



ACEC Retirement Trust

Top 10 reasons why now is the time to belong to the ACEC Retirement Trust (Trust)

1. Strong processes that exceed retirement industry best practices

If your retirement plan was your engineering project, would you put your seal on it? The Trust would!

2. A progressive approach

We analyze trends, negotiate fees and offer new products.

3. Fiduciary protection and oversight

CAPTRUST Advisors, with over 30 years of experience, acts as a signed fiduciary to your plan.*

4. Effective plan design

Features such as auto enrollment and auto escalation help create better outcomes for your employees.

5. A top tier retirement plan provider

Prudential Retirement® has helped meet the needs of plan sponsors and participants for 85 years.

6. Customized, impactful onsite education and investment planning

Provided by Nancy Barrette of Wells Fargo Advisors, with over 20 years experience.

7. Broad array of investment options and easy-to-use tools

Full spectrum of investments regularly reviewed by the Trust's independent investment advisor; The GoalMaker® asset allocation program and a guaranteed lifetime income option.

8. Time savings

The Trust negotiates, administers, monitors, selects and educates on your behalf so you can focus on your business.

9. Controlled cost

The purchasing power of the Trust allows you to save money on retirement plan administration.

10. Dedicated service

Experienced professionals deliver valuable services and individualized attention for your employees.

* CAPTRUST Advisors provides performance measurement and benchmarking on the Trust.

To learn more about the benefits of the ACEC Retirement Trust, contact Nancy Barrette, Managing Director-Investments of Wells Fargo Advisors, LLC at **1-800-521-9463** or via email at **nancy.barrette@wellsfargoadvisors.com**.

Guarantees are based on the claims-paying ability of the insurance company and are subject to certain limitations, terms and conditions.

Prudential Retirement's group annuity contracts are issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT, a Prudential Financial company.

Securities products and services are offered by Prudential Investment Management Services LLC (PIMS), Three Gateway Center, 14th Floor, Newark, NJ 07102-4077. PIMS is a Prudential Financial company.

Neither CAPTRUST Advisors or Wells Fargo Advisors, LLC are affiliated with Prudential Retirement.

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