

# Variety Can Be A Good Thing.

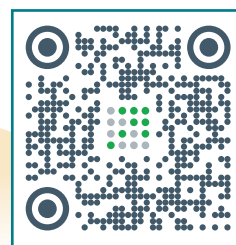
Review your retirement plan account investment strategy today!



## Having diversity in your investment selections can help you manage market ups and downs

Take the time today to determine if your investment strategy supports your retirement goals.

Just log into your account at [abaretirement.com](https://abaretirement.com) and navigate to **Investments & Research > Manage Investments** or scan this QR code with your phone camera or QR code app to access your account directly.



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

[abaretirement.com](https://abaretirement.com) 800.348.2272

Using diversification as part of your investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets. You should consider the investment objectives, risks, charges and expenses of the investment options carefully before investing.

Please read the Annual Disclosure Document (April 2026) carefully before investing. The Annual Disclosure Document contains important information about the Program and investment options. For email inquiries, use: [contactus@abaretirement.com](mailto: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.