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Advantages.

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PLAN SPONSOR EXPERIENCE
- Fiduciary protection
- Highly experienced, proactive client team
- Continuous program review and improvement as industry trends dictate
- Deep ERISA compliance resources
- Quarterly Plan Sponsor webinars and newsletters

PARTICIPANT EXPERIENCE
- Easy to use website, call center and applications
- Education for investment diversification
- Ability to maintain balances in the plan after retirement
- Monthly participant webinars and newsletters
- Information through LinkedIn, Twitter, YouTube and Facebook

INVESTMENTS
- ACEC Retirement Trust fiduciary protection
- Fully compliant 404c platform
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- Easy asset allocation program for participants
- Investment Flexibility with the Premier Plan and SDB

Benefits.

- The benefits and cost savings members enjoy by being in ACEC RT can equal or offset the cost of being an ACEC member.

Cost savings.

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

ACEC RT Fees Analysis

<table>
<thead>
<tr>
<th>Industry Average Plan</th>
<th>Total Bundled Expense</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACEC Retirement Trust</td>
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<tr>
<th>Participant Savings (up to)</th>
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<tr>
<td>25 Participants &amp; $1,250,000 in Assets ²</td>
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</tr>
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</tr>
<tr>
<td>200 Participants &amp; $10,000,000 in Assets ²</td>
</tr>
<tr>
<td>500 Participants &amp; $25,000,000 in Assets ²</td>
</tr>
<tr>
<td>2,000 Participants &amp; $100,000,000 in Assets ²</td>
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In some cases, the savings can exceed the cost of being an ACEC member.

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PB-008-06-ALL-2017
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<td>25 participants &amp; $1,250,000 in Assets</td>
<td>1.54%</td>
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Participants save up to $12,000 per year!

1 Average Investment Expense represents dollar weighted average based on September 30, 2016 assets and Trust expenses from 10/1/2015 - 9/30/2016 (Updated Annually)

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PB-008-06-25-2017
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Advantages.

ACEC Retirement Trust. Our strengths at work for you.

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PLAN SPONSOR BENEFITS
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- High quality administration and recordkeeping
- Proactive plan design
- Minimize the need for in-house counsel or independent investment review
- Decrease the number of in-house retirement committee meetings as most of the fiduciary responsibilities are being handled by the ACEC Retirement Trust

PARTICIPANT BENEFITS
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- Lower investment fees
- Saving on administrative fees

Cost savings.

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

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<tr>
<td>Industry Average Plan</td>
<td>1.43%</td>
</tr>
</tbody>
</table>

50 participants & $2,500,000 in Assets

Participants save up to $21,250 per year!

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PB-008-06-50-2017
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Advantages.

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Industry Average Plan

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<tr>
<th></th>
<th>Total Bundled Expense</th>
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<tbody>
<tr>
<td>100 participants &amp; $5,000,000 in Assets</td>
<td>1.28%</td>
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</tbody>
</table>

Participants save up to $35,000 per year!

PLAN SPONSOR EXPERIENCE
- Fiduciary protection
- Highly experienced, proactive client team
- Continuous program review and improvement as industry trends dictate
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- Quarterly Plan Sponsor webinars and newsletters

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- Ability to maintain balances in the plan after retirement
- Monthly participant webinars and newsletters
- Information through LinkedIn, Twitter, YouTube and Facebook

INVESTMENTS
- ACEC Retirement Trust fiduciary protection
- Fully compliant 401(k) platform
- Ongoing investment monitoring and consulting
- Easy asset allocation program for participants
- Investment Flexibility with the Premier Plan and SDB

Benefits.

The benefits and cost savings members enjoy by being in ACEC RT can equal or offset the cost of being an ACEC member.

Cost savings.

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

ACEC Retirement Trust Fees Analysis

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<tr>
<td>Industry Average Plan</td>
<td>1.14%</td>
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</tbody>
</table>

200 participants & $10,000,000 in Assets

Participants save up to $56,000 per year!

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PB-008-06-201-2017
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Advantages.

_PATH awaiting. Our strengths at work for you.

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

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<tbody>
<tr>
<td>ACEC Retirement Trust 1</td>
</tr>
<tr>
<td>Industry Average Plan</td>
</tr>
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</table>

Participants save up to $117,500 per year!

PLAN SPONSOR BENEFITS

• Expanded fiduciary protection within the guidelines of ERISA
• High quality administration and recordkeeping
• Proactive plan design
• Minimize the need for in-house counsel or independent investment review
• Decrease the number of in-house retirement committee meetings as most of the fiduciary responsibilities are being handled by the ACEC Retirement Trust

PARTICIPANT BENEFITS

• Ongoing education
• Lower investment fees
• Saving on administrative fees

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

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• Quarterly review and reporting

PLAN SPONSOR EXPERIENCE

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• Highly experienced, proactive client team
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PARTICIPANT EXPERIENCE

• Easy to use website, call center and applications
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INVESTMENTS

• ACEC Retirement Trust fiduciary protection
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1 Average Investment Expense represents dollar weighted average based on September 30, 2016 assets and Trust expenses from 10/1/2015 - 9/30/2016 (Updated Annually)
2 Based on industry averages. 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.

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PB-008-06-500-2017
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<tbody>
<tr>
<td>0.52%</td>
<td>0.87%</td>
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Participants save up to $290,000 per year!

PLAN SPONSOR BENEFITS

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PARTICIPANT BENEFITS

- Ongoing education
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PB-008-06-2000-2017
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<td>$12,000</td>
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