

# A Legacy Built Serving Financial Institutions

Pentegra is a leading provider of retirement plan and fiduciary outsourcing solutions to financial institutions nationwide.

## A Unique Bond with the Financial Community

Pentegra has a special relationship with financial institutions. Founded by the Federal Home Loan Bank System in 1943, today we are one of the premier service providers to financial institutions nationwide. Our flagship multiple employer plans, the Pentegra Defined Benefit Plan for Financial Institutions and its companion program, the Pentegra Defined Contribution Plan for Financial Institutions, are available exclusively to financial institutions. Today we have a strong presence in the financial services sector and administer more than 500 financial institution retirement plans nationwide.

### A Fiduciary First



We are committed to a higher standard of care for an unmatched level of expertise and oversight. With every opportunity, our goal is to create retirement plans that run with less risk, greater efficiencies, and improved outcomes.

### A Higher Level of Responsibility



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

### An Independent, Institutional Fiduciary



As an institutional fiduciary, we have important safeguards in place—dual controls, segregation of duties, checks and balances, insurance, reserves, audits and regulatory scrutiny—to ensure that your plan is administered according to the highest standards.

### Eight Decades of Expertise



Pentegra is one of America's oldest, most experienced independent institutional fiduciaries. We were founded some 80 years ago as a Named Plan Fiduciary, long before the role formally existed under ERISA.

### Compliance Confidence



Clients enjoy the confidence that comes from uncompromised and objective oversight and the peace of mind a professional on board provides.

### Mitigate Risk



Pentegra offers the ability to outsource primary fiduciary responsibility for the management of a retirement program, greatly mitigating risk for a financial institution and its board.

## Elevated Governance and Oversight



Pentegra is governed by a Board of Directors comprised of your peers, delivering an elevated level of governance and oversight.

## CEFEX Certified for a Higher Standard of Care



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

Learn more about the unique advantages our retirement plan and fiduciary solutions offer.

Contact the Pentegra Solutions Center at  
855-549-6689 or [solutions@pentegra.com](mailto:solutions@pentegra.com) or visit us at [www.pentegra.com](http://www.pentegra.com)

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