ACEC RETIREMENT TRUST
YOUR FUTURE REIMAGINED

Comprehensive Financial Planning

Complimentary to ALL
ACEC Retirement Trust Plan Participants

Powered by

EMPOWER®

FOR PLAN SPONSOR OR FINANCIAL PROFESSIONAL USE ONLY.

Helping millions in their journey to financial independence

VIEW ENTIRE FINANCIAL LIFE IN ONE PLACE

Tracking and managing today's and tomorrow's money

PERSONALIZED RECOMMENDATIONS WHEN AND HOW THEY'RE NEEDED

Delivered online, over the phone, in person or virtually

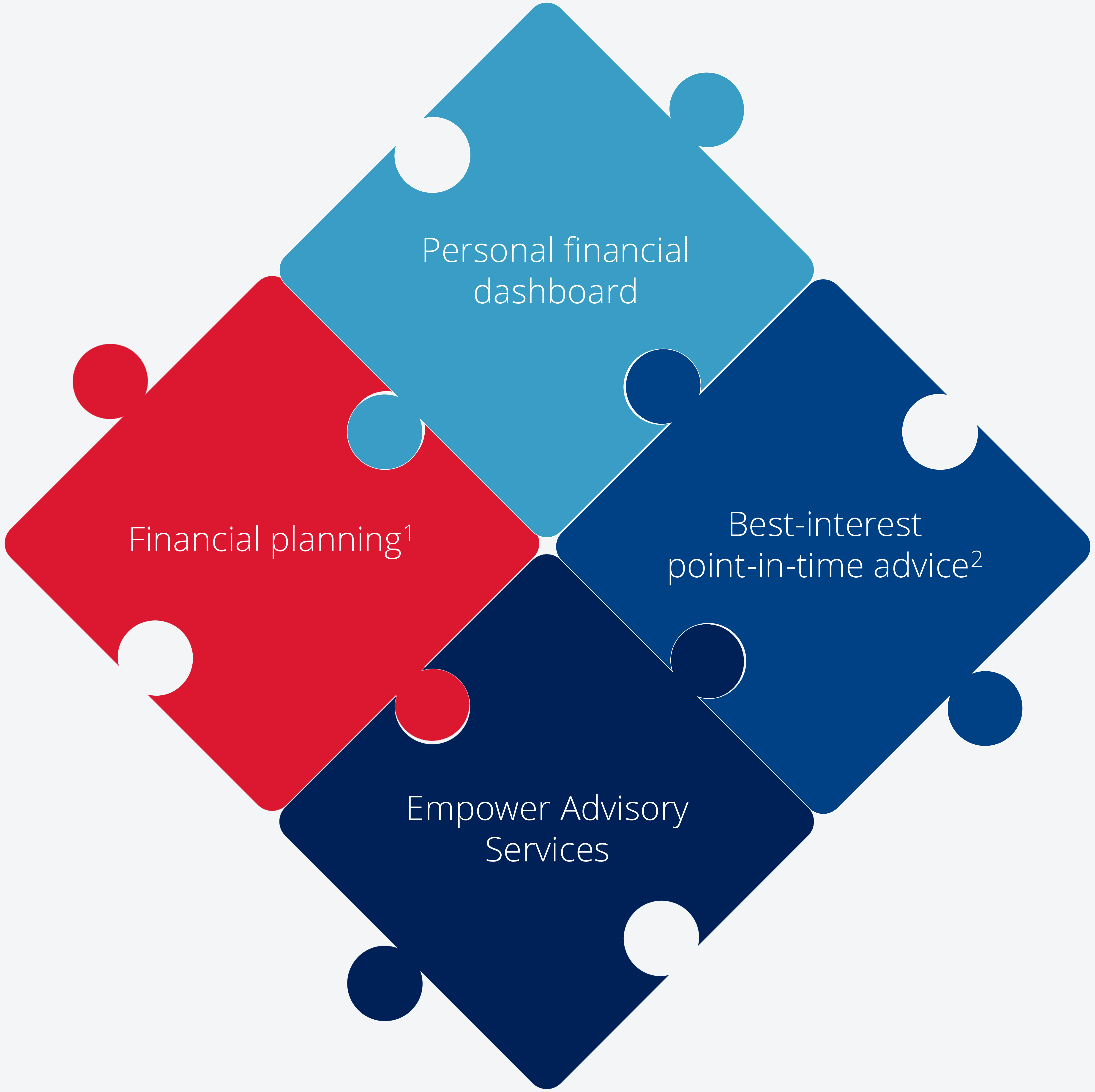
CLEAR PATH TO REACH HOUSEHOLD GOALS

Ongoing management and comprehensive financial planning

Tools • Engagement campaigns • Financial literacy • One-on-one consultations • Thought leadership

