



Congratulations!

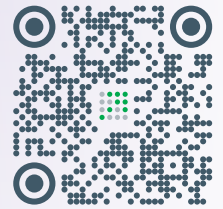
You're eligible to participate in your employer-sponsored retirement plan in the ABA Retirement Funds Program!



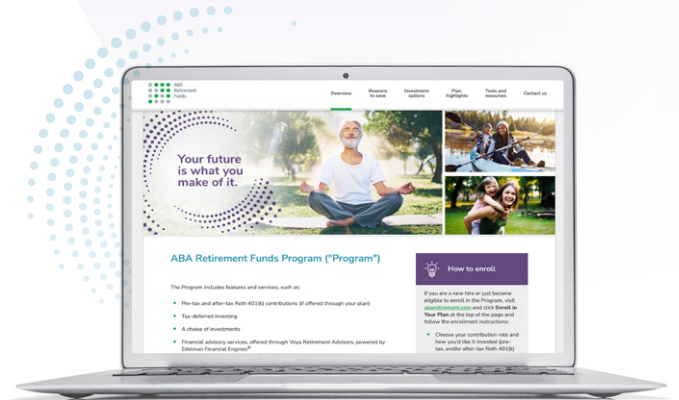
Whether you're new to saving or an experienced investor, your plan offers great features, including:

-  Before-tax savings – lower your taxable income
-  Roth 401(k) after-tax savings – you pay taxes today, but none when you retire*
-  A choice of investments – so you can create a portfolio that's right for you
-  24/7 account access – through the web, phone, and Voya Retire mobile app
-  Support for your plan investments and overall finances – when you need it

Getting enrolled is easy... and smart!



Scan the QR code with your phone camera or QR Code app, or visit abaretirement.com/ProgramOverview to understand the advantages of participating in your plan and how to enroll.



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* Qualifying conditions apply.

Please read the Program Annual Disclosure Document (April 2023), 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.

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