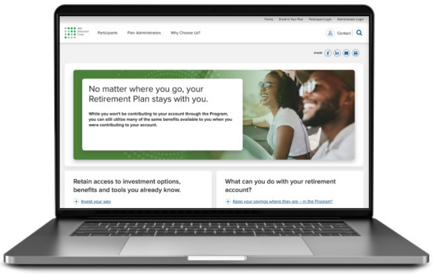
No matter where your journey takes you, your Retirement Plan stays with you.

While you will no longer be contributing to your Retirement Plan account in the **ABA Retirement Funds Program** ("Program"), you can still draw upon many of the Plan's same benefits.

If your vested balance[1] in your Program account[2] is more than $7,000, you are eligible to maintain an account with the Program and continue to enjoy the options, benefits and tools you're already familiar with.

- **Invest your way**
- **Investment advice**[3]
- **Personal Choice Retirement Account®**[4]
- **Investor education**

To learn more about your options and the Program's tools, visit **abaretirement.com/KeepYourSavings**.



You can also call and speak with a Financial Professional[5] at no cost at **844.253.8692**, available Monday through Friday 8 a.m. - 8 p.m. ET.

In your personalized session, you can:

- Discuss topics from buying a home to saving for college, as well as income and healthcare planning for retirement.
- Discover effective ways to identify your top financial priorities.
- Clarify your goals and map out a clear course of action to achieve them.
- Determine if you want to establish an ongoing relationship with the Financial Professional or create a (fee-for-service) holistic or targeted financial plan.

Are you starting a new firm?

If you are considering having a retirement plan for your new firm, call **800.826.8901** to speak with a representative. We can establish a plan for firms with as few as one participant! We will be happy to help you understand your options and design a plan that is tailored to fit the needs of your new firm.

Built by **LAWYERS**, Powered by **PROS**®

ABA Retirement Funds

800.348.2272

abaretirement.com

[1] *You are vested in your retirement account if you met your employer's requirements and you have an established right to the balance.*

[2] *This information only applies to those plans that have adopted the ABA Retirement Funds Basic Plan Document. If your plan is on another provider's document, please refer to your employer for information.*

[3] ***Advisory Services provided by Voya Retirement Advisors, LLC ("VRA").** For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and your plan's Fact Sheet. These documents may be viewed online through the Program's web site at www.abaretirement.com after logging in.*

[4] *Schwab Personal Choice Retirement Account ("PCRA") is offered through Charles Schwab & Co., Inc. (Member SIPC), the registered broker/dealer, which also provides other brokerage and custody services to its customers.*

[5] *Financial Professionals are Investment Advisor Representatives and Registered Representatives of, and offer securities and investment advisory services through, Voya Financial Advisors ("VFA"), Inc. (Member SIPC).*

Please read the Program Annual Disclosure Document (April 2026) carefully before investing. This Disclosure Document contains important information about the Program and investment options. For email inquiries, contact us at: contactus@abaretirement.com.

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