

Why you should belong to the ACEC Retirement Trust.

Advantages.

▶ **ACEC Retirement Trust.**
Our strengths at work for you.

- ACEC Retirement Trust formed in 1973.
- Created for the purpose of bundling multiple unaffiliated firms to provide:
 - Greater fiduciary protection for individual plans
 - Cost effective administrative and recordkeeping
 - High-grade investments at fees unavailable to individual firms
 - Superior participant education resources
 - Quarterly review and reporting

PLAN SPONSOR EXPERIENCE

- Fiduciary protection ■ Highly experienced, proactive client team ■ Continuous program review and improvement as industry trends dictate ■ Deep ERISA compliance resources ■ Quarterly Plan Sponsor webinars and newsletters

PARTICIPANT EXPERIENCE

- Easy to use website, call center and applications ■ Education for investment diversification ■ Ability to maintain balances in the plan after retirement ■ Monthly participant webinars and newsletters
- Information through LinkedIn, Twitter, YouTube and Facebook

INVESTMENTS

- ACEC Retirement Trust fiduciary protection ■ Fully compliant 404c platform ■ Ongoing investment monitoring and consulting ■ Easy asset allocation program for participants ■ Investment Flexibility with the Premier Plan and SDB

Benefits.

▶ The benefits and cost savings members enjoy by being in ACEC RT can equal or offset the cost of being an ACEC member.

PLAN SPONSOR BENEFITS

- Expanded fiduciary protection within the guidelines of ERISA
- High quality administration and recordkeeping
- Proactive plan design
- Minimize the need for in-house counsel or independent investment review
- Decrease the number of in-house retirement committee meetings as most of the fiduciary responsibilities are being handled by the ACEC Retirement Trust

PARTICIPANT BENEFITS

- Ongoing education
- Lower investment fees
- Saving on administrative fees
- 24/7 financial education
- Free investment advice
- Robust record keeping program

Cost savings.

▶ 76% of members in ACEC RT are small business, the advantage being affordable prices for 401(k).

ACEC RT Fees Analysis	Total Bundled Expense
ACEC Retirement Trust¹	0.46%
Industry Average Plan	Participant Savings (up to)
25 Participants & \$1,250,000 in Assets ²	\$13,250
50 Participants & \$2,500,000 in Assets ²	\$23,000
100 Participants & \$5,000,000 in Assets ²	\$39,500
200 Participants & \$10,000,000 in Assets ²	\$65,000
500 Participants & \$25,000,000 in Assets ²	\$140,000
2,000 Participants & \$100,000,000 in Assets ²	\$380,000

In some cases, the savings can exceed the cost of being an ACEC member.



A retirement plan for engineers...by engineers.

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