



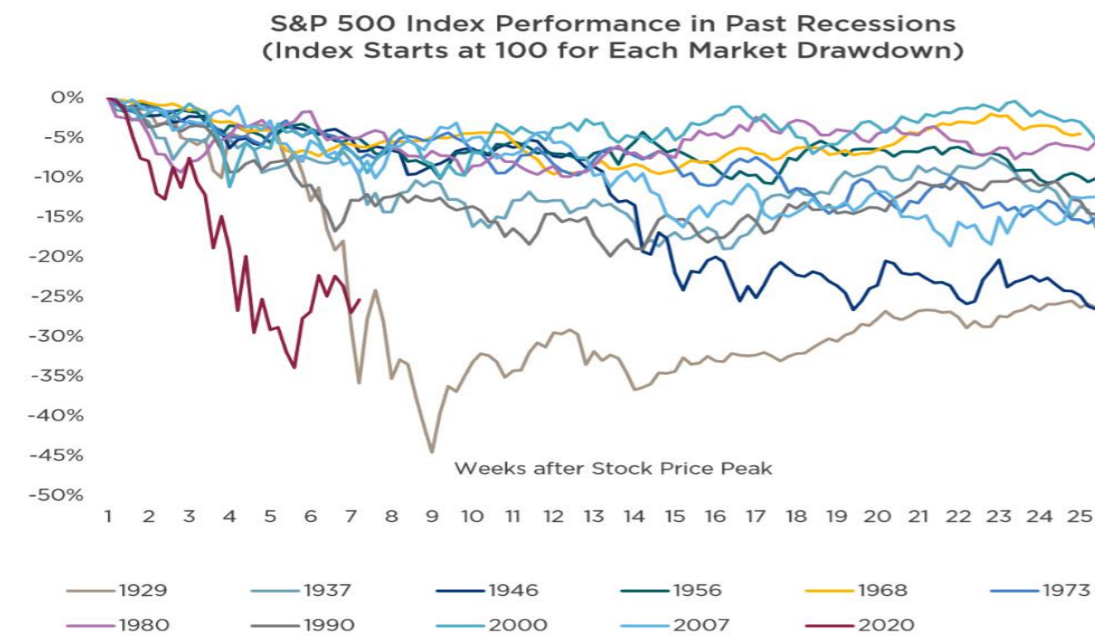
A retirement plan *for engineers...by engineers.*

ACEC

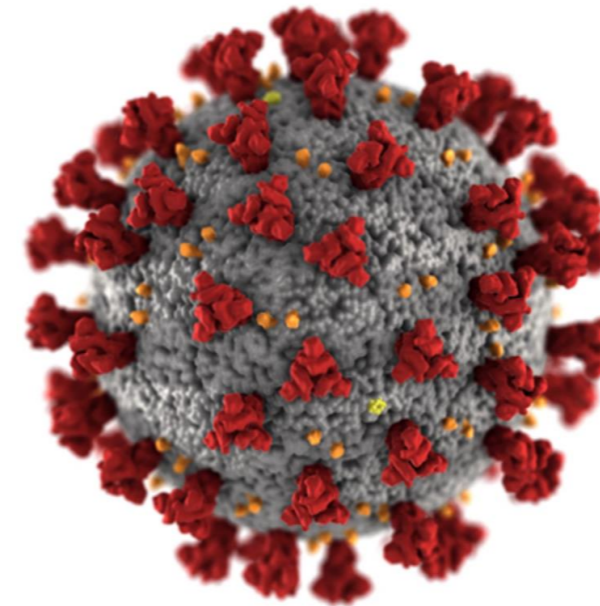
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401K Turbulence

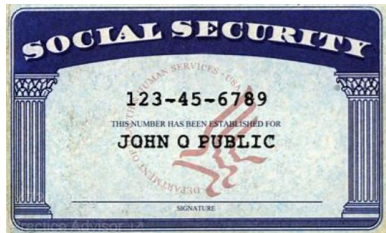
COVID -19



Source: Bloomberg.



2020 - 2021 Years Like No Other.....



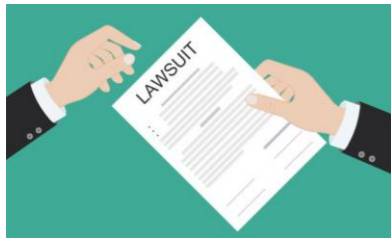
Social Security

Come 2034, incoming revenues will be enough to pay about 76% of scheduled Social Security benefits¹
 When do you start to plan for a 24% decline in your Social Security benefit?



