

Personalized Investment Advice

Through your retirement plan in the ABA Retirement Funds Program (“Program”), you can get savings and investment advice tailored to your personal situation. The Program works with Voya Retirement Advisors (“VRA”) to offer **Personalized, Professional & Objective Investment Advice**. Here are the two Advisory Services options at-a-glance.

	ONLINE ADVICE	**PROFESSIONAL MANAGEMENT**
	This no-cost interactive tool is a web-based service for the investor seeking advice to help make his or her own decisions.	**This fee-based service is designed for the investor who would rather have investment professionals manage his/her retirement savings plan account on an ongoing basis.**
Access	Get virtual 24/7 access to retirement and investment advice after you sign into your account at **abaretirement.com**.	VRA Investment Advisor Representatives are available by phone, **800.348.2272**, 8:00 a.m. to 8:00 p.m. ET, Monday through Friday, excluding stock market holidays.
Getting Advice	Go through the steps on the ***Your Plan*** tab and see your forecast of annual income in retirement and how even small changes impact your number.	Your VRA Investment Advisor Representative works with you to review your retirement savings and investments, walks you through a personal assessment and determine the best investments for you. Also, get help when markets change, or when life events affect your retirement savings goals.
Making Changes	Receive step-by-step instructions to execute your advice.	Investment professionals automatically make changes to your retirement account as needed.
Ongoing Advice	Access Online Advice periodically to continue to refine your strategy and view any updates to advice.	Your account is reviewed every 30 days and your investments are automatically adjusted as necessary to help keep you on track to meet your retirement goals. You get quarterly account updates. You should check in with a VRA Investment Advisor Representative as your financial situation changes.
Expense	No additional cost.	Free initial consultation. Monthly fee if you decide to have a professional manage your account. Balance — Annually — Monthly Amount Per $10,000 Up to $100,000 — 0.35% — $2.92 Between $100,000 and $250,000 — 0.30% — $2.50 Over $250,000 — 0.20% — $2.09
Progress Reports/ Forecast Alerts	Quarterly reports keep you informed about your monthly retirement income forecast.*	
Ability to Add Accounts	Your Retirement Account forecast, can factor in other accounts such as a previous employer’s plan, an IRA, your spouse’s retirement account, and other taxable or non-taxable investments. *Advice will only be given on your Program account using the Program’s investment options (excluding the Schwab Personal Choice Retirement Account).*	

Depending on which service you select, VRA can provide you with easy-to-use tools designed to help make sure you stay on track with your retirement savings goals.

ABA Retirement Funds

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

800.348.2272
abaretirement.com

***IMPORTANT:** Forecasts, projected outcomes or other information generated regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. In addition, results may vary each time a forecast is generated for you.

Advisory Services provided by Voya Retirement Advisors, LLC ("VRA"). VRA is a member of the Voya Financial ("Voya") family of companies. For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and the ABA Retirement Funds Program's ("Program's") Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through the Program's web site at www.abaretirement.com after logging in. You may also request these from a VRA Investment Advisor Representative by calling the Program's information line at 800.348.2272. Financial Engines Advisors L.L.C. ("FEA") acts as a sub advisor for VRA. FEA is a federally registered investment advisor. Neither VRA nor FEA provides tax or legal advice. If you need tax advice, consult your accountant, or if you need legal advice, consult your lawyer. Future results are not guaranteed by VRA, FEA or any other party and past performance is no guarantee of future results. Edelman Financial Engines® is a registered trademark of Edelman Financial Engines, LLC. All other marks are the exclusive property of their respective owners. FEA and Edelman Financial Engines, LLC are not members of the Voya family of companies. ©2025 Edelman Financial Engines, LLC. Used with permission.

Please read the Program Annual Disclosure Document (April 2025) carefully before investing. This Disclosure Document contains important information about the Program and investment options. For email inquiries, contact us at: contactus@abaretirement.com and include your 6-digit plan number.

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. 2025 Charles Schwab & Co., Inc., (Member SIPC). All rights reserved.

Registered representative of Voya Financial Partners, LLC (Member SIPC). The ABA Retirement Funds Program, the Voya family of companies, Mercer Trust Company, and Charles Schwab & Co., Inc., are all separate, unaffiliated companies and not responsible for one another's products and services.