

# The ACEC Retirement Trust...



Are you looking for a retirement program to attract and retain talented employees, that will also be easy for you to administer and maintain? Look into the ACEC Retirement Trust, offering your employees a solid 401(k) plan while providing you with great benefits, including:

- Savings on administrative fees (see box on right)
- Expanded fiduciary protection
- Lower investment fees (see box on right)
- High quality administration and recordkeeping
- Customized education and proactive plan design

Prudential Retirement® is the recordkeeper for the ACEC Retirement Trust, bringing you more than 75 years of experience, expertise, and fiduciary support.

**Join today and enjoy the peace of mind that comes from making a smart decision... for you and your employees.**

## ACEC Retirement Trust Potential Savings

Retirement plan assets (million)	\$2.5	\$25
Average expense <sup>1</sup>	1.36%	1.17%
ACEC expense <sup>2</sup>	0.78%	0.78%
Potential annual saving for an average plan	\$14,500	\$97,500

*To find out more about the potential cost savings and other benefits of participating in the ACEC Retirement Trust, contact Nancy Barrette of Wachovia Securities, LLC, at 800-521-9463 or via e-mail at [nancy.barrette@wachoviasec.com](mailto:nancy.barrette@wachoviasec.com).*



<sup>1</sup>Average Investment Expense; Averages Book, 401k Source, 2007 HR Investment Consultants, Inc.

<sup>2</sup>Average Investment Expense represents dollar-weighted average based on average assets for the 12-month period ending 12/31/07

Prudential Retirement's group annuity contracts are issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT, a Prudential Financial company. Securities products and services are offered by Prudential Investment Management Services LLC (PIMS), Three Gateway Center, 14th Floor, Newark, NJ 07102-4077. PIMS is a Prudential Financial company.

Wachovia Corporation is the majority owner and Prudential Financial, indirectly through subsidiaries, is a minority owner of Wachovia Securities, LLC. Nancy Barrette is a Financial Advisor for Wachovia Securities LLC, 1 New York Plaza, New York, NY 10292.