

# 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

<b>ACEC Retirement Trust</b> <sup>1</sup>	<b>0.46%</b>
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### Industry Average Plan Total Bundled Expense

100 participants & \$5,000,000 in Assets <sup>2</sup>	<b>1.25%</b>
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**Participants save up to \$39,500 per year!**

<sup>1</sup> Average Investment Expense represents dollar weighted average based on September 30, 2018 assets and Trust expenses from 10/1/2018 - 9/30/2019 (Updated Annually)

<sup>2</sup> Based on industry averages.

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*A retirement plan for engineers...by engineers.*