







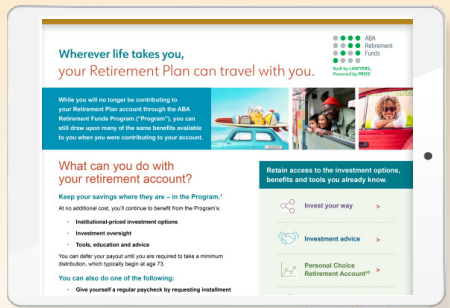
Wherever life takes you, your Retirement Plan can travel with you.

While you will no longer be contributing to your Retirement Plan account in the **ABA Retirement Funds Program** ("Program"), you can still draw upon many of the Plan's same benefits.

If your vested balance in your Program account¹ is more than \$5,000, