Why you should belong to the ACEC Retirement Trust.

Advantages.

- Created for the purpose of bundling multiple unaffiliated firms to provide:
  - Greater fiduciary protection for individual plans
  - Cost effective administrative and recordkeeping
  - High-grade investments at fees unavailable to individual firms
  - Superior participant education resources
  - Quarterly review and reporting

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
- 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 RT Fees Analysis

<table>
<thead>
<tr>
<th>ACEC Retirement Trust</th>
<th>Total Bundled Expense</th>
</tr>
</thead>
<tbody>
<tr>
<td>PLAN SPONSOR BENEFITS</td>
<td>0.52%</td>
</tr>
<tr>
<td>Industry Average Plan</td>
<td></td>
</tr>
<tr>
<td>25 Participants &amp; $1,250,000 in Assets</td>
<td>$12,000</td>
</tr>
<tr>
<td>50 Participants &amp; $2,500,000 in Assets</td>
<td>$21,250</td>
</tr>
<tr>
<td>100 Participants &amp; $5,000,000 in Assets</td>
<td>$35,000</td>
</tr>
<tr>
<td>200 Participants &amp; $10,000,000 in Assets</td>
<td>$56,000</td>
</tr>
<tr>
<td>500 Participants &amp; $25,000,000 in Assets</td>
<td>$117,500</td>
</tr>
<tr>
<td>2,000 Participants &amp; $100,000,000 in Assets</td>
<td>$290,000</td>
</tr>
</tbody>
</table>

In some cases, the savings can exceed the cost of being an ACEC member.

For more information, contact Bruce McFarland, Executive Director ACEC RT at (248) 535,3300 email, bruce.mcfarland@acecrt.com or visit our website, www.acecrt.com

© 2017 ACECRT all rights reserved

Portions of this communication were created by and are being provided at the request of ACEC Retirement Trust. Neither Great-West Life & Annuity Insurance Company nor any of its subsidiaries have reviewed this content for legal accuracy.
Why you should belong to the ACEC Retirement Trust.

Advantages.

- Created for the purpose of bundling multiple unaffiliated firms to provide:
  - Greater fiduciary protection for individual plans
  - Cost effective administrative and recordkeeping
  - High-grade investments at fees unavailable to individual firms
  - Superior participant education resources
  - Quarterly review and reporting

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
- 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 RT Fees Analysis

<table>
<thead>
<tr>
<th></th>
<th>Total Bundled Expense</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ACEC Retirement Trust</strong></td>
<td>0.52%</td>
</tr>
<tr>
<td>Industry Average Plan</td>
<td></td>
</tr>
<tr>
<td>25 participants &amp; $1,250,000 in Assets</td>
<td>1.54%</td>
</tr>
</tbody>
</table>

Participants save up to $12,000 per year!

ACEC Retirement Trust

A retirement plan for engineers… by engineers.

For more information, contact Bruce McFarland, Executive Director ACEC RT at (248) 535,3300 email, bruce.mcfarland@acecrt.com or visit our website, www.acecrt.com

©2017 ACEC RT. All rights reserved.

Portions of this communication were created by and are being provided at the request of ACEC Retirement Trust. Neither Great-West Life & Annuity Insurance Company nor any of its subsidiaries have reviewed this content for legal accuracy.

PB-008-06-25-2017

---

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. 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.
Why you should belong to the ACEC Retirement Trust.

Advantages.

- Created for the purpose of bundling multiple unaffiliated firms to provide:
  - Greater fiduciary protection for individual plans
  - Cost effective administrative and recordkeeping
  - High-grade investments at fees unavailable to individual firms
  - Superior participant education resources
  - Quarterly review and reporting

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
- 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 RT Fees Analysis

<table>
<thead>
<tr>
<th></th>
<th>Total Bundled Expense</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACEC Retirement Trust</td>
<td>0.52%</td>
</tr>
<tr>
<td>Industry Average Plan</td>
<td>1.43%</td>
</tr>
</tbody>
</table>

Participants save up to $21,250 per year!

ACEC Retirement Trust

A retirement plan for engineers… by engineers.

For more information, contact Bruce McFarland, Executive Director ACEC RT at (248) 535,3300 email, bruce.mcfarland@acecrt.com or visit our website, www.acecrt.com

©2017 ACEC RT. all rights reserved

Portions of this communication were created by and are being provided at the request of ACEC Retirement Trust. Neither Great-West Life & Annuity Insurance Company nor any of its subsidiaries have reviewed this content for legal accuracy.

PB-008-06-50-2017

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.
Why you should belong to the ACEC Retirement Trust.

Advantages.

- Created for the purpose of bundling multiple unaffiliated firms to provide:
  - Greater fiduciary protection for individual plans
  - Cost effective administrative and recordkeeping
  - High-grade investments at fees unavailable to individual firms
  - Superior participant education resources
  - Quarterly review and reporting

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
- 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 RT Fees Analysis

<table>
<thead>
<tr>
<th></th>
<th>Total Bundled Expense</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACEC Retirement Trust 1</td>
<td>0.52%</td>
</tr>
<tr>
<td>Industry Average Plan</td>
<td>1.28%</td>
</tr>
</tbody>
</table>

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

Participants save up to $35,000 per year!
Why you should belong to the ACEC Retirement Trust.

Advantages.

ACEC Retirement Trust.
Our strengths at work for you.

