

Tools & Resources Guide

Different individuals have different needs when it comes to their retirement planning. Your retirement plan in the ABA Retirement Funds Program ("Program") offers a number of tools and optional resources to help you meet your financial goals.

Account Access

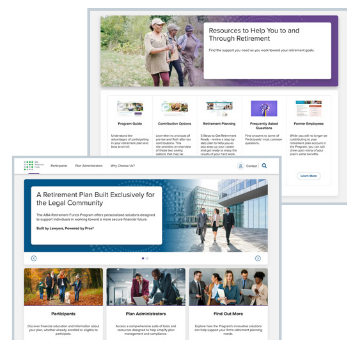
The Program gives you access to view and manage your retirement plan account 24 hours a day via web, mobile or phone.

Program Website: abaretirement.com

Scan this QR code with your smart phone to visit our website.

Through the Program's website, you can learn more about managing your financial priorities. You can access:

- calculators and retirement planning resources,
- administrative forms, and
- webinars,
- much more.



Customer Service Center: 800.348.2272

Customer Service Associates are available Monday – Friday (excluding stock market holidays) from 8 a.m. to 8 p.m. Eastern time. The Interactive Voice Response is available 24 hours a day, seven days a week.

Mobile: Voya Retire

Visit **mobile.voya.com** for more information — or download it directly from your preferred app store. **Keywords: Voya Retire**

* *Available for iPhone® and Android™ devices.*

* *iPhone is a trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google LLC.*

Follow us on Social Media!

ABA Retirement Funds

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

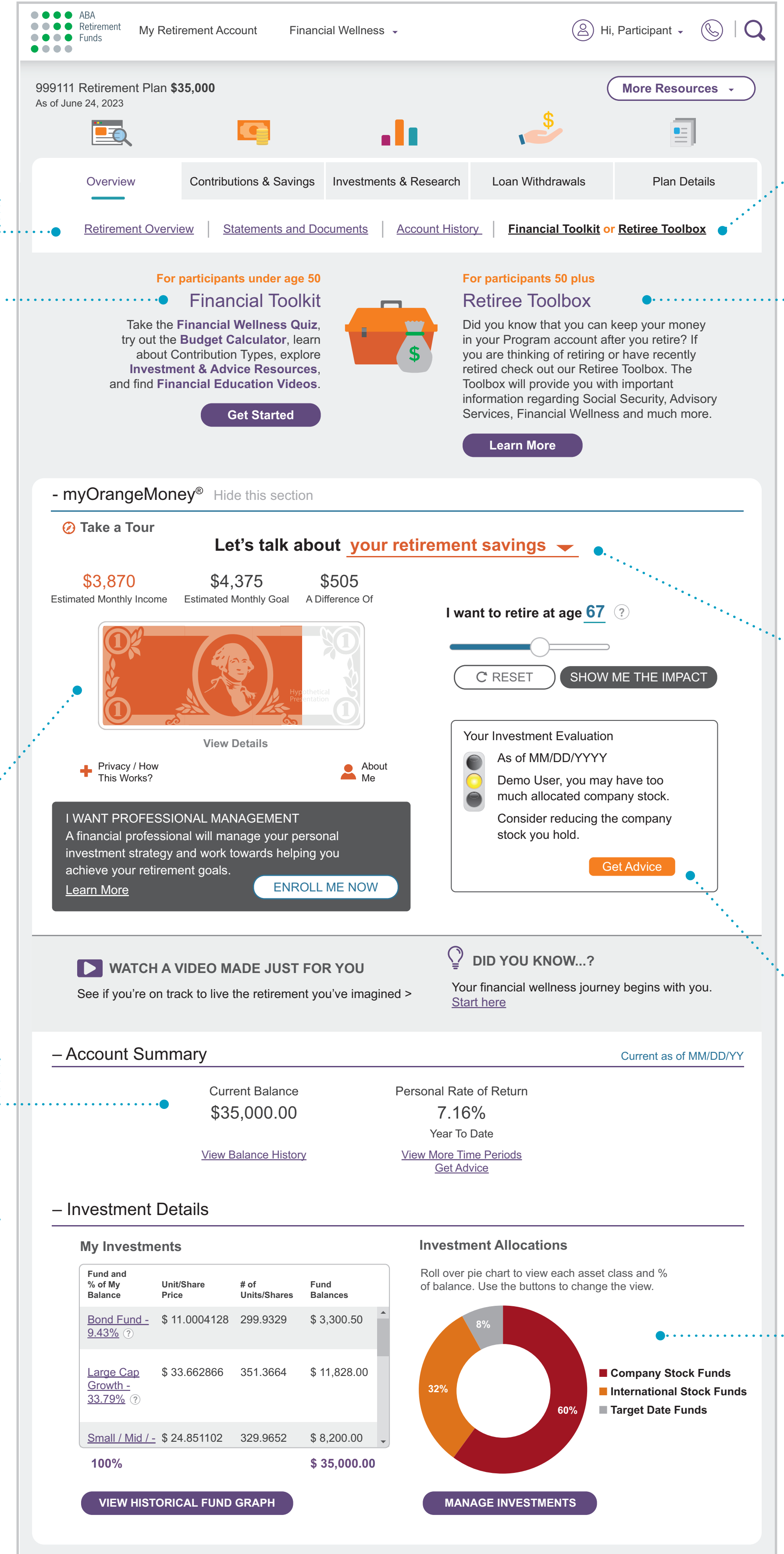
Here is what you see when you click into your retirement account.

