

# The Pentegra 403(b) Advantage

## Save For Retirement—Tax Deferred

Pentegra offers employees of Texas Tech University the opportunity to save for retirement—tax-deferred. 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.



## Ultimate Fund Flexibility

We offer access to an investment platform with thousands of funds to choose from, with no hidden charges, surrender fees or penalties. Our independent approach means that you can work with your choice of independent advisors as well as investment funds to structure the best retirement program for your needs.

## Independent Advisors

Pentegra partners with local, independent, investment advisors. Our partner advisors are registered investment fiduciaries who are obligated by law to put the best interests of their clients first. They will work with you to design a plan that works for your individual goals and situation. Their services are always provided in a fee-based, objective, commission-free environment.

## The Pentegra 403(b) Advantage Delivers:

- Access to thousands of mutual funds, with no minimum investment or commissions
- Independent, local investment advisors
- No minimum investment
- Unlimited allocation adjustments and transfers

