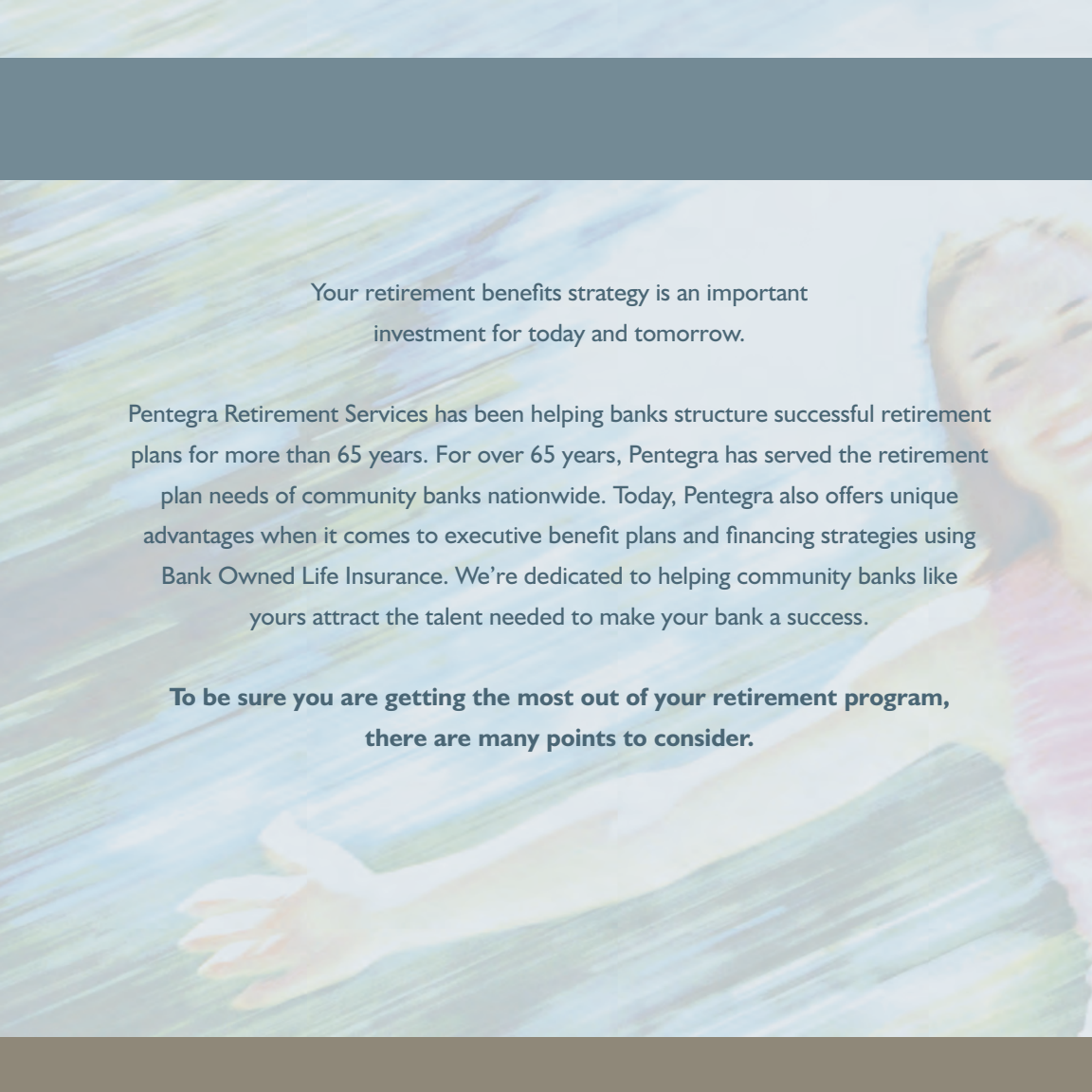


How successful is YOUR  
retirement benefits strategy?





Your retirement benefits strategy is an important investment for today and tomorrow.

Pentegra Retirement Services has been helping banks structure successful retirement plans for more than 65 years. For over 65 years, Pentegra has served the retirement plan needs of community banks nationwide. Today, Pentegra also offers unique advantages when it comes to executive benefit plans and financing strategies using Bank Owned Life Insurance. We're dedicated to helping community banks like yours attract the talent needed to make your bank a success.

**To be sure you are getting the most out of your retirement program, there are many points to consider.**

# CONSIDER THIS...

**Is your retirement program structured to meet your bank's retention, incentive, benefit and cost objectives?**

What's key to building a competitive advantage? Attracting, retaining and rewarding the employees you need to ensure your success. As a bank retirement specialist, Pentegra offers the benefit of more than 65 years of expertise—focused exclusively on your industry. Our experience translates into insights that can help you design a retirement benefits package to attract and retain the talent needed to drive your success and build a competitive advantage.



# CONSIDER THIS...

## **Can a benefits financing solution actually improve your bank's bottom line?**

Pentegra's Benefits Financing Advantage program is designed to help you implement a more cost-effective strategy to offset some or all of your bank's employee benefits expenses with Bank Owned Life Insurance (BOLI).

BOLI is often used by financial institutions to informally fund corporate obligations in connection with certain types of employee retirement benefit plans by purchasing life insurance policies for a group of eligible key employees. The bank pays the premium, owns the policy and its cash value, and is the sole or joint beneficiary. The policies become assets of the bank.

The advantage—a benefits financing solution that actually improves your bank's bottom line.





