# Why you should belong to the ACEC Retirement Trust.

## Advantages.

• ACEC Retirement Trust. Our strengths at work for you.

Benefits.

The benefits and cost

savings members enjoy

by being in ACEC RT can equal or offset the cost of

being an ACEC member.

- 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

#### 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

Lower investment fees

Saving on administrative fees

Ongoing education

- 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).

 $^1$  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)  $^2$  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.

#### ACEC RT Fees Analysis

#### ACEC Retirement Trust<sup>1</sup>

ndustry Average Plan	Participant Savings (up to)
25 Participants & \$1,250,000 in Assets <sup>2</sup>	\$13,250
50 Participants & \$2,500,000 in Assets 2	\$23,000
100 Participants & \$5,000,000 in Assets <sup>2</sup>	\$39,500
200 Participants & \$10,000,000 in Assets <sup>2</sup>	\$65,000
500 Participants & \$25,000,000 in Assets <sup>2</sup>	\$140,000
2,000 Participants & \$100,000,000 in Assets <sup>2</sup>	\$380,000

In some cases, the savings can exceed the cost of being an ACEC member.



A retirement plan for engineers... by engineers.

For more information, contact Lydia Zabrycki, Director, ACEC RT Education at (559) 284.0370 or email, Lydia.Zabrycki@acecrteducation.com

© 2019 ACEC

Portions of this communication were created by and are being provided at the request of ACEC Retirement Trust. Neither Great-West Life & Annuity Insurance Company nor any of its subsidiaries have reviewed this content for legal accuracy.

Total Bundled Expense 0.46%