



# A Retirement Plan for Engineers ... by Engineers

Retirement services and solutions you deserve



ACEC Retirement Trust










## An opportunity to overcome complexity

Providing a retirement plan to American workers is not without its challenges. Factors such as an increasingly complex and uncertain regulatory environment along with a greater focus on plan sponsor fiduciary responsibility present opportunities for members of the American Council of Engineering Companies to partner with leading providers to offer one of the most robust plan solutions in the marketplace today.

Imagine the competitive advantage you could gain over most of your competition with the opportunity — and easy ability — to deliver a leading retirement plan solution that helps you:

- Attract and retain talent;
- Keep your resources dedicated to what they do best, engineering;
- Harnesses expertise from industry leaders;
- Gain the advantages of economies of scale.



## Become part of something bigger and better

- ▶ **Over \$1.6 billion in combined assets\***
- ▶ **More than 260 participating firms\***
- ▶ **More than 16,000 participants\***

When you become part of the ACEC Retirement Trust, you get a powerful partner with strong resources that will handle your retirement plan for you, letting you keep your own resources focused on your business and reacting to and taking advantage of the latest business trends.

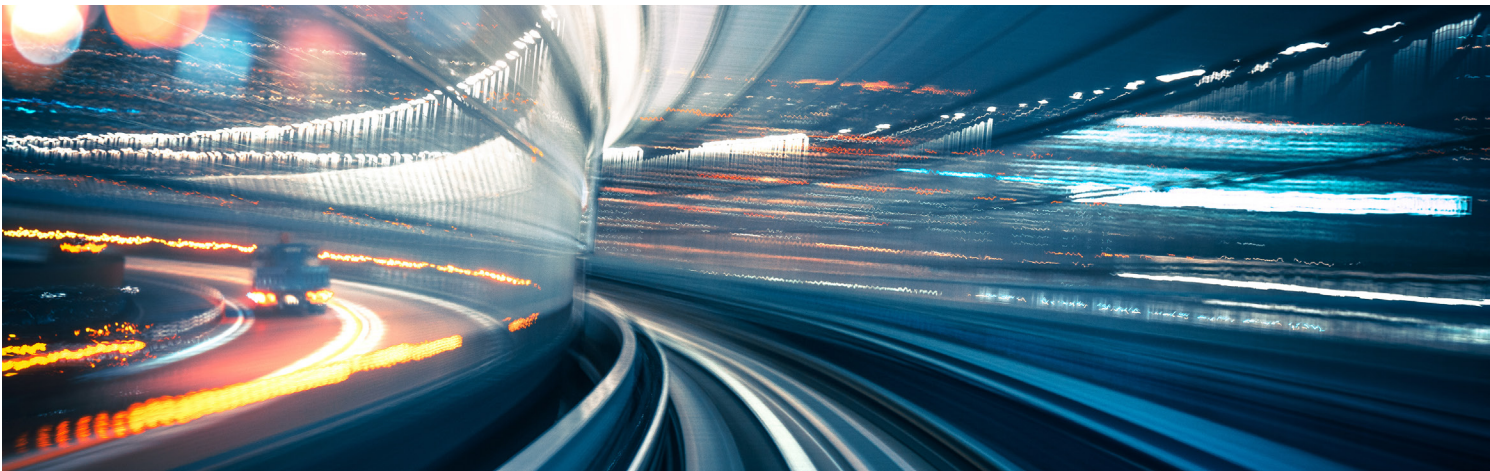
The ACEC Retirement Trust was formed in 1973 for the purpose of bundling multiple unaffiliated firms to provide:

- Greater fiduciary protection for individual plans
- Cost effective administration and recordkeeping
- Quality, low-cost investments typically unavailable to individual firms
- Innovative participant education resources
- More frequent and detailed review and reporting without tying up your internal resources

### **ACEC Retirement Trust Board of Trustees**

Trustees are principals of ACEC Retirement Trust member firms who dedicate up to 10% of their time to the administration of the ACEC Retirement Trust. The Trustees serve as discretionary Trustees under ERISA and interview, evaluate, select and monitor all service providers; oversee, negotiate and monitor fees, select and monitor investments, provide Plan Sponsor and participant education.

\*As of 3/31/2017





## Your partnership is enhanced with industry leadership

### The Structure of the ACEC Retirement Trust

The ACEC Retirement Trust is an “arm’s length” entity separate from ACEC that provides retirement plan services for participating ACEC members. The Trustees of ACEC Retirement Trust have established relationships with nationally recognized service professionals that offer industry leading services at competitive prices.

#### CAPTRUST

##### Investment Consultant

Conducts an independent review of the investment options offered by the Trust and prepares quarterly investment reports.

