



YOUR 401(K). BUILT FOR ENGINEERING FIRMS.

Give your employees a retirement plan that works as hard as they do — built through the ACEC Retirement Trust.

The ACEC Retirement Trust helps engineering and consulting firms offer a competitive, worry-free 401(k) plan. We make it easier to attract and retain talent, lower costs, reduce fiduciary risk, and provide a better experience for every employee.

Less Liability. More Peace of Mind.

Stay compliant with ERISA regulations and offload most fiduciary responsibility to experts — so your team can focus on what they do best.

Support from Real Financial Planners.

Every participant has access to one-on-one guidance from a Certified Financial Planner™. With a clear financial plan, employees are more confident, less stressed, and better prepared for retirement.

Powerful Partnerships. Proven Expertise.

The ACEC Retirement Trust brings together three leading firms, each a specialist in their field. Together, they provide the oversight, guidance, and resources that help firms like yours strengthen their 401(k) plans and protect their people.

- ➔ **CAPTRUST:** 3(38) fiduciary services and investment oversight
- ➔ **Empower:** Recordkeeping, administration, cybersecurity, and participant education
- ➔ **McDermott Will & Schulte:** ERISA legal oversight and fiduciary training

Managed by a Board of Trustees — all principals from ACEC member firms — who understand what matters most to your business and your employees.

Lower Fees. Better Outcomes.

Through collective buying power, ACEC firms enjoy institutional pricing and significant savings — often tens of thousands each year.



Number of Employees	Average Plan Savings*
2000	\$82,500
500	\$82,000
200	\$57,000
100	\$39,600
50	\$34,400
25	\$36,000
10	\$32,700

*The average plan pricing for \$0 - \$3MM plans typically includes direct fee amounts to the plan sponsor and/or participants along with the fee allocation from participants' plan account. Pricing estimates are based solely on CAPTRUST internal data. Full pricing estimate is a summation of CAPTRUST's estimates for recordkeeping, investment advisory, and basic participant advice services pricing. More specifically, recordkeeping benchmarks are provided by CAPTRUST's vendor team from recent bids submitted for RFP from vendors. Investment advisory and participant advice service estimates are CAPTRUST's recommended pricing based on each tier of plans' average participant counts and balances. Fees are subject to change.



Streamline Your Plan | Strengthen Your Results | Simplify Your Oversight

To get a free benchmark analysis of your current 401(k), contact us today!
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