Comprehensive financial wellness program

- Trusted advisors backed by sophisticated technology
- Unique to each individual or household
- When and how it's needed

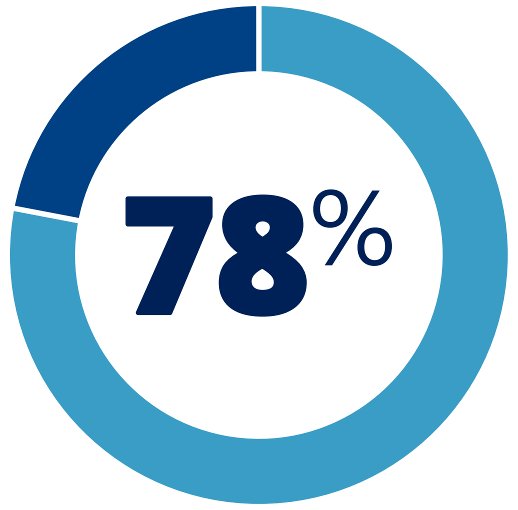


1 Empower Advisory Group, LLC, a registered investment adviser, provides financial planning services using the MoneyGuidePro tool. MoneyGuidePro is not affiliated with Empower Retirement, LLC and its affiliates. Empower Retirement, LLC and its affiliates are not responsible for the third-party content provided..

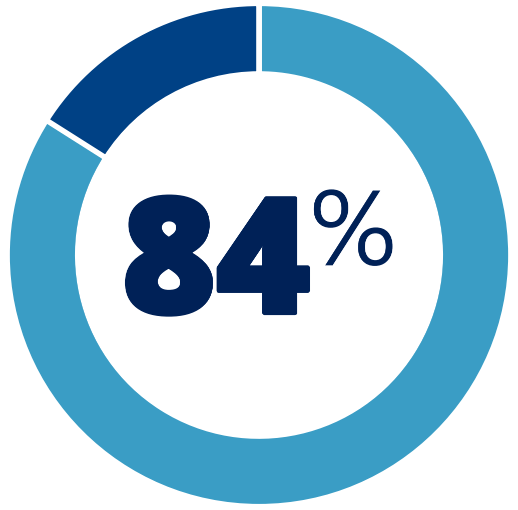
2 Point-in-time advice provided by an Empower representative may include savings, investment allocation, distribution and rollover advice, including advice on consolidating outside retirement accounts.

People need and want financial planning

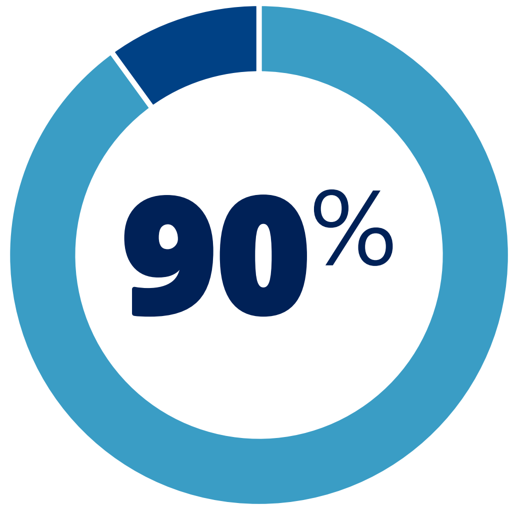
Large majorities find a comprehensive financial planning service to be interesting, useful and compelling.[1]



General interest

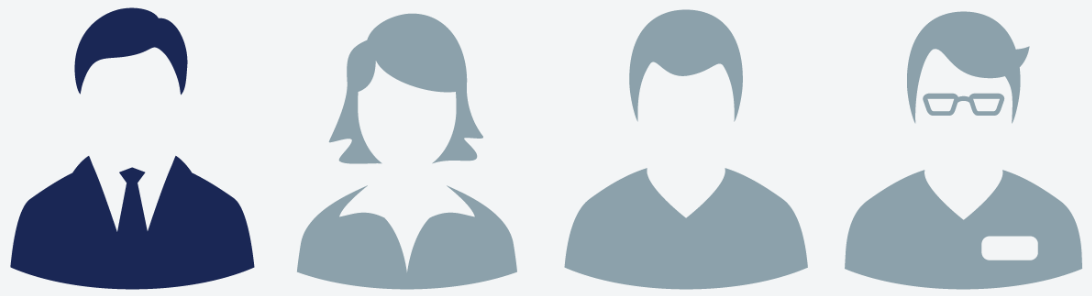


Useful and compelling



Want a personalized plan that adjusts to their needs[2]

Trigger financial planning changes[2]



One in four employees rank a financial wellness benefit with access to **financial counselors as the most desired employer benefit to be added.**[3]

1 Empower Consumer Survey by the Harris Poll, September 27–October 8, 2019.
2 Empower Life Stages Consumer Survey, January 2020.
3 2019 PWC Employee Wellness Survey.

