

ACEC RETIREMENT TRUST



The Key to Your Financial Future

Benefits to Plan Sponsors



The ACEC Retirement Trust oversees a program that provides retirement plans for participating ACEC member firms.

- The program's recordkeeper, Prudential Retirement, offers full service 401(k), Profit Sharing, Money Purchase, and Defined Benefit plans with **discounted fee schedules** to all member firms.
- The ACEC Trustees and their consultant, RBC Dain Rauscher, select a menu of **investment options that are comprehensive and are reviewed regularly**
- A dedicated service team at Wachovia Securities delivers **local support and education** to plan sponsors and employees



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Structure of the ACEC Retirement Trust



ACEC National Level

The American Council of Engineering Companies (ACEC) is the voice of America's engineering industry. More than 5,500 firms throughout the country are member firms.

ACEC Retirement Trust

The ACEC Trusts are "arm's-length" entities separate from ACEC, that provide administration & oversight for ACEC's Trust Programs.

Board of Trustees

The Trustees have created partnerships with reputable administrators & investment professionals that offer valuable services at competitive prices.

Prudential Retirement

Prudential Retirement provides recordkeeping services and offers a dedicated service team to deliver individualized attention to your plan and your participants.

Wachovia Securities

A team of financial professionals are available to conduct enrollment & education meetings with your participants and meet with you to address your needs as a Plan Sponsor.

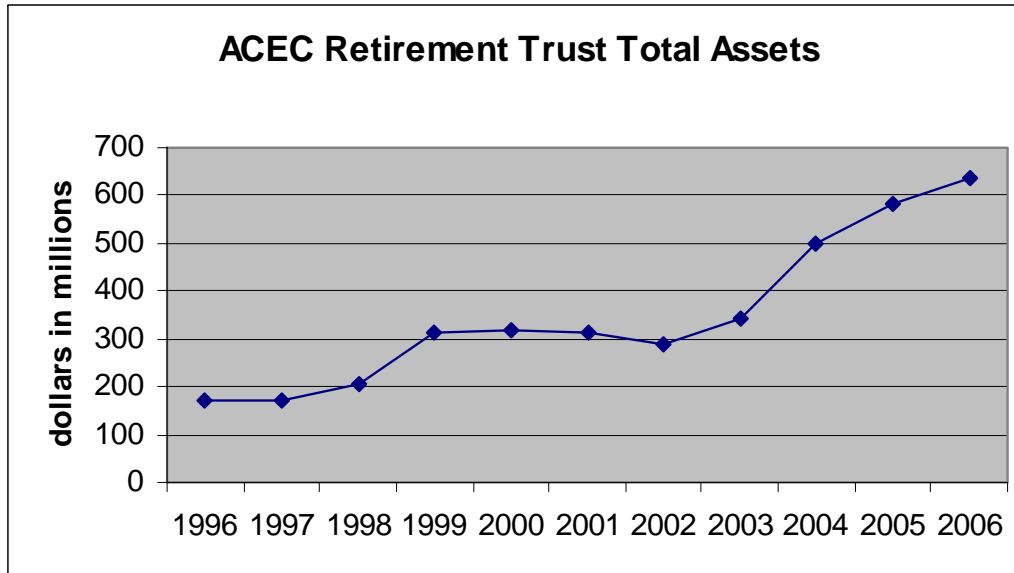
RBC Dain Rauscher

A team of financial analysts conduct an independent review of the investment options offered by the trust & prepare a quarterly investment report that is shared with Plan Sponsors.



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Growth of Trust Assets



In 1996, 120 firms - serving 5,500 employees participated in the ACEC Retirement Trust. Assets were about \$120 million.

Today, over 270 firms - serving 12,000 employees are participating and enjoying the benefits of the ACEC Retirement Trust.

