

ACEC RT List of Services

Brought to you by ACEC Retirement Trust

Administrative/Recordkeeping

- Plan annual testing (mid-year testing as applicable)
- Plan Signature ready 5500
- Dedicated Client Manager
- Dedicated Relationship Manager (local assistance)
- Hardship processing service
- Auto escalation services
- Required plan document updates and SPD's
- Safe harbor assistance
- New comparability assistance
- Loan processing (provided allowed in plan)
- Plan administrator assistance
- Distribution processing

Fiduciary Services

- Fiduciary Training Webinars
- Fiduciary Responsibility liability of the Trust (majority based on regulatory allowance)
- Quarterly Trust webinar
- Plan Sponsor Forum
- Annual plan review
- Meetings with plan committees
- Plan design consulting
- Plan operational consulting
- 3(38) Investment Services: Quarterly Investment Review & Action Items
- Expense analysis and negotiation
- Fee Disclosure Preparation & Distribution

Employee Education

- Financial Wellness Program
- Educational Webinar Series
- Weekly market information
- Market Video Updates: Monthly, Quarterly & Annually
- Participant newsletter
- Personal Financial Portal
- Gap Analysis Tool
- Account Review Report
- Financial Wellness Help Center
- Social Media Channels
- Education Center: accert.com & [empower](http://empower.com)
- Enrollment materials
- Enrollment assistance
- On site education meetings
- Loan processing/education (as applicable)
- Information available 24/7
- Asset allocation review
- Retirement readiness checklist
- Investment education
- Beneficiary designation assistance and review
- Rollover Assistance
- Pre-retirement education
- Separation from Service assistance
- Assistance with investment changes
- Managed accounts services are available to participants at an additional fee from each participating participant (Investment advice service)
- Self-Directed Brokerage services if allowed by plan (these services have an additional cost)

Specific Employer Education

- Plan Sponsor Educational Webinars
- Quarterly Trust Update (Webinar)
- Fiduciary Training
- Plan Sponsor Monthly Newsletter
- Individual participant records and access 24/7



A retirement plan for engineers... by engineers.

For more information, contact Bruce McFarland, Executive Director ACEC RT at (248) 535.3300 or email, bruce.mcfarland@accert.com or visit our website, www.accert.com