#### Empower Retirement

##### Recordkeeping Consultant

Provides a dedicated service team to deliver individualized attention to your plan(s), as well as all recordkeeping services.



#### McDermott Will & Emery

##### Legal Counsel

Consults with the Trustees to provide legal oversight to the ACEC Retirement Trust with respect to ERISA.

#### Pensionmark

##### Education Consultant

Nationally recognized advisory firm delivering a Financial Wellness program and retirement education to plan sponsors and plan participants.



## A fiduciary you can trust

*"The fiduciary process observed and the fiduciary protection provided by the Trust to its participating plans is almost incapable of replication in the stand alone plan environment."*

Erin Turley, Partner,  
McDermott, Will & Emery LLP

*"The Trust is the closest thing we have seen to a truly "outsourced" retirement plan solution."*

John Pickett, Senior Vice  
President, Financial Advisor,  
CAPTRUST Financial Advisors

## Transparent and accountable pricing

### Fully Outsourced Investment Fiduciary

The Trustees of the ACEC Retirement Trust serve as the discretionary investment fiduciary for the ACEC Retirement Trust and have engaged CAPTRUST Financial Advisors, which has served the needs of retirement plan sponsors for over 30 years, to provide independent 3(21) fiduciary investment advisory services directly to the ACEC Retirement Trust Trustees. The unique relationship created by the ACEC Retirement Trust was specially designed to deliver industry leading fiduciary investment management experience and protection for all plans participating in the ACEC Retirement Trust. This industry leading service cannot be obtained from any other source, including an investment advisory firm whether they are serving as a 3(38) investment manager or a 3(21) investment advisor. ACEC Retirement Trust's fully outsourced investment fiduciary provides:

- ERISA 3(38) plus investment fiduciary services and protection
- Trustees serve as discretionary investment fiduciary and discretionary administrative fiduciary as to all ACEC Retirement Trust services
- Fully compliant 404(c) platform which makes your participants responsible for their own investment decisions
- Continuous, ongoing investment review, analysis and monitoring
- Managed asset allocation program for participants
- Review of plan service providers and related expenses
- Annual and ongoing tier one fiduciary training by internationally recognized law firm specializing in ERISA fiduciary compliance which results in fiduciary best practices in both operation and documentation

**Trustee Fee** — \$25.00 per participant up to \$2,500 maximum per year  
**Trust Average Total Bundled Investment Expense** — 0.56%<sup>1</sup>

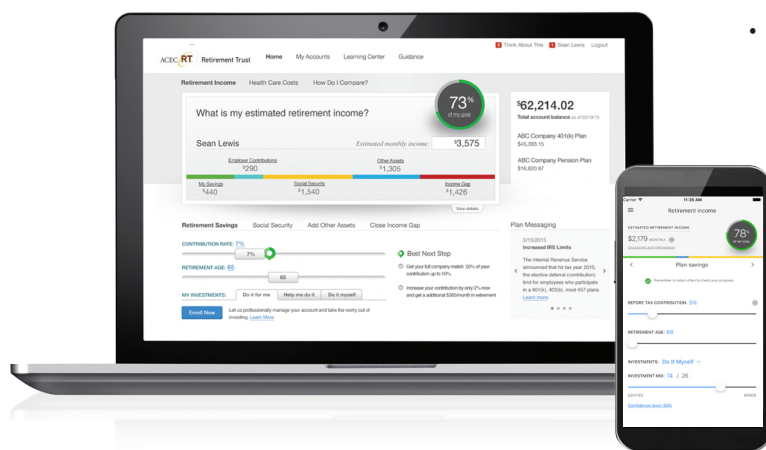
**For a detailed Benchmarking Proposal contact**  
**Lydia.Zabrycki@acecrteducation.com or call 559-284-0370.**

<sup>1</sup> As of 12/31/2016





## A website that offers an innovative approach to retirement planning



- Translates savings into estimated monthly income in retirement
- Offers next steps to help boost income in retirement
- Provides a convenient way to adjust contributions and to rebalance portfolio
- Lets participants implement changes immediately to their portfolio
- Powerful measurement tools measure your participants' retirement readiness

FOR ILLUSTRATIVE PURPOSES ONLY. IMPORTANT: The projections, or other information generated by the Empower participant experience regarding the likelihood of various investment outcomes, are hypothetical in nature. They do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

## A comprehensive Financial Wellness program



- Personal Financial Portal
- Employee Gap/Needs Analysis
- Help Center
- Employee Retirement Connect
- Online Education Center
- Social Media



**Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker-dealers.**

GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of GWL&A. Empower Retirement refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company, Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: NY, NY, and their subsidiaries and affiliates.

©2017 Great-West Life & Annuity Insurance Company. All rights reserved. AM122256-0517