



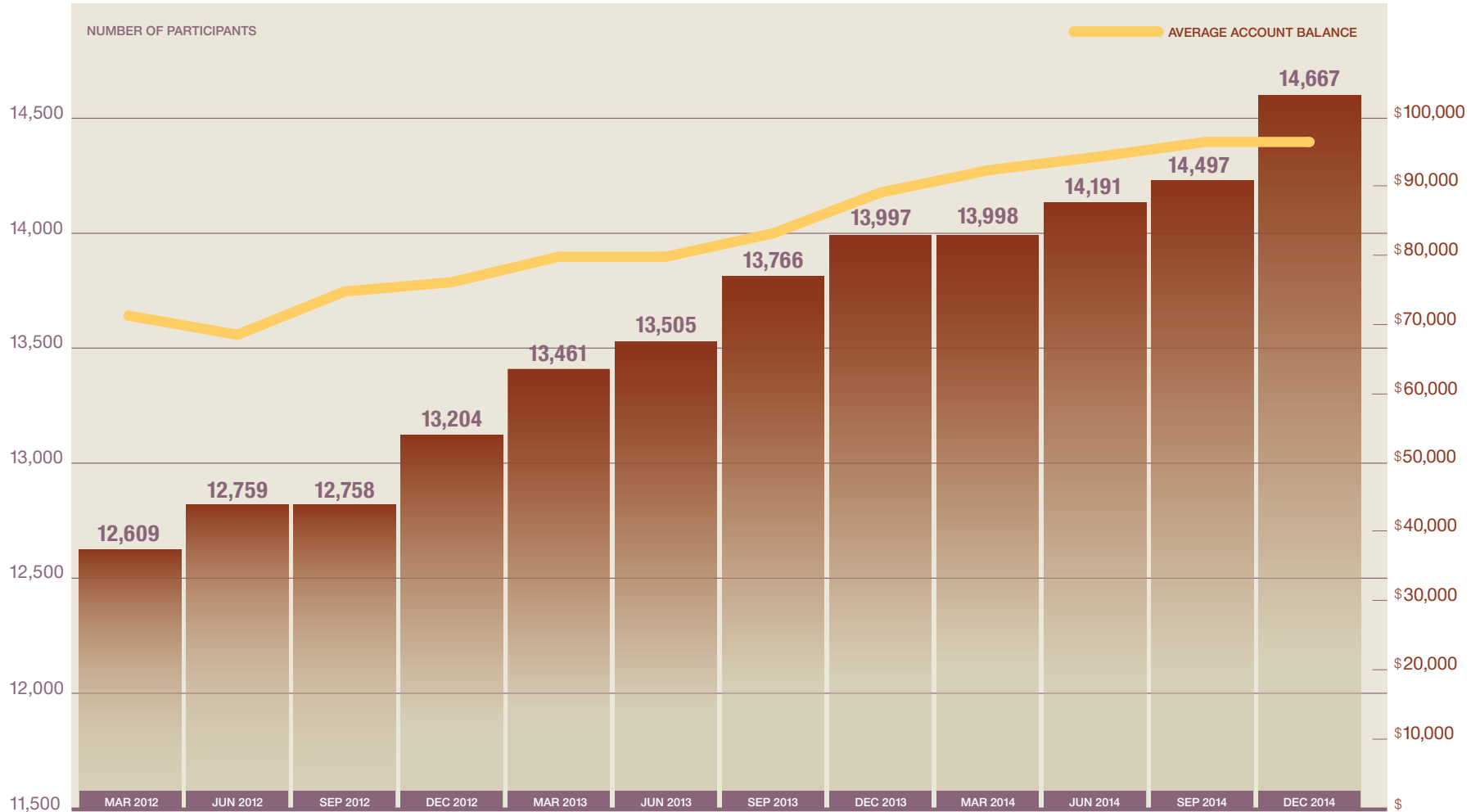
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