

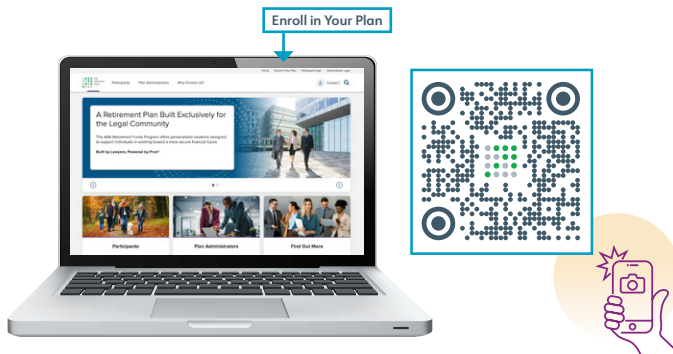
There Are Times In Life When More Is Better.

Retirement is one of them.

Are you taking advantage of your firm's 401(k) plan? Your 401(k) plan is a powerful benefit that's available to help you reach your goals for retirement. It's never too early to start saving in your employer's plan.

Enroll Online Today!

It's time to enroll in your retirement plan and start taking advantage of the great features the ABA Retirement Funds Program ("Program") offers. Visit abaretirement.com and click **Enroll in Your Plan**. Or access your account directly by scanning this QR code with your phone camera or QR code app.

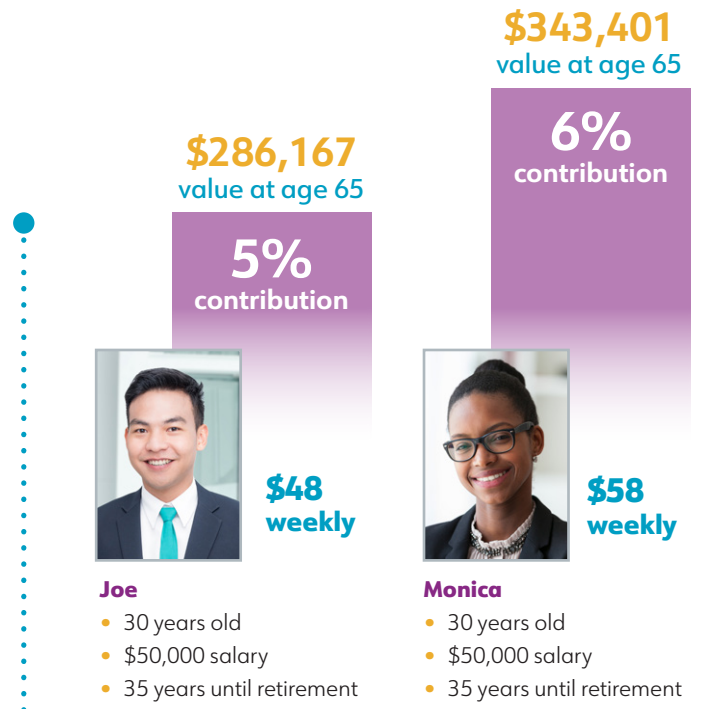


ABA
Retirement
Funds

Systematic investing does not ensure a profit nor guarantee against loss. You should consider your financial ability to continue investing consistently in up as well as down markets. 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 and include your 6-digit plan number.

Securities offered through Voya Financial Partners, LLC (member SIPC).

Voya Financial Partners is a member of the Voya family of companies ("Voya"). Voya and the ABA Retirement Funds are separate, unaffiliated entities, and not responsible for one another's products and services.



A slightly higher savings rate can really make a difference!

Increasing your contribution rate today may help you accumulate more retirement savings for tomorrow. Increasing your contribution by just 1% or 2% can really pay off in the future.

Assumptions: No starting balance (\$0.00) and a monthly contribution with a 6% annual rate of return, retirement at age 65, no employer contributions or payroll increases over career. These examples are for hypothetical and illustration purposes only and not necessarily indicative of any particular investment. Actual results will depend upon when you start saving, the number of years you invest in retirement savings, the returns of your actual investments, and other factors.

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

Contact the ABA Retirement Funds Program today at **800.348.2272**
abaretirement.com