

THERE'S STRENGTH IN NUMBERS.



Members of the ACEC Retirement Trust can take advantage of management costs that are many times lower than other retirement plan options. The Trust has a proven track record of low rates, expense ratios and management costs. Below is an example of the average investment and plan expenses. See what the collective purchasing power of the ACEC Retirement Trust could mean for you.

Average 401(k) Plan Analysis <i>as of 6/30/2011</i>	Average Investment Expense
ACEC Retirement Trust	0.77%
ACEC Retirement Trust (new firms)	0.78%
Average Plan - 25 Participants and \$1,250,000 in Assets	1.43%
Average Plan - 50 Participants and \$2,500,000 in Assets	1.40%
Average Plan - 100 Participants and \$5,000,000 in Assets	1.26%
Average Plan - 200 Participants and \$10,000,00 in Assets	1.19%

Asset Range	ACEC Average Plan Expenses <i>as of 12/31/2010</i>
\$0 - \$1 Million	0.82%
\$1 Million - \$5 Million	0.83%
\$5 Million - \$10 Million	0.82%
\$10 Million and Above	0.78%

To learn more about the benefits of the ACEC Retirement Trust, log onto our website at www.acecrt.com or contact our educational consultant to the trust, Nancy Barrette at Wells Fargo Advisors, LLC at 1-800-521-9463 or via e-mail at nancy.barrette@wellsfargoadvisors.com.

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PUT THE POWER OF ACEC RETIREMENT TRUST TO WORK FOR YOU.