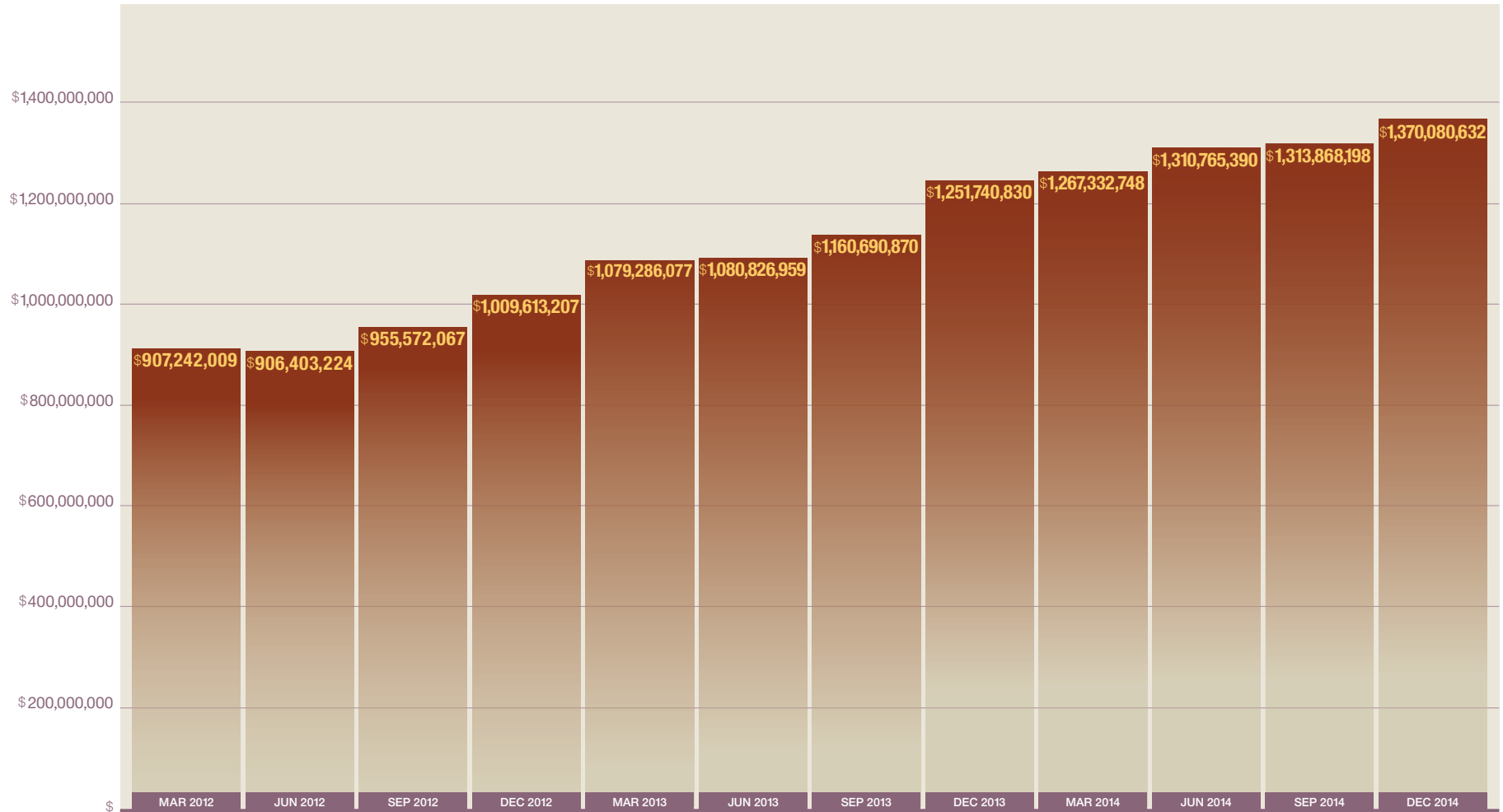
# Growth of the Trust and current ACEC member participation.

