



AMERICAN COUNCIL OF ENGINEERING COMPANIES

ACEC's Trust Programs are designed to enhance your membership investment by helping to control your firm's costs. Programs are available for business insurance, life/health insurance, and retirement plans. The ACEC Trusts have created partnerships with reputable administrators and plan providers that offer valuable services with quality and competitive prices. In addition to providing business savings, these programs make for an attractive employee retention program in which individual employees benefit from your ACEC purchasing power. *For more information, please visit www.acec.org/trusts or call 202.347.7474.*



The ACEC Business Insurance Trust (BIT) oversees a program that provides business and professional liability insurance coverage for participating ACEC member firms. The program offers policyholders ACEC-exclusive tailored coverage along with broad policy terms and conditions.

Program coverage includes automobile liability and physical damage; workers' compensation; and the "Spectrum" package policy affording protection for buildings, business personal property, money and securities, business liability, equipment breakdown, drones, cyber security, computers and media. Catastrophe liability protection is available through umbrella coverage.

The business insurance plan underwriter is The Hartford. The plan administrator is Greyling, a division of EPIC.

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The mission of ACEC Life/Health Trust (Trust) is "to provide healthcare benefit solutions and services to support the business objectives of ACEC member firms and the health and wellbeing of the firms' employees and families." Since 1965, the Trust has dedicated their efforts to supporting the health, vision, dental, life and disability insurance needs of engineering firms across the country. They do this by partnering with top leaders in the health insurance and health benefits industry to deliver unmatched value in health insurance coverage to ACEC member firms.

Member firms are backed by the group purchasing power of more than 1,600 firms and 90,000 participants. The Trust holds over two times the industry standard for financial reserves in excess over anticipated claims. And, their financial strength equates to long-term rate stability and an enhanced value proposition for every member firm they serve.

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The ACEC Retirement Trust is of a size that allows any size firm to have enormous buying power. The Trust was originally formed in 1973 for the purpose of bundling multiple unaffiliated firms to provide:

- Greater fiduciary protection for individual plans
- Cost effective administration and recordkeeping
- Quality, low-cost investments typically unavailable to individual firms
- Innovative participant education resources
- More frequent and detailed review and reporting without tying up your internal resources

Attract and retain talent. Harness the right expertise while you stay focused on engineering. Leverage economies of scale. Reduce fiduciary risk. Gain a competitive advantage with a best-in-class retirement plan you can't get from any source but the ACEC Retirement Trust.

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