

The Pentegra Defined Contribution Plan for Financial Institutions

A newly
redesigned,
best-in-class
retirement plan
experience



 PENTEGRA



Pentegra has partnered with Empower, one of the nation's leading retirement plan providers, to offer a new and improved retirement plan experience through the Pentegra Defined Contribution Plan for Financial Institutions.

This collaboration, available exclusively to financial institutions, offers plan sponsors and participants an enhanced plan experience, focusing on the core competencies of both organizations to deliver what we both do best.



A Best In Class Experience to Drive Improved Plan Outcomes

The newly redesigned Pentegra Defined Contribution Plan for Financial Institutions brings together Pentegra's trusted fiduciary governance and investment oversight and Empower's proprietary recordkeeping platform and sophisticated tools and technology to deliver a best-in-class plan experience.



Pentegra's 3(16) administrative & investment fiduciary oversight



Empower's recordkeeping platform and technology



Sophisticated plan tools, an all-new website experience and the deep expertise of our combined teams

Benefits for Your Financial Institution

Streamline administrative work and offload plan responsibilities



Minimize fiduciary responsibility and liability



Robust & sophisticated plan tools, web experience & technology



Professional investment management



Elevated governance by a Board of Directors comprised of your peers





A newly redesigned, elevated plan experience

The Benefit of Pentegra's Fiduciary Oversight

Trusted fiduciary governance and oversight for your plan.

Pentegra serves as your plan's trusted fiduciary governance partner, delivering comprehensive retirement plan and investment oversight so that you can feel confident that your plan is compliant and well-run.

- **Administrative relief.** Save time and reduce your responsibilities.
- **Seamless integration.** Fiduciary oversight layered on to Empower's recordkeeping services.
- **Optimal plan oversight.** Continual proactive monitoring by fiduciary experts.
- **Advanced technology.** Enjoy the peace of mind of having a professional fiduciary on board.

Annual Fiduciary Scorecard™



Pentegra's annual scorecard summarizes plan fiduciary responsibilities and their status for full transparency.

CEFEX Certification



Pentegra is part of an elite group of TPA firms that has completed certification by The Centre for Fiduciary Excellence, LLC (CEFEX).

Pentegra's Fiduciary Warranty



Pentegra promises to stand behind their work.

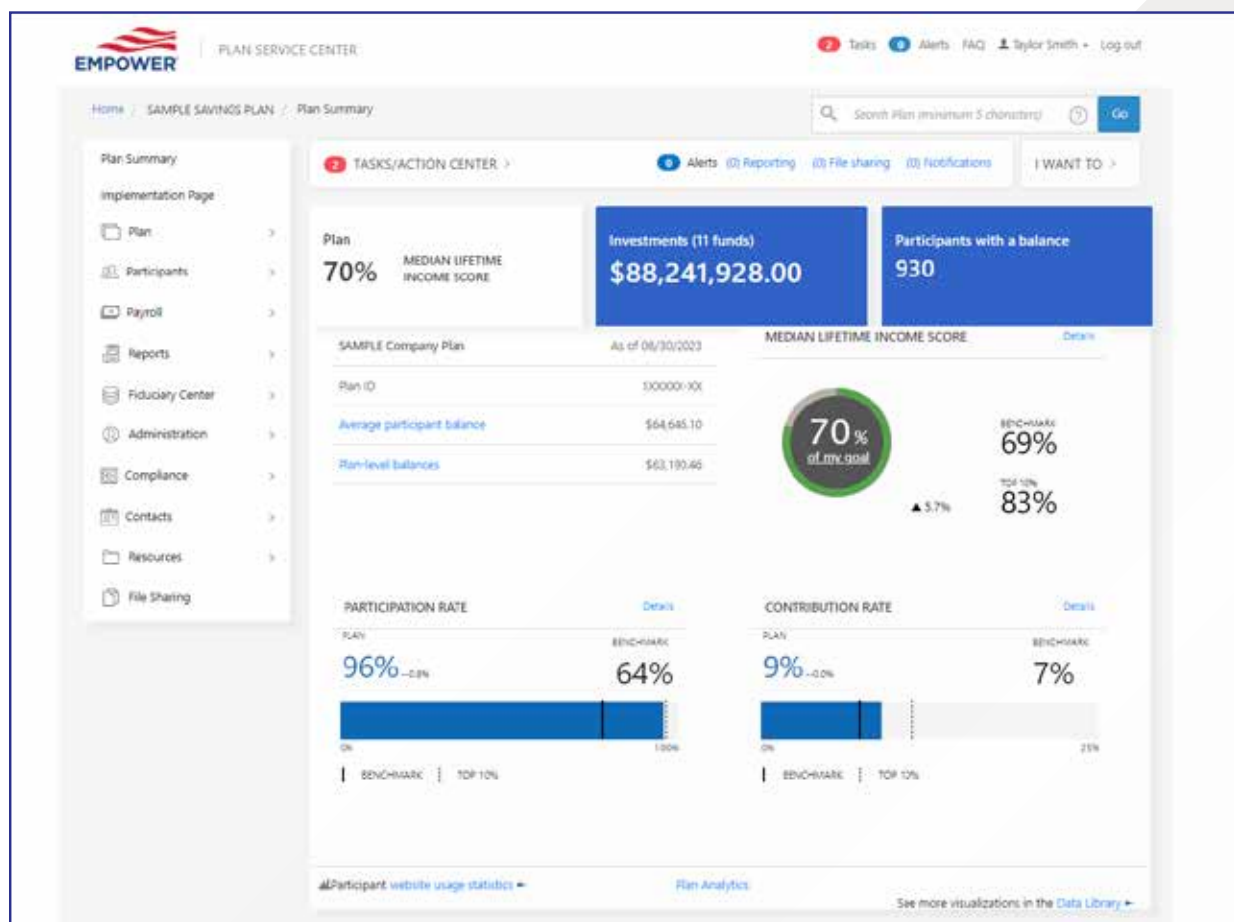




Pentegra is one of the oldest and most experienced independent institutional fiduciaries in the nation