ACEC RT Participants and Average Account Balance



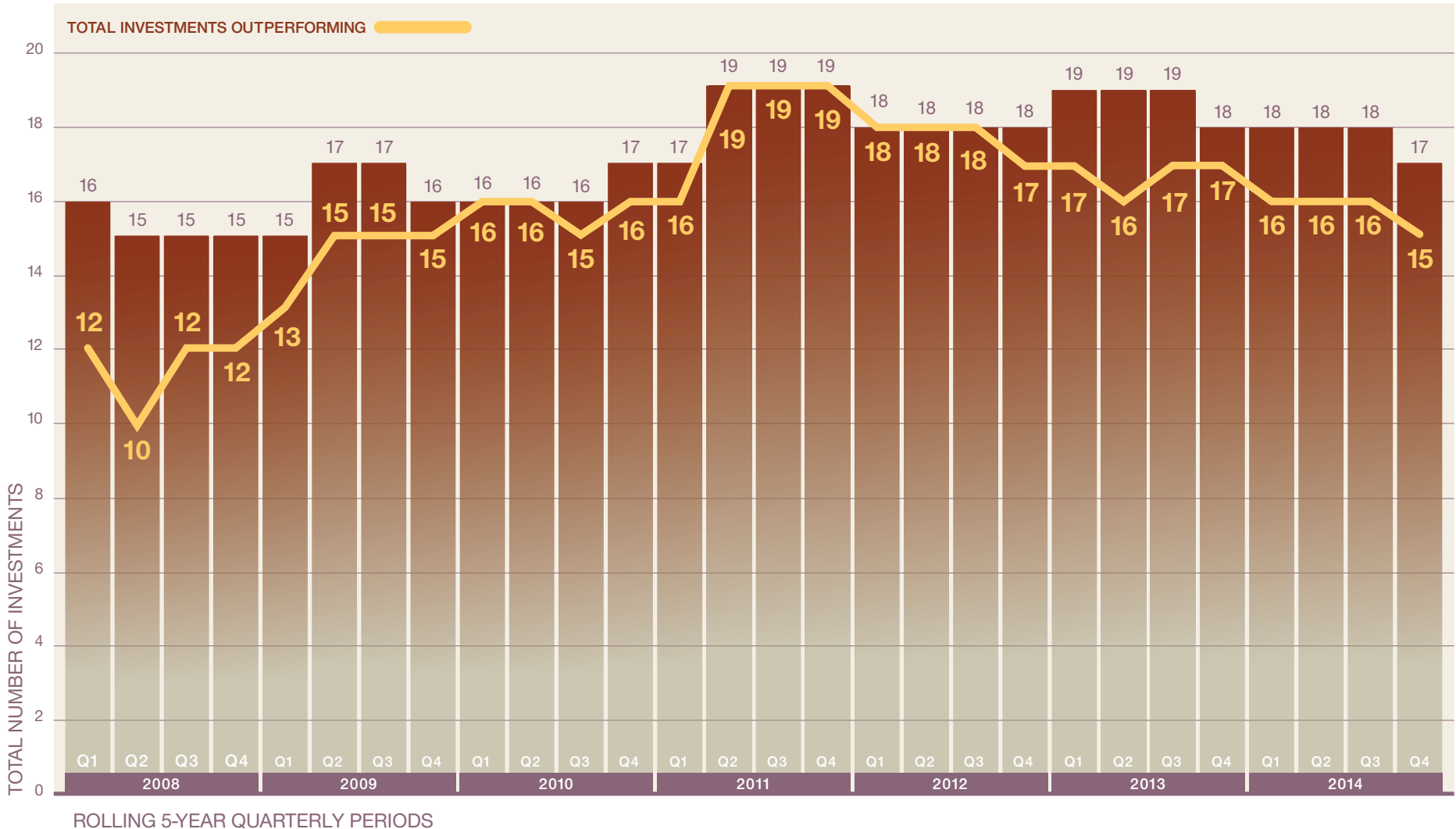
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## Total assets in the Trust.



## Our investment line-up and our successes in fund selection.

On average, 94% of the investments have performed at or above the market indices and/or peer groups.\*



\* Measured against market indices and/or peer groups. This information represents actively managed investments only.

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Our fee structure and efforts to cut costs and increase returns to our participants.

76% of members in ACEC RT are small business, the advantage being affordable prices for 401(k).