Quicklinks
Access your personal account Information.

Financial Toolkit
Participants under age 50 can organize your finances and stay on track by connecting with a budgeting calculator, financial wellness quiz, on-demand videos and more.

myOrangeMoney®
This dollar bill represents the estimated income you'll need each month in retirement and whether you are "on track."

Current Balance
View your current balance and personal rate of return.



Age Specific Tools
Depending on your age, you'll see one of these tools.

Retiree Toolbox
Participants 50 plus can utilize important retirement planning tools and resources, including Social Security guidance.

Additional Options
Add other income and examine retirement healthcare and special needs planning.

Get Advice
Monitor your current retirement savings and investment strategy.

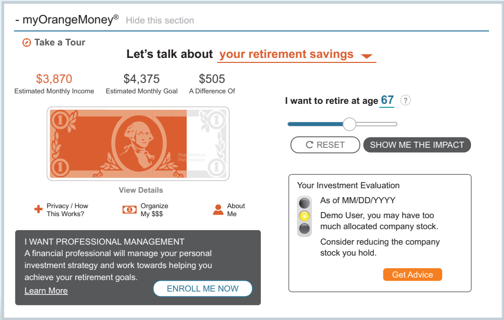
Account Information
See a snapshot view of your investment elections, balance history, and vested balances.[1]

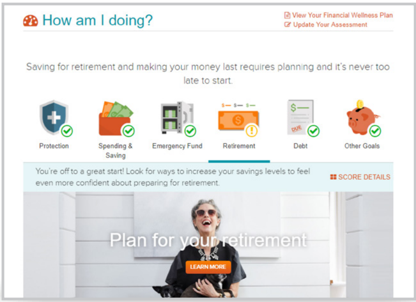
Online Planning Tools

Available after logging in to your retirement account.

myOrangeMoney®[2]

This interactive, educational experience pops up when you log into your account. It's an orange dollar bill that shows you the income you'll likely need in retirement and the estimated progress you've already made toward that goal, based on your current savings balance. You can see how changing your retirement date and contribution level might affect your monthly retirement income.



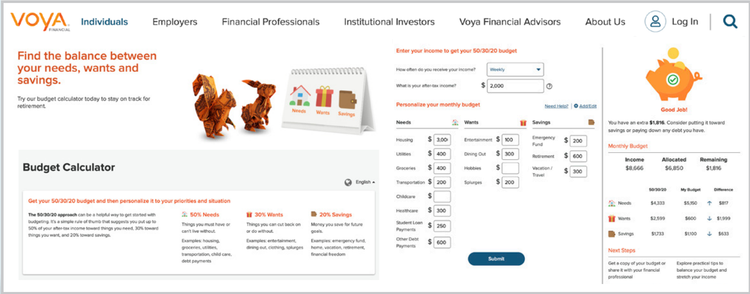


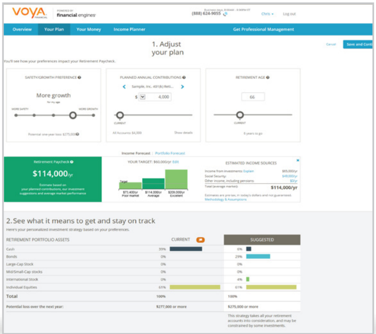
The Financial Wellness Experience

Go to the **Financial Wellness** tab. Take the quiz and see how you are doing with your money matters.

Voya's Interactive Budgeting Calculator

Keep your spending – and your savings – on track using this interactive tool! You can create a personalized budget for your needs, wants, and savings. Find it under the **Tools** section of the Financial Wellness Resource Center within your online account or by visiting voya.com/tool/budget-calculator.





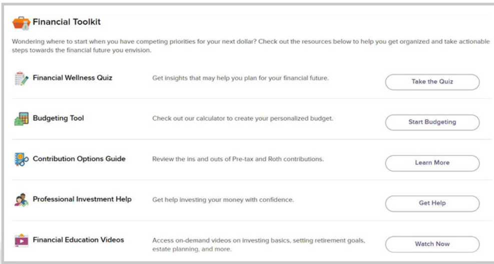
Online Advice[3]

Get personalized investment recommendations at no additional cost that you can implement yourself, at any time, using Online Advice and Financial Guidance tools. This service provides retirement income forecasts and quarterly Retirement Updates. After logging in to your retirement account, click **More Resources > Voya Retirement Advisors** on the upper right hand side of the page.