Total trust assets as of 9/30/06 \$638 million

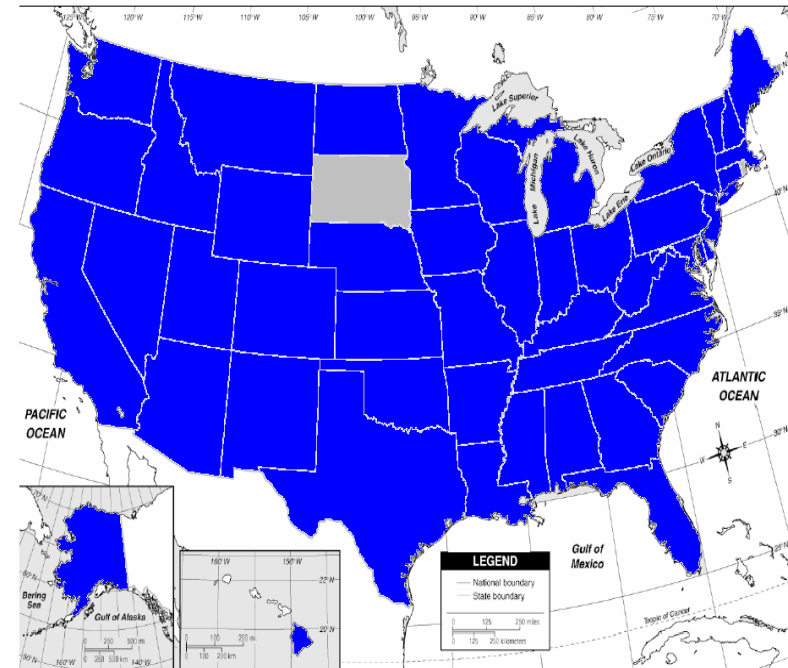
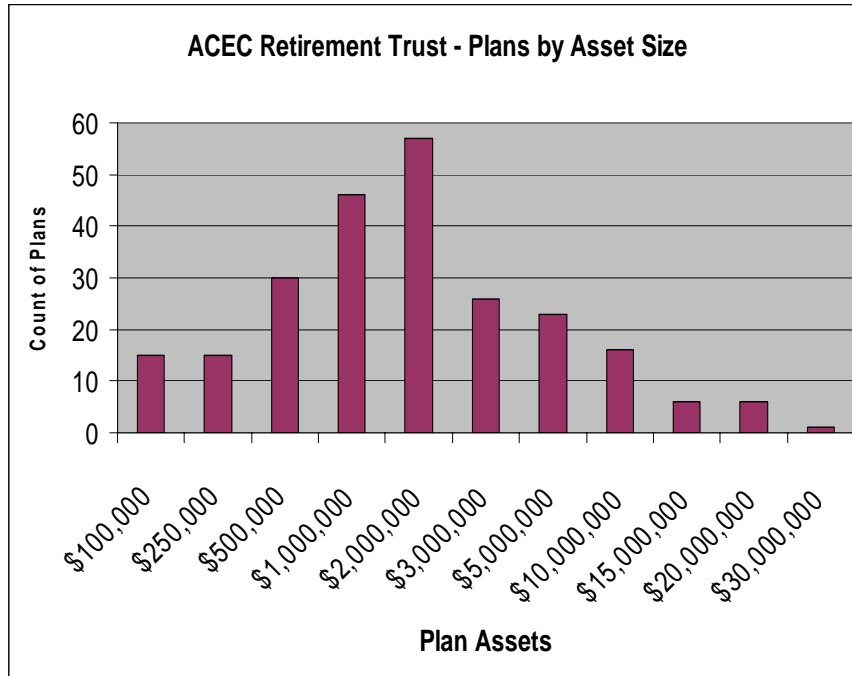


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Participating Firms



Firms of all sizes from all across the United States participate in the ACEC Retirement Trust
(the average plan has assets of \$2.3m and 50 participants)



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Plan Sponsor & Participant Tools



- Plan Sponsors & Participants have 24/7 access to account information via Prudential's Websites.
- Plan Sponsors are informed of legislation impacting the retirement industry via Prudential's *Pension Analyst* newsletters.
- Plans have the option to offer their participants paperless transaction processing and approval.
- Targeted participant education materials available to all plans at no additional cost.
- Real time plan level reports available to Plan Sponsor, and on-line quarterly statements available to participants.



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Cost Benefit to Participating Firms



Service	Standard Cost per Plan	Costs to plans participating in Trust
Signature Ready 5500 Preparation	\$1,000	Included
Annual & Intermin Non-Discrimination Testing	\$500	Included
Plan Document Services	\$350 / amendment	Included
Trustees services	\$500	Included
Participant Enrollment & Education Meetings	\$1250 / day	Included
Withdrawal / Distribution fee	\$35/event	Included

Note: Billable expenses are nominal annual ACEC Trustee and administration fees based on number of participants.



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I. Cost Savings

The ACEC Retirement Trust saves the average plan .30 basis points or .3% on asset fees.

\$2 million plan saves \$6,000

\$5 million plan saves \$15,000

II. Fiduciary Protection

The Trust employs an independent consultant to assist in monitoring and selecting investments. The consultant signs on as a fiduciary, offering assistance in addressing the top fiduciary challenges facing plan sponsors.



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III. Open Investment Architecture

All investments are available to the Trust, not just proprietary funds offered by Prudential.

IV. Open Book Accounting

The Trust analyzes fees and revenue and negotiates on your behalf for cost savings.

V. Top quality service for plan sponsors and participants.



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