The Advantage of Empower's Proprietary Technology

Empower's fully integrated, proprietary system offers a dynamic approach for your plan, designed to drive improved plan outcomes



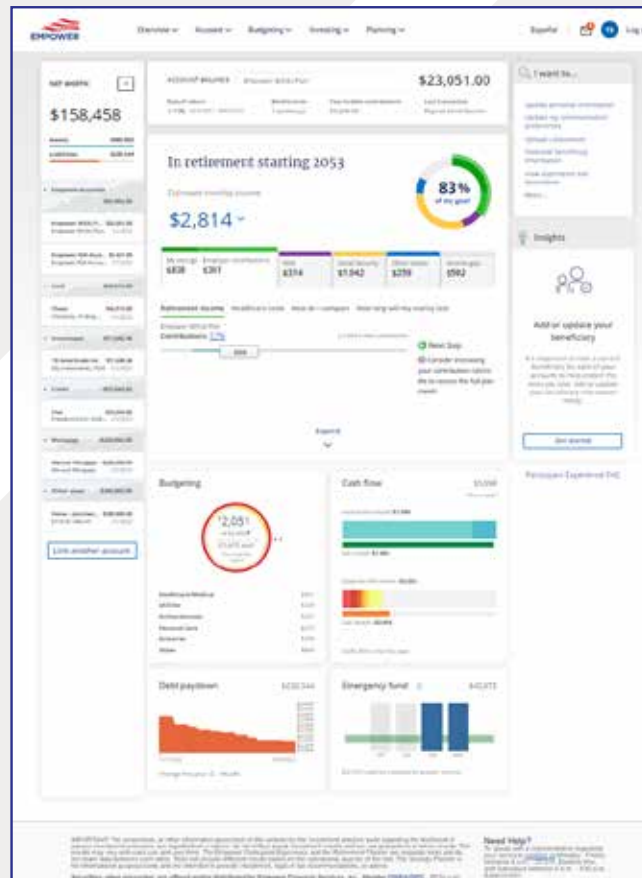
Plan Sponsor Web Experience

- Access to the Plan Service Center, a comprehensive resource for administering your plan, managing transactions and generating reports conveniently. [Learn more.](#)
- Flexible payroll interface tailored to your needs.
- Contribution monitoring to reduce the risk of delayed payroll processing and fiduciary audits.



Employee Web Experience

- Full view into current savings progress, future estimated monthly retirement income, outside assets, spending and debt. [Learn more.](#)
- View personalized monthly income forecast and Lifetime Income ScoreSM.
- Fully transactional mobile experience. [Learn more.](#)
- One click translation to Spanish (statements delivered in Spanish). [Learn more.](#)



Empower Cyber Security and Guarantee

- SOC 2 certification. [Learn more.](#)
- Scale and flexibility that leverage cloud technology. [Learn more.](#)
- Empower Security Guarantee: a promise to restore account losses caused by unauthorized transactions that occur through no fault of the employee. [Learn more.](#)



Investment Fiduciary Oversight

Pentegra delivers investment fiduciary oversight for the program, with two distinct investment strategies designed to deliver access to a broad range of asset classes appropriate for retirement investing.

OPTION 1 Index Fund Lineup

- Simple, easy to understand
- All major asset classes represented
- Option to add Self Directed Brokerage Account (SDBA)
- Cost effective

OPTION 2 Index & Actively Managed Fund Lineup

- Both index & actively managed funds available
- Wide array of asset class options including a “Supplemental” fund category
- A variety of fund managers for breadth of choice
- Option to add Self Directed Brokerage Account (SDBA)





The benefit of investment fiduciary oversight

Why Pentegra & Empower?

Empower. The choice of industry professionals

#1 Recommended retirement provider by financial professionals¹

Provider of choice for more than **82,000 plans**²

Entrusted with over **\$1.4 trillion** in retirement savings of nearly **18 million individuals**²

Fastest-growing retirement provider in America³

¹ 2022 PLANADVISER Retirement Plan Adviser Survey as of November 2022.

² As of March 31, 2023. See end disclosures for more information.

³ PLANSponsor 2022 DC Recordkeeping Survey as of December 31, 2021. Empower includes MassMutual Acquisition.

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Pentegra. A legacy built serving financial institutions

A long history as a trusted fiduciary

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

1943

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

Fiduciary First

We are committed to a higher standard of care than many other companies, for an unmatched level of expertise and oversight.

Independent

We always put your best interests first because of our independent, unbiased approach. Administering your retirement plan is our number one priority.



Pentegra's qualified retirement plan solutions have been selected as the exclusive Preferred Partner for credit unions by America's Credit Unions, formally known as NAFCU and CUNA.

Pentegra's retirement products were chosen after a thorough review and analysis by America's Credit Unions, formally known as NAFCU and CUNA, and their Credit Union Executive Advisory Committee, based on a wide range of factors, including Pentegra's ability to meet the needs of credit unions with a full array of retirement product offerings, industry expertise and credit union-focused solutions.



The Pentegra Defined Contribution Plan for Financial Institutions

Created by financial institutions, exclusively for financial institutions

Learn more about the benefits the Pentegra Defined Contribution Plan for Financial Institutions
for your institution.

Contact the Pentegra Solutions Center at 855-549-6689 or solutions@pentegra.com.

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