**Benefit costs are expected to rise 8.9% this year. Is your bank ready?**

Rising employee benefit costs—especially health care costs—can put your bank at a competitive disadvantage. Benefits financing strategies, such as BOLI, can be designed to help you implement a more cost-effective strategy to offset some or all of your bank's employee benefits expenses while actually improving your bottom line.

With benefit costs on the rise, there couldn't be a better time to consider BOLI. The gains your bank can make through BOLI can enable your bank to continue to offer a competitive benefits package—one that helps you attract, retain and reward the talent that's key to your success.



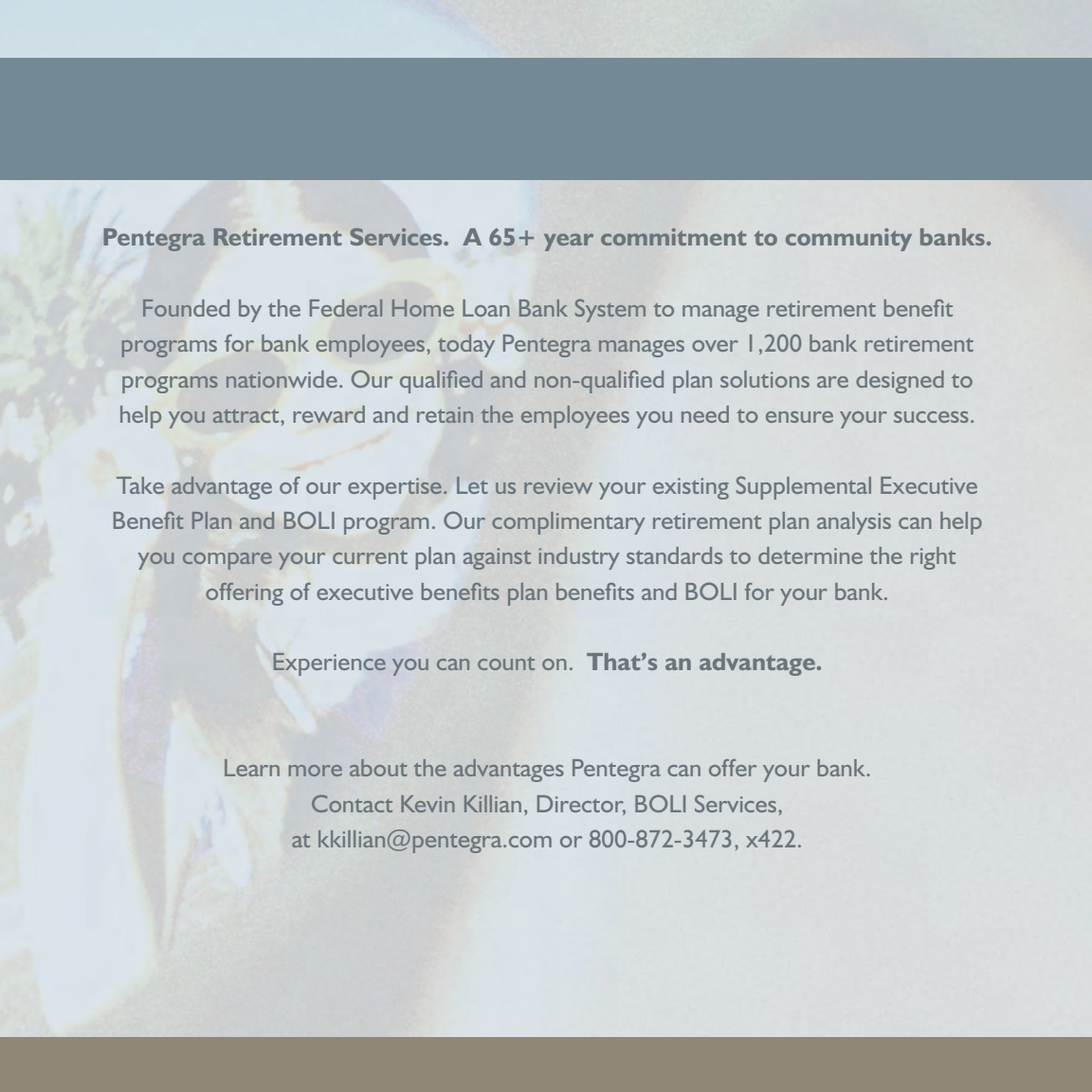
# CONSIDER THIS...

**As a community bank, you focus exclusively on your customers' needs.  
Shouldn't your retirement plan provider focus exclusively on yours?**

As a bank retirement specialist, Pentegra offers a wide array of qualified and non-qualified retirement plan design options that can be designed to help your bank attract, retain and reward the employees your bank needs to build a competitive advantage.

Benefit from the advantage of having a single provider focused on all of your retirement plan needs—with the knowledge, insight and 65+ years of experience to help your bank build a competitive advantage.





**Pentegra Retirement Services. A 65+ year commitment to community banks.**

Founded by the Federal Home Loan Bank System to manage retirement benefit programs for bank employees, today Pentegra manages over 1,200 bank retirement programs nationwide. Our qualified and non-qualified plan solutions are designed to help you attract, reward and retain the employees you need to ensure your success.

Take advantage of our expertise. Let us review your existing Supplemental Executive Benefit Plan and BOLI program. Our complimentary retirement plan analysis can help you compare your current plan against industry standards to determine the right offering of executive benefits plan benefits and BOLI for your bank.

Experience you can count on. **That's an advantage.**

Learn more about the advantages Pentegra can offer your bank.

Contact Kevin Killian, Director, BOLI Services,  
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