Why you should belong to the ACEC Retirement Trust.

Advantages.

- 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.

Cost savings.

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

ACEC Retirement Trust

<table>
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<tr>
<th>Total Bundled Expense</th>
<th>0.58%</th>
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Industry Average Plan

<table>
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<tr>
<th>Total Bundled Expense</th>
<th>1.43%</th>
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50 participants & $2,500,000 in Assets

Participants save up to $21,250 per year!

1 Average Investment Expense represents dollar weighted average based on September 30, 2015 assets and Trust expenses from 10/1/2014 – 9/30/2015 (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.

For more information, contact Bruce McFarland, Executive Director ACEC RT at (248) 535.3300 or email, bruce.mcfarland@acecrt.com or visit our website, www.acecrt.com

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