



What Happens If I Keep My Retirement Savings in the ACEC Retirement Trust?

If your retirement account balance exceeds \$7,000, you may retain your savings in your existing retirement plan under the ACEC Retirement Trust—even after you retire or leave your employer. Below are key considerations to help you make an informed decision.



What Remains Available to You:

Continued Access to Your Account

You will maintain full access to your Empower online account. This includes the ability to:

- Adjust your investment allocations
- Request distributions or transfers
- Update beneficiary designations
- Access retirement planning resources

Ongoing Investment Management

Your savings will remain invested based on your current elections and allocations, allowing your account to continue participating in market performance.

Receive Distributions from Your Account

- Single lump sum payment
- Partial lump sum
- Installments paid monthly, quarterly, semi-annually or annually
- Combination of a partial lump sum and installments paid monthly, quarterly, semi-annually, or annually

If you choose to receive your distribution in installment payments, you may elect to have such installment payments made over a fixed period of time or based on a fixed dollar amount. If you return to employment with a contributing Employer, any remaining installment payments will cease while you are employed.

Low Administrative Fees

You will continue to benefit from the low administrative fees currently outlined in your plan's fee disclosure, even if you terminate or retire.

Participant Communications

You will continue receiving all standard participant notices, including:

- Investment lineup updates
- Summary Plan Description (SPD) revisions
- Quarterly statements
- Required Minimum Distribution (RMD) notifications

Financial Wellness

Enjoy continued access to:

- Retirement and investment education
- Personalized guidance
- Complimentary Certified Financial Planning

Trust-Level Oversight

Your account will continue to benefit from the ACEC Retirement Trust's fiduciary oversight, including ongoing monitoring of investment options and plan expenses.

What You Will No Longer Be Able to Do:

Make contributions

As a former employee, you will no longer be eligible to make contributions to your plan or repay loans via payroll deductions.

Initiate New Loans

You will not be able to take out new participant loans from your account once separated from your employer.

Need Assistance?

For questions or to discuss your options, contact Empower at **866-221-3858**.



Investing involves risk, including possible loss of principal.

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