- Created for the purpose of bundling multiple unaffiliated firms to provide:
  - Greater fiduciary protection for individual plans
  - Cost effective administrative and recordkeeping
  - High-grade investments at fees unavailable to individual firms
  - Superior participant education resources
  - Quarterly review and reporting

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
- 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 RT Fees Analysis

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Total Bundled Expense</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACEC Retirement Trust</td>
<td>0.52%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Industry Average Plan</th>
<th>Total Bundled Expense</th>
</tr>
</thead>
<tbody>
<tr>
<td>200 participants &amp; $10,000,000 in Assets</td>
<td>1.14%</td>
</tr>
</tbody>
</table>

Participants save up to $56,000 per year!

ACEC Retirement Trust.

A retirement plan for engineers...by engineers.

For more information, contact Bruce McFarland, Executive Director ACEC RT at (248) 535,3300 email, bruce.mcfarland@acecrt.com or visit our website, www.acecrt.com

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.

Portions of this communication were created by and are being provided at the request of ACEC Retirement Trust. Neither Great-West Life & Annuity Insurance Company nor any of its subsidiaries have reviewed this content for legal accuracy.

PB-008-06-200-2017
Why you should belong to the ACEC Retirement Trust.

Advantages.

- Created for the purpose of bundling multiple unaffiliated firms to provide:
  - Greater fiduciary protection for individual plans
  - Cost effective administrative and recordkeeping
  - High-grade investments at fees unavailable to individual firms
  - Superior participant education resources
  - Quarterly review and reporting

ACEC Retirement Trust:
Our strengths at work for you.

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>Total Bundled Expense</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACEC Retirement Trust</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Bundled Expense</th>
</tr>
</thead>
<tbody>
<tr>
<td>Industry Average Plan</td>
</tr>
</tbody>
</table>

Participants save up to $117,500 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)
2 Based on industry averages

For more information, contact Bruce McFarland, Executive Director ACEC RT at (248) 535-3300 email, bruce.mcfarland@acecrt.com or visit our website, www.acecrt.com

©2017 ACEC RT. All rights reserved.

Portions of this communication were created by and are being provided at the request of ACEC Retirement Trust. Neither Great-West Life & Annuity Insurance Company nor any of its subsidiaries have reviewed this content for legal accuracy.

PB-008-06-500-2017
Why you should belong to the ACEC Retirement Trust.

Advantages.

- ACEC Retirement Trust. Our strengths at work for you.
  - Created for the purpose of bundling multiple unaffiliated firms to provide:
    - Greater fiduciary protection for individual plans
    - Cost effective administrative and recordkeeping
    - High-grade investments at fees unavailable to individual firms
    - Superior participant education resources
    - Quarterly review and reporting

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
- 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 RT Fees Analysis

<table>
<thead>
<tr>
<th></th>
<th>Total Bundled Expense</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACEC Retirement Trust</td>
<td>0.52%</td>
</tr>
<tr>
<td>Industry Average Plan</td>
<td>0.87%</td>
</tr>
</tbody>
</table>

Participants save up to $290,000 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.

A retirement plan for engineers…by engineers.

For more information, contact Bruce McFarland, Executive Director ACEC RT at (248) 535-3300 email, bruce.mcfarland@acecrt.com or visit our website, www.acecrt.com

©2017 ACEC RT. All rights reserved

Portions of this communication were created by and are being provided at the request of ACEC Retirement Trust. Neither Great-West Life & Annuity Insurance Company nor any of its subsidiaries have reviewed this content for legal accuracy.

PB-008-06-2000-2017

---

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.
Why you should belong to the ACEC Retirement Trust.

Advantages.

» ACEC Retirement Trust. Our strengths at work for you.

- Created for the purpose of bundling multiple unaffiliated firms to provide:
  - Greater fiduciary protection for individual plans
  - Cost effective administrative and recordkeeping
  - High-grade investments at fees unavailable to individual firms
  - Superior participant education resources
  - Quarterly review and reporting

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 ■ 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 RT Fees Analysis

<table>
<thead>
<tr>
<th>Industry Average Plan</th>
<th>Total Bundled Expense</th>
<th>Participant Savings (up to)</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACEC Retirement Trust</td>
<td>0.52%</td>
<td></td>
</tr>
<tr>
<td>25 participants &amp; $1,250,000 in Assets</td>
<td>1.54%</td>
<td>$12,000</td>
</tr>
<tr>
<td>50 participants &amp; $2,500,000 in Assets</td>
<td>1.43%</td>
<td>$21,250</td>
</tr>
<tr>
<td>100 participants &amp; $5,000,000 in Assets</td>
<td>1.28%</td>
<td>$35,000</td>
</tr>
<tr>
<td>200 participants &amp; $10,000,000 in Assets</td>
<td>1.14%</td>
<td>$56,000</td>
</tr>
</tbody>
</table>

In some cases, the savings can exceed the cost of being an ACEC member.

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

For more information, contact Bruce McFarland, Executive Director ACEC RT at (248) 535,3300 email, bruce.mcfarland@acecrt.com or visit our website, www.acecrt.com

© 2017 ACEC RT. all rights reserved

Portions of this communication were created by and are being provided at the request of ACEC Retirement Trust. Neither Great-West Life & Annuity Insurance Company nor any of its subsidiaries have reviewed this content for legal accuracy.

PB-008-25-200-2017