

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

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	0.52%

Industry Average Plan	Total Bundled Expense
50 participants & \$2,500,000 in Assets ²	1.43%

Participants save up to \$21,250 per year!

¹ Average Investment Expense represents dollar weighted average based on September 30, 2017 assets and Trust expenses from 10/1/2017-9/30/2018 (Updated Annually)

² Based on industry averages.

For informational purposes only. Not intended as a substitute for statements produced by the plan custodian. Information has been obtained from sources deemed reliable, but accuracy and completeness not guaranteed.



A retirement plan for engineers...by engineers.

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