>> Online Planning Tools Continued on Page 4...

Social Security Guidance

If you're getting close to retirement age, it's important to understand how Social Security factors in so you can maximize your benefits. To access Social Security Guidance, log in to your retirement account, go to **More Resources > Voya Retirement Advisors**. Follow the **You can do the work** path until you land on the **Overview** tab[4], then select the **Income Planner tab**.



Financial Toolkit

If you are under age 50, access the Financial Toolkit to help you organize your finances and stay on track. The toolkit connects you with a budgeting calculator, financial wellness quiz, on-demand videos and more. Click on **Overview > Financial Toolkit** on your retirement plan account homepage.

Retiree Toolbox

If you are 50 plus and not quite sure if you are prepared enough for retirement take a peek at the **Retiree Toolbox**. The toolbox offers a number of resources to help you with some of these important life questions. After logging into your Program account and click on **Overview**, then **Retiree Toolbox**.

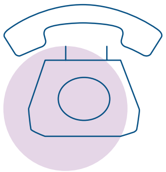
Personalized Financial Advice

Be Ready!

Connect with a Voya Financial Advisors Representative[5] one-on-one to discuss all of your money matters (e.g., managing school debt, preparing for retirement) and receive a free Financial Snapshot[6] prepared just for you.

Assess Your Investment Strategy

Professional Management, offered through Voya Retirement Advisors, can connect you with an Investment Advisor Representative who can give you in-plan investment guidance, and provide you with a Retirement Evaluation.[7] There is an additional fee for this service; it can be canceled at any time.



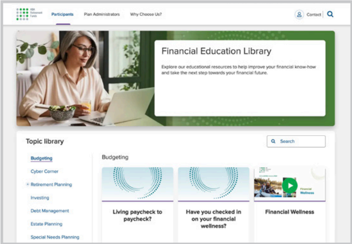
Call **844.253.8692** to speak with someone one-on-one today.

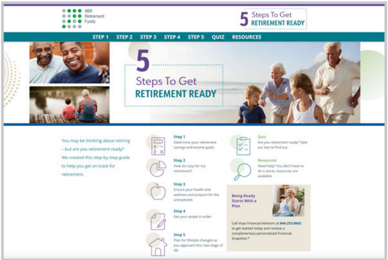
Additional Resources

Financial Education Library

abaretirement.com/financialeducation

Provides quick tips and interesting facts to help you prepare for retirement, reports on various financial planning topics, and provides you with updates on Program enhancements and new tools.





Retirement Planning Guide

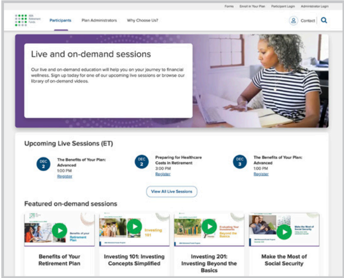
abaretirement.com/retirementplanningguide

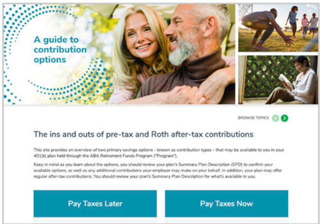
The Retirement Planning Guide, **5 Steps to Get Retirement Ready**, offers a step-by-step plan to help you as you wrap up your career and get ready to enjoy the results of your hard work.

Live and On-demand Training

abaretirement.com/programlearn

Offers 24/7 digital access to digestible financial education videos that may help you make better retirement planning decisions and achieve overall financial wellness.





Contribution Options Guide

abaretirement.com/contributionoptions

Learn the ins and outs of pre-tax and Roth after-tax contributions. This site provides an overview of these two saving options that may be available to you in your 401(k) plan held through the Program.

1 *Please refer to your plan's Summary Plan Description ("SPD") for more information regarding vesting.*

2 ***IMPORTANT:** The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.*

3 *An individual must have a minimum of $5 in their account to be enrolled in Online Advice.*

4 *If you are enrolled in Professional Management, selecting this link will take you right to the Overview tab. Voya Retirement Advisors, LLC Social Security guidance can provide reasonable estimates that are not guarantees of future benefit payments. All estimates are based upon information about you, your stated goals as well as current Social Security laws, rulings and formulas available from the Social Security Administration. Decisions regarding Social Security are highly personal and depend on a number of factors such as your health and family longevity, whether you plan to work in retirement, whether you have other income sources as well as your anticipated future financial needs and obligations.*

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

6 *For more complex situations, your VFA Representative can design a complete financial plan for a fee of up to $1,500. Neither the Financial Snapshot or the full financial plan include investment recommendations for in-plan assets*

7 ***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 website 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, L.L.C. are not members of the Voya family of companies. ©2025 Edelman Financial Engines, LLC. Used with permission.*

***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.*

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

Registered Representative of Voya Financial Partners, LLC (member SIPC).

Voya Financial Partners, Voya Retirement Advisors, and Voya Financial Advisors are members 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.

CN3538740_0426