

Personal Choice Retirement Account

a self-directed investment option

Many plan sponsors seek to add value to their company's retirement plan and respond to participant requests for greater investment flexibility by adding a self-directed brokerage account option. The Pentegra Personal Choice Retirement Account (PCRA) is a self-directed brokerage account option that works in tandem with the core retirement investment choices available through your plan.

The PCRA is administered through an alliance with Charles Schwab and Company, Inc. Through the PCRA, plan participants may access a wide range of investments including more than 2,000 mutual funds from over 300 fund families, as well as individual securities. Participants are able to choose from Schwab's own family of funds in addition to well-known fund families such as Janus, Fidelity, American Century, INVESCO.

In addition to a broad array of investment options, PCRA participants have access to Schwab's online investment tools, resources and guidance through the Schwab website, www.schwab.com.

The PCRA is only available if your employer adopts this feature. For more information on the PCRA, click on the icon below. If your employer has adopted the PCRA, you can download the forms needed to open a PCRA by logging on to Pentegra OnLine. To log on, you will need your Social Security number and PIN. Click on any asset listed in the "Investment Option" column. From the pop-up menu, click on Pentegra PCRA Fund. This web page contains the documents necessary to establish a PCRA (Memorandum of Understanding and the Limited Power of Attorney Agreement).

> [PERSONAL CHOICE RETIREMENT ACCOUNT HIGHLIGHTS BROCHURE](#)