



How Can One Simple Move Today Help Your Employees Enjoy a Better Tomorrow?

One easy way to help your employees get on the road to a more sound financial future is by offering them a 401(k) defined contribution plan. But if you've hesitated because you're concerned about the fiduciary responsibilities—or feel you'd need help with enrollment—the ACEC Retirement Trust has what you need.

As a participating employer in the ACEC Retirement Trust, you have access to the following:

- **Fiduciary support**—Prudential Retirement® is the recordkeeper for the ACEC Retirement Trust and has the experience and expertise to help you meet your fiduciary responsibilities as a plan sponsor. ACEC Retirement Trust offers fiduciary assistance by selecting the plan investment options.
- **Comprehensive advisory services**—The ACEC Retirement Trust, together with Prudential Retirement, can provide you with the tools and services you need to help ensure that the plan you adopt is well designed, cost effective, financially sound and compliant with applicable laws.

- **Automatic enrollment**—When you offer a plan that participates in the ACEC Retirement Trust, the automatic enrollment feature enables you to enroll all your eligible employees without requiring them to actively enroll.

Don't your employees deserve a more financially secure future? With a 401(k) defined contribution plan that participates in the ACEC Retirement Trust, you can help them get on the right path. If your firm is already participating in the ACEC Retirement Trust, simply contact your representative for assistance.

Do you need to join the ACEC Retirement Trust?

Contact Nancy Barrette at (800) 521-9463 or via e-mail at nancy.barrette@wachoviasec.com for information on how your firm can join.

Act today—to help your employees prepare for a better tomorrow.



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. Prudential Retirement, Prudential Financial, PRU, Prudential and the Rock logo are registered service marks of The Prudential Insurance Company of America, Newark, NJ and its affiliates. Prudential Retirement is a Prudential Financial business.

Indirectly through subsidiaries, Prudential Financial Inc. owns 38% and Wachovia Corporation owns 62% of Wachovia Securities LLC. Nancy Barrette is a Financial Advisor for Wachovia Securities LLC, 1 New York Plaza, New York, NY 10292.