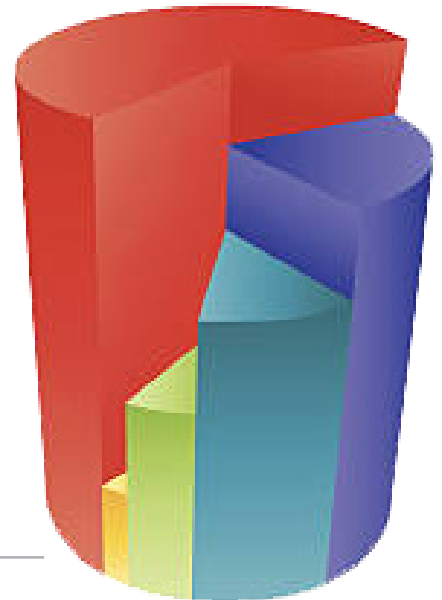




Build a bright financial future for your team



The 401(k) plan with unique advantages, designed exclusively for ACEC members. By the ACEC Retirement Trust.

Join the ACEC Retirement Trust for a 401(k) program that helps your firm attract and retain the best talent while reducing your fiduciary risk.

Enhanced fiduciary protection

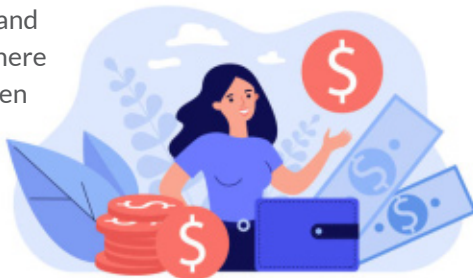
Ensure that you're in full compliance with ERISA law. Significantly reduce the risk of potentially significant personal liability.

Institutional-scale investments

Your participants work hand-in-hand with a top-tier CAPTRUST financial advisor on a personalized, comprehensive program to achieve financial wellness both now and for the future, with objective,

Low fees

Our aggregate buying power means we command lower fees, and there are no extra hidden fees, leaving more money in your employees' accounts.



Industry-leading advisory firms

The scale and expertise of our three premier advisory firms delivers exceptional value:

CAPTRUST. Institutional-level investments, a fund line-up to fit different investment styles, and personal financial advisory for each plan participant

EMPOWER. Recordkeeping, advanced cybersecurity, and continuous education for participants and plan sponsors

McDERMOTT, WILL & EMERY: Legal oversight for ERISA compliance, and fiduciary training for Plan Sponsors

All overseen by 7 Trustees, principals of member engineering firms who are looking out for you and making this a plan "by engineers, for engineers."

SAVE TIME | SAVE MONEY | IMPROVE OUTCOMES | ATTAIN FIDUCIARY INSULATION

Contact us for a free benchmark analysis of your plan.

Email lydia.zabrycki@captrust.com or call (559)284-0370 Visit www.acecrt.com



We include a unique benefit: Personal Financial Advisors for plan participants

When you're a member of the ACEC Retirement Trust, each of your participants gets an extraordinary benefit included in our low fee: access to personalized consultations with a financial advisor from CAPTRUST, the premier firm that is the Trust's own financial advisory partner.

With professional advice, deferrals increase ≈ \$1,150

When employees get this kind of professional guidance, average deferrals can increase by an average of ≈ \$1,150/yr.



An individualized financial wellness program at no cost

Your participants work hand-in-hand with a top-tier CAPTRUST financial advisor on a personalized, comprehensive program to achieve financial wellness both now and for the future, with objective, non-biased investment advice based on individual profile.

A retirement blueprint tailored to each person's goals



All participants, from top execs to EITs to Admin, get personal advisors. The CAPTRUST Retirement Blueprint® tool lets them identify goals, see "what if" scenarios, and build "blueprints" for action.

Reduced financial stress means increased productivity

When people are stressed about money, work suffers. Our advisors address and relieve top concerns such as budgeting, managing debt, emergency savings, and retirement security.

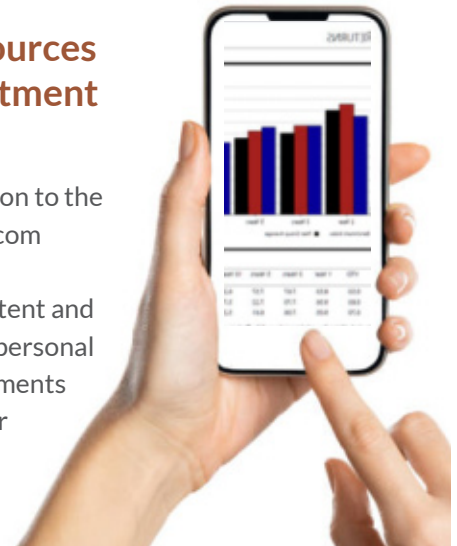


Financial wellness cuts healthcare costs ≈ 4.5%

Employers with financial wellness programs like ours saw healthcare costs decrease by 4.5% in one survey. Absenteeism goes down too.

Online resources and appointment scheduling

Participants log on to the captrustadvice.com website to view educational content and easily schedule personal advisor appointments via phone and/or screen-sharing.



This unique benefit, included in our low fee, is one of many reasons to join the ACEC RT.

Email lydia.zabrycki@captrust.com or call (559) 284-0370
Visit <https://www.acecrt.com>