### ACEC RT Fees Analysis

Total Bundled Expense

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

**0.62%**

### Industry Average Plan

Total Bundled Expense

25 participants & \$1,250,000 in Assets<sup>2</sup>

**1.38%**

50 participants & \$2,500,000 in Assets<sup>2</sup>

**1.35%**

100 participants & \$5,000,000 in Assets<sup>2</sup>

**1.22%**

200 participants & \$10,000,000 in Assets<sup>2</sup>

**1.10%**

<sup>1</sup> Average Investment Expense represents dollar weighted average based on March 31, 2014 assets and Trust expenses from 3/1/2013 - 3/31/2014 (Updated Annually)

<sup>2</sup> 401k Averages Book, 14th Edition, 401k Source, 2013. Information provided by record keeper.

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.

## Continuous program evolution.

The Trustees work diligently to provide an outstanding program and value for Participants and Plan Sponsors. This includes continued review of the investment lineup to assure appropriate choices at pricing that can only be obtained with the combined asset base. Some of the upcoming changes include:

### Current Wraps

	CURRENT	01-01-2015
Guaranteed Interest Fund (GIF)	25 bps	20 bps
Vanguard Institutional Index	25 bps	20 bps

### Replacements

FUND	REPLACEMENT
Great-West Lifetime Series (35 bps)	Great-West Lifetime CIT's (0 RS, 15 bps wrap)
Dreyfus Mid-Cap (50 bps)	Vanguard Mid-Cap Index (0 RS, 20 bps wrap)
Columbia Small-Cap (50 bps)	Vanguard Small-Cap Index (0 RS, 20 bps wrap)

### Deletion

FUND	REPLACEMENT
Blackrock Global Allocation (88 bps)	American Funds Balanced (65 bps)

- ▶ It is expected that once all changes have taken place the current average expense ratio of .74% will be reduced to .63% (effective 01-01-2015).
- ▶ These are the first steps in our goal to move to zero revenue funds and provide a consistent wrap so that costs to participants are balanced across our complete investment array.

## Our consultant team and 2015 efforts to review our consultants.

### **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.



## **Retirement Trust**

### **K&L Gates**

#### **Legal Counsel**

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

### **Pensionmark**

#### **Education Consultant**

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

## Enhancements to our participant education benefit.

### **Pensionmark**

Education Consultant

ACEC Retirement Trust has contracted with the financial professionals at Pensionmark® Retirement Group.

Pensionmark provides monthly webinars on relevant topics for plan participants and offer tools that assist with budgeting and financial planning along with a call center for questions.

The nationally recognized advisory firm also provides the **ACEC RT Financial Wellness Program** which offers a comprehensive, multi-point approach to financial wellness with a variety of tools and resources guiding members towards their retirement goals.



## Enhancements to our participant education benefit.

### **Pensionmark**

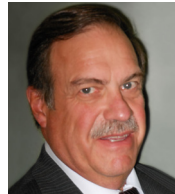
Education Consultant

#### **The benefits of the ACEC RT Financial Wellness Program:**

- ▶ **Personal Financial Portal (PFP).** A simple and secure online location where you can monitor key financial components of your life, track spending habits, create budgets and access a series of workshops designed to help you understand if you are on-track to meet your financial goals.
- ▶ **Employee Gap/Needs Analysis.** Provides personalized tools to help you manage your progress toward your financial goals and ideas on how you can adjust your financial strategy.
- ▶ **Toll-Free Financial Wellness Help Center.** Access to fully-licensed and bilingual specialists that provide education assistance. Available 7am to 7pm in all time zones.
- ▶ **Employee Retirement Connect.** A comprehensive suite of deliverables including newsletters, webinars, and more to help you stay updated on retirement and market trends.
- ▶ **Online Education Center.** Articles, newsletters, webinar replays, videos, and more.
- ▶ **Social Media.** Access up-to-date retirement plan news and articles, event announcements and a wealth of other informative content through LinkedIn, Twitter, YouTube and Facebook.
- ▶ For participant help, call our **Financial Wellness Center** at **(844) ACECRT-8** (844.223.2788)

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## Meet your regional ACEC RT Trustees.



