

# Is your 401(k) plan as excellent as your engineering?

An exclusive benefit available only to ACEC members, the ACEC Retirement Trust is a non-profit entity that offers fiduciary protection, aggregate buying power, and compelling advantages that can help engineering firms acquire and retain the best talent.

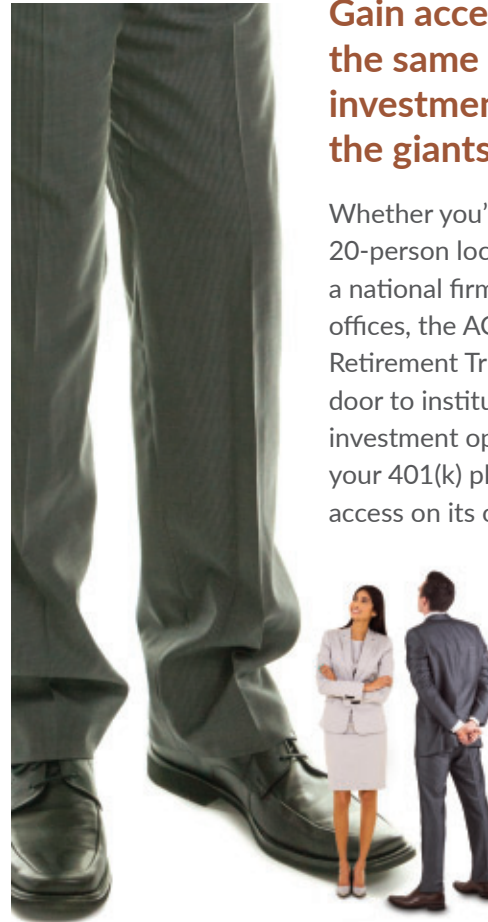


## Avoid the risks of faulty construction

Many engineering firms are not aware that their 401(k) plans rest on weak foundations, exposing them to potentially significant fiduciary liability. The ACEC RT is built to a higher standard, providing enhanced fiduciary insulation.

## Ensure that high fees don't take a big bite out of plan assets

When you combine what you are paying to your investment manager, brokerage firm, and record-keeper, your fees add up, taking a chunk out of your employees' plan assets. ACEC RT's average all-in cost is a low .47% for plans of any size.<sup>1</sup>



## Gain access to the same 401(k) investments as the giants

Whether you're a 20-person local firm or a national firm with 20 offices, the ACEC Retirement Trust opens the door to institutional-level investment opportunities your 401(k) plan cannot access on its own.

### ADVANTAGES OF ACEC RT

- Enhanced fiduciary protection
- Aggregate buying power based on combined assets
- Institutionally-priced investments
- Continuous participant and sponsor education
- Lower fees: 0.47% all-in
- Overseen by engineers...for engineers

SAVE TIME | SAVE MONEY | IMPROVE OUTCOMES | ATTAIN FIDUCIARY INSULATION

Contact us for a free benchmark analysis of your plan.

Email [lydia.zabrycki@captrust.com](mailto:lydia.zabrycki@captrust.com) or call (559) 284-0370 Visit <http://www.acecrt.com>

<sup>1</sup> Source for expenses: projected Trust expense 10/1/2020-9/20/21