Unplanned company expenses

65% of Baby Boomers plan to work past the age of 65²



401(k) Lawsuits were up over 400% in 2020 – and this is not decreasing for 2021³

What are you changing in your process to mitigate a lawsuit?



Cyber Security

There are approximately **2.7M** daily cyberattacks on the financial industry⁴

1 Robert Powell, USA Today, July 18,2021

2 Connecting and Retaining Generations in the Workplace, Cindy Lifer, 2021

3 Cybersecurity and Retirement Plans: What Plan Sponsors Need to Know, CAPTRUST Webinar, June 2021

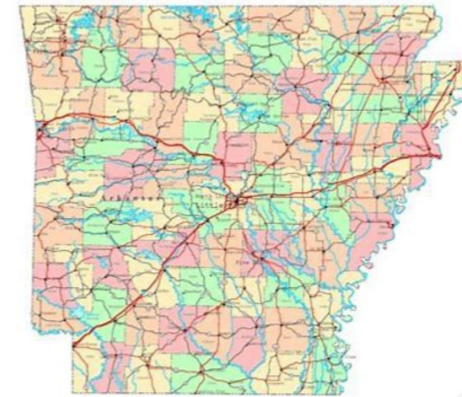
4 Cybersecurity: Defense in depth, Empower Institute, August 2019

Cost to Retire in Your State

GOBankingRates looked at five factors in all 50 states and the District of Columbia: an individual's spending on groceries, healthcare, housing, utilities and transportation. Then, the annual retirement income needed to cover these living expenses was calculated, with an additional 20% to account for the "comfortable" aspect of retirement.



Alabama
\$56,797 / yr.
\$1,135,940 / 20 yrs.