### Region 6

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### Region 5

**Gary Raba**  
Trustee

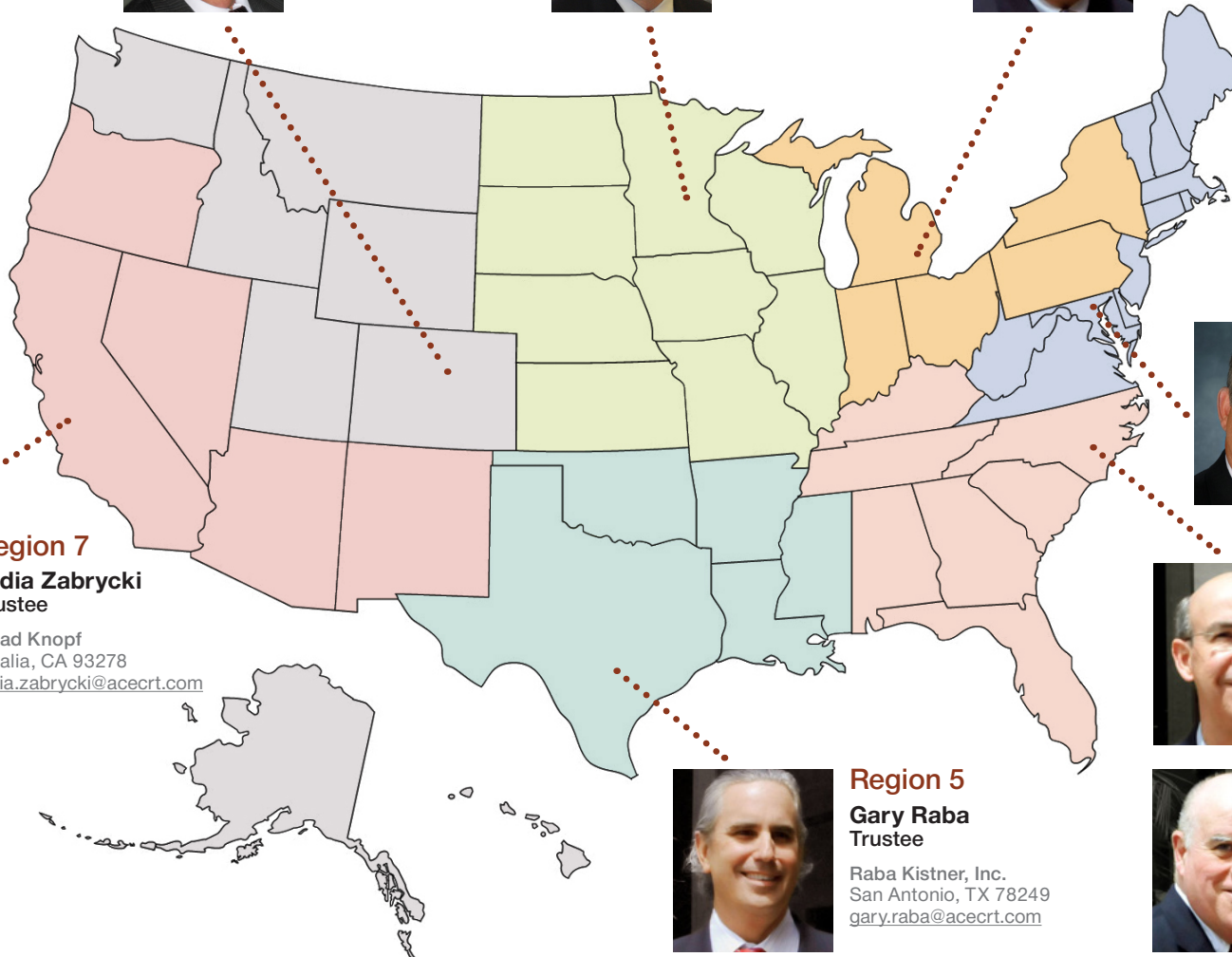
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### Region 7

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## Why should you belong to the ACEC Retirement Trust?



- ▶ Expanded fiduciary protection
- ▶ Advantages of a \$1.5 billion plan
- ▶ Lower investment fees
- ▶ Continuous Plan Sponsor & Participant education
- ▶ Quality investments
- ▶ Continuing program review & development
- ▶ Included annual plan testing & 5,500 preparation
- ▶ Operated by engineers for engineers

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Need more information on our program?  
Contact the Trust's Executive Director.

**Bruce McFarland**

ACEC RT Executive Director

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EMAIL: [Bruce.McFarland@ACECRT.com](mailto:Bruce.McFarland@ACECRT.com)



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