Comprehensive financial planning

Help your employees set clear goals, stay on track with ongoing support and keep peace of mind.

Engagement

- Email campaign
- Convenient online scheduler
- Phone and video conferencing*
- Intro meeting

Consultation

- Goal-based planning: needs, wants and wishes
- Digital dashboard
- 3-5 hours consultation time
- Can include spouse/partner
- Document solutions and help with taking action

Broad range of topics

- College planning
- Insurance coverage
- Long-term care
- Retirement readiness
- Saving for multiple goals
- Health savings accounts
- Roth conversion planning
- Taxable vs. tax-deferred planning
- Enhanced tax reviews
- Income planning
- Social Security optimization
- RMD planning
- Estate planning
- Planning for individuals with special needs
- Executive compensation

* In-person meetings may be available in certain locations.

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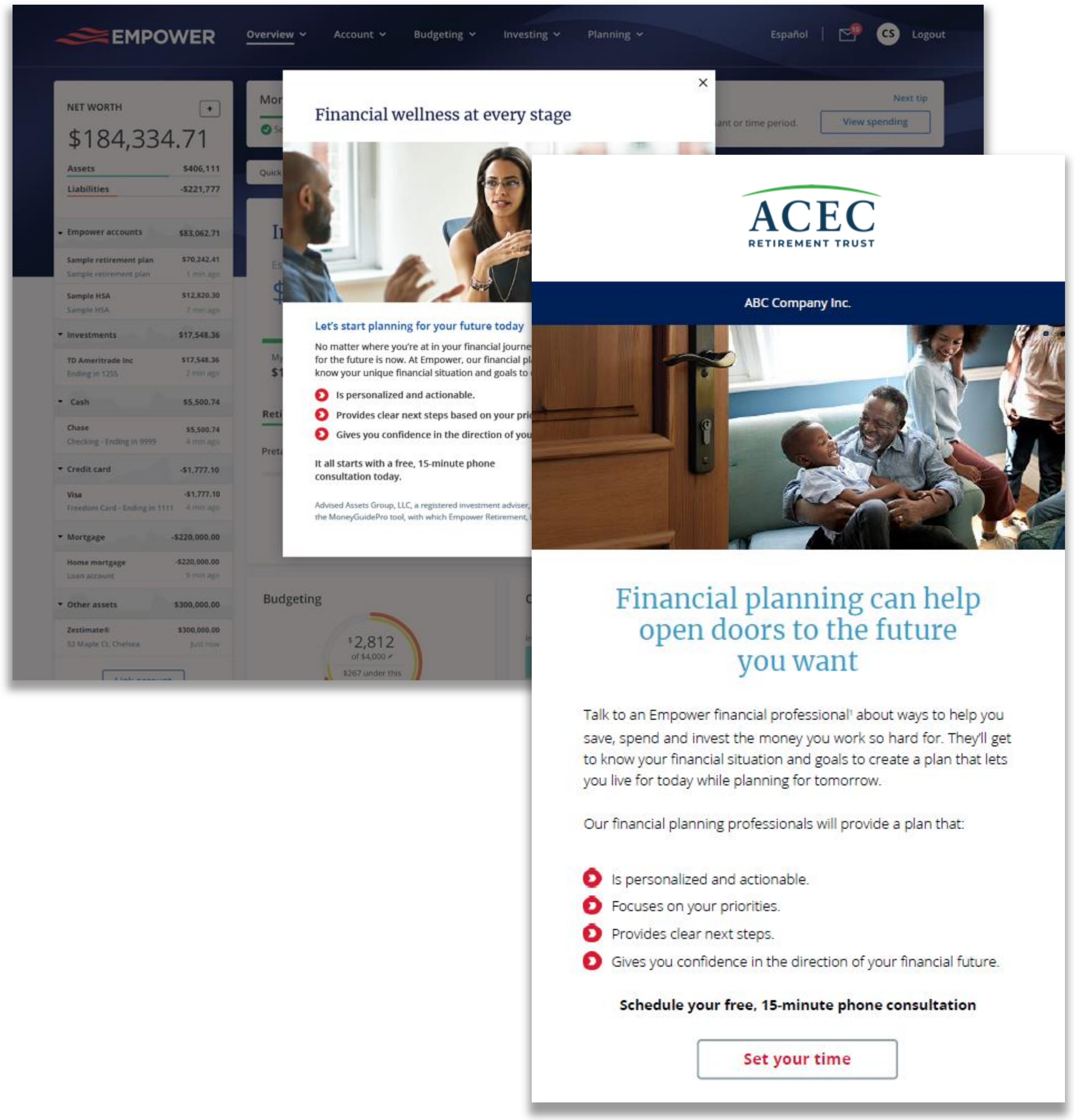
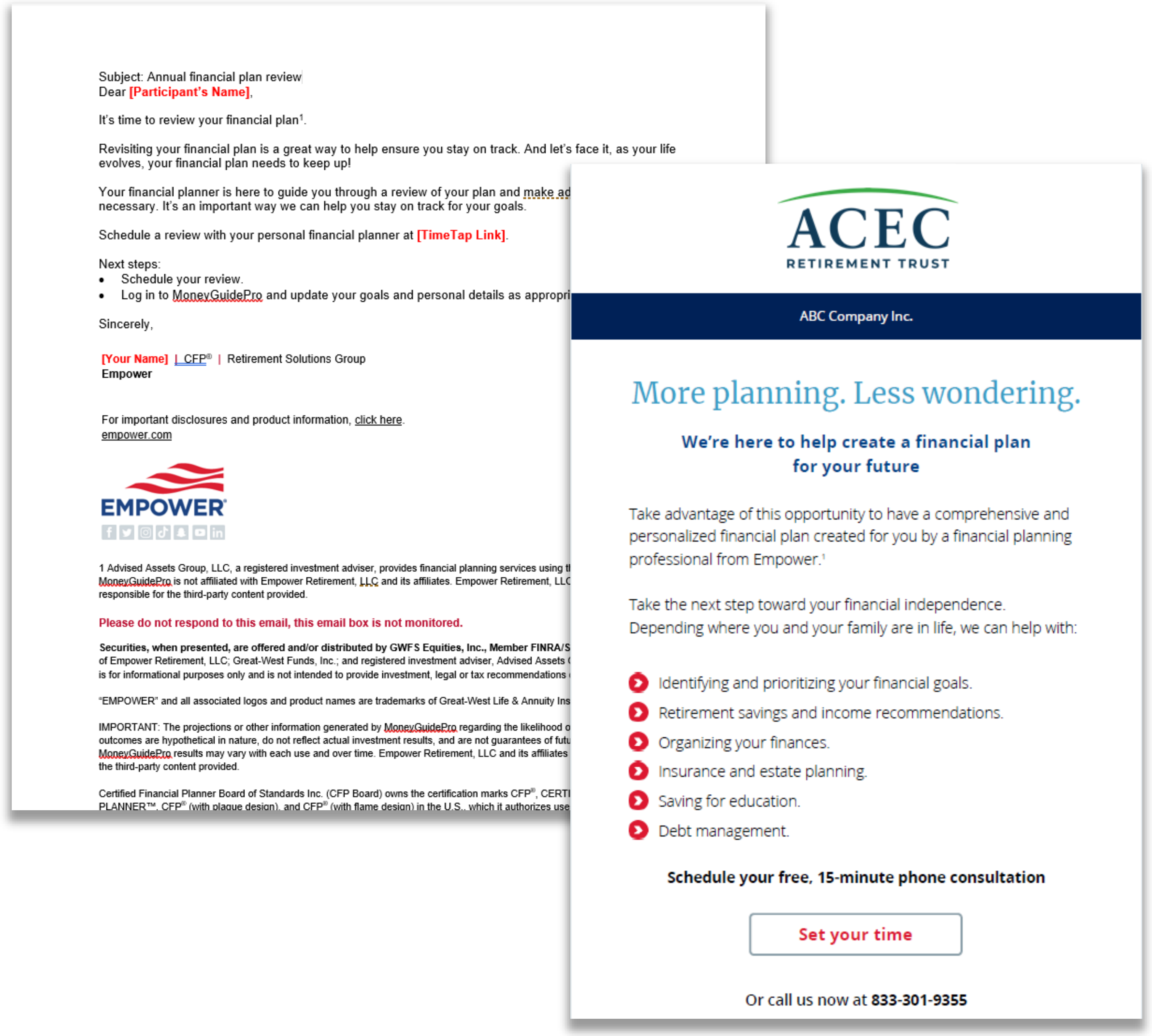
A plan to engage your employees