Arkansas
\$55,910 / yr.
\$1,118,200 / 20 years

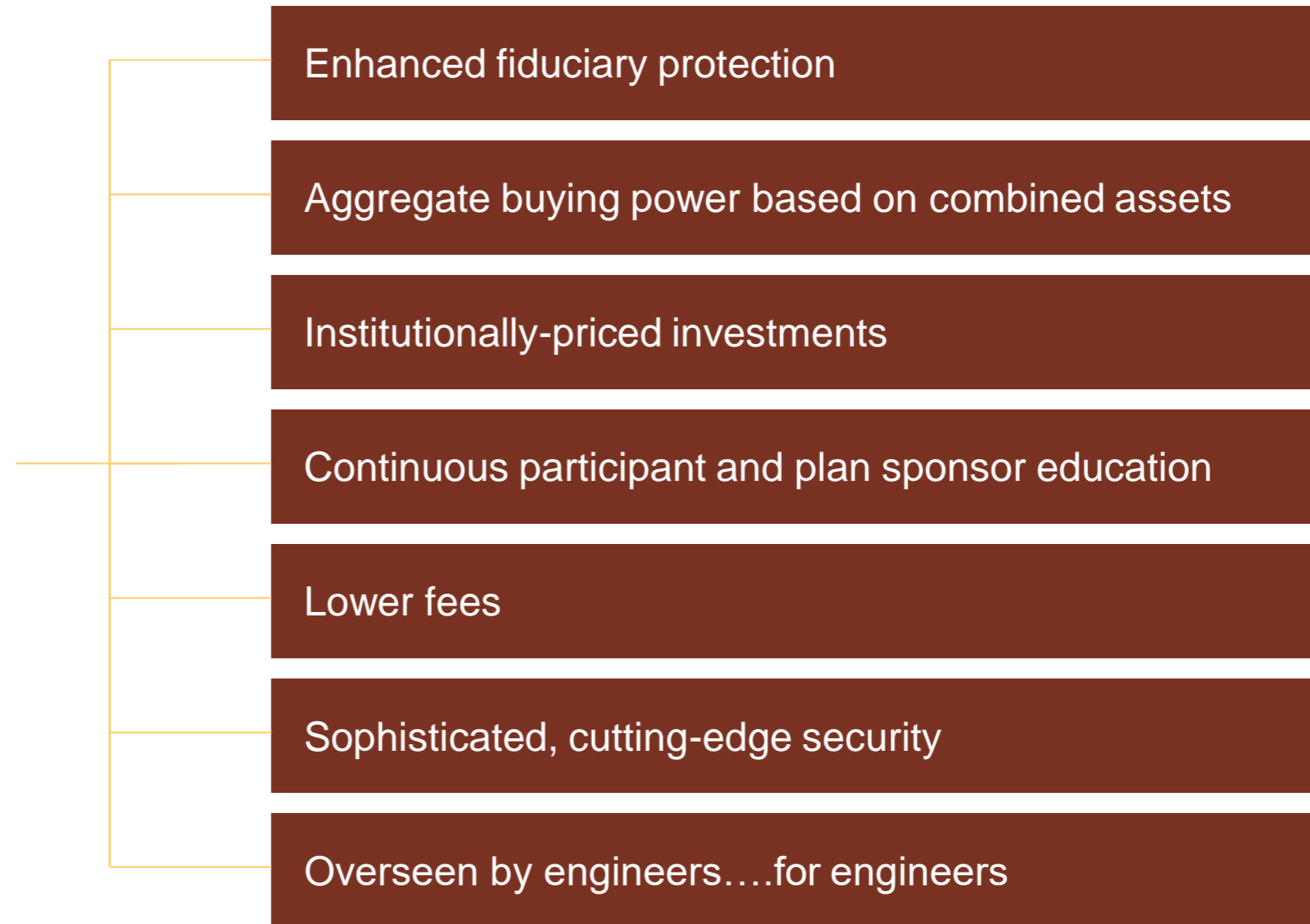


Louisiana
\$59,270 / yr.
\$1,185,400 / 20 years



Mississippi
\$53,691 / yr.
\$1,073,820 / 20 years

Why Belong to the ACEC Retirement Trust?



SAVE TIME | SAVE MONEY | IMPROVE OUTCOMES | FIDUCIARY INSULATION

Meet your regional ACEC RT Trustees.

Region 6
Chris Anderson
Trustee
DJ&A, P.C.
Missoula, MT 59801
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Region 4
Ed Studniski
Chairman
Gausman & Moore
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Region 2
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Region 1
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Region 5
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Region 7
Ron Wathen
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Trust Fiduciary Governance Structure



Plan Governance Structure				
To whom is your firm entrusting their fiduciary obligations:	No Outside Fiduciary	ERISA Section 3(21) Investment Adviser	ERISA Section 3(38) Investment Manager	ACEC Retirement Trust
FIDUCIARY ACTS AND DECISIONS	FIDUCIARY RESPONSIBILITY AND LIABILITY FALLS ON:			
Adoption and continued use of the Trust	-	-	-	Your Firm
INVESTMENT RESPONSIBILITIES				
Selection, monitoring, and termination of investment advice service provider to participants	Your Firm	Your Firm	Your Firm	Trust
Develop and maintain investment policy	Your Firm	Your Firm	Investment Manager	Trust
Selection, monitoring and termination of all investment options	Your Firm	Your Firm	Investment Manager	Trust
Monitoring of all investment advisor purchase/sale activity for compliance with prospectus and investment guidelines	Your firm	Your Firm/Investment Adviser	Investment Manager	Trust
Determining applicability and compliance of investment line-up for ERISA requirements including prudence, broad range, and suitability	Your Firm	Your Firm/Investment Adviser	Investment Manager	Trust
PLAN ADMINISTRATOR RESPONSIBILITIES				
Selection, monitoring, and/or termination of all service providers	Your Firm	Your Firm/Investment Adviser	Your Firm/Investment Manager	Trust
Review benchmark and evaluation service provider compensation in compliance with ERISA Section 405(b)	Your Firm	Your Firm/Investment Adviser	Your Firm/Investment Manager	Trust
Prepare and distribute participant fee disclosure in compliance with ERISA Section 404(a)	Your Firm	Your Firm/Investment Adviser	Your Firm/Investment Manager	Trust
Negotiation and monitoring of all compensation paid to service providers	Your Firm	Your Firm/Investment Adviser	Your Firm/Investment Manager	Trust

Cost/Benefit to Participating Firms

Plan sponsor cost is \$25 per eligible participant annually to a maximum of \$2,500 annual plan cost.

Service	Standard Cost per Plan**	Cost to Plans Participating in the Trust	Fee Analysis	Total Bundled Expense*
Signature ready Form 5500 preparation	\$1,000	Included	ACEC RT	0.46%
Annual and interim non-discrimination testing	\$500	Included		
Plan document services	\$350 amendment	Included		
Trustee services	\$500	Included		
Participant enrollment and education meetings	\$1,250/day	Included		
Managed account services	0.35% - 0.65%	0.15% - 0.45%		

*Average Investment Expense represents dollar weighted average based on September 30, 2019 assets and Trust expenses from 10.1.2018 – 9.30.2019 (updated annually)

**Based on industry averages. For informational purposes only.



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