Generating excitement

Engaging employees



Staying involved



Benefits to plan sponsors

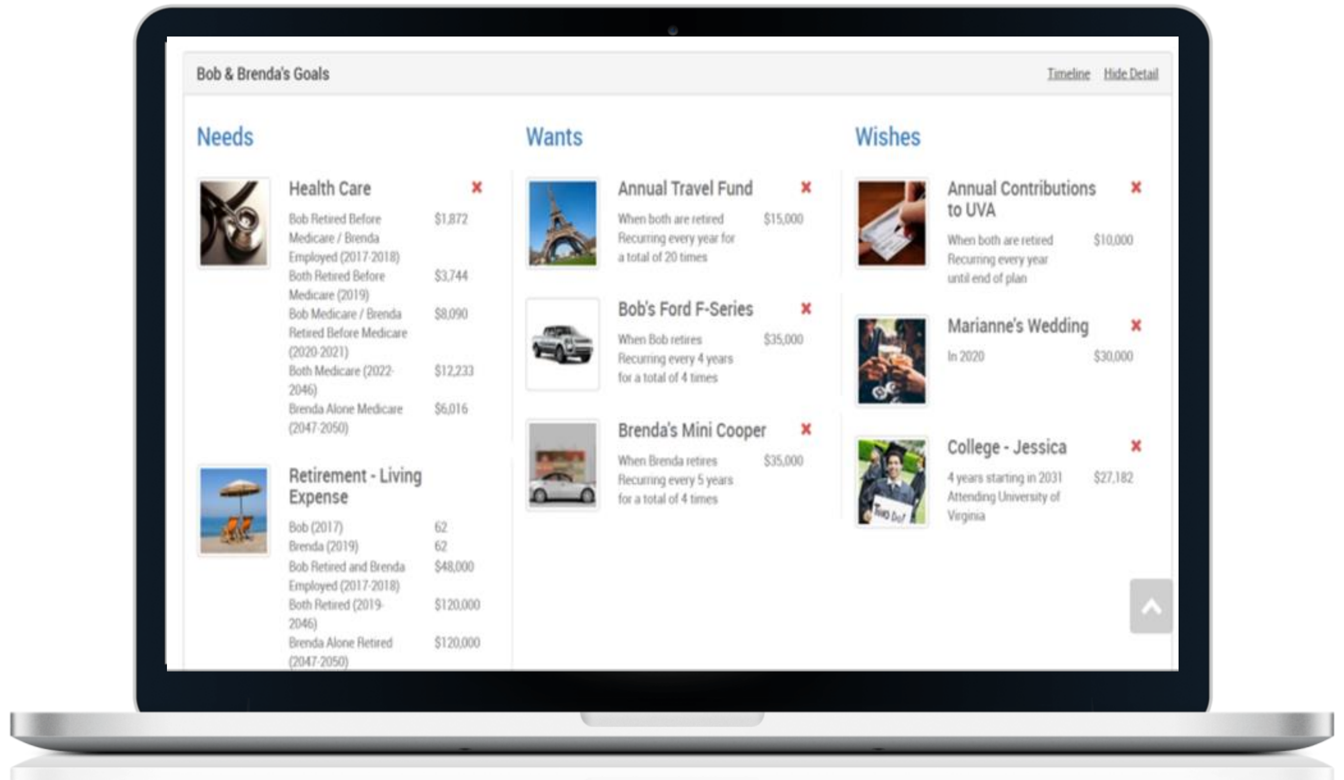
- Empower studies your employees' total benefits package and takes it into account when making recommendations.
- Empower completes the comprehensive financial wellness program, making your plan more attractive so you can:
  - Attract and retain employees.
  - Keep more participants in plan as they may no longer need to seek external help.
- Empower provides consistent methodology and coordination with plan retirement savings.
- Empower offers flexible and affordable pricing options; the individual-paid model is provided at no added cost to you as the plan sponsor.

What households receive

Dedicated financial planner

- Recommendations are made based on the individual's or household's specific wants, needs and financial situation.
- Available by phone or video conference

Digital dashboard and planning tools



- Prioritize personal financial goals: needs, wants, wishes
- Model scenarios
- Collaboration tools with financial planner

Comprehensive financial plan report

- Contacts, financial planning guide, personalized financial plan, asset allocation and diversification report, ethical will, digital property
- Guides for other important household information included
- Shareable with household members as desired

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Ready to Learn More?

Contact Lydia Zabrycki at Lydia.Zabrycki@captrust.com

or complete our short online form and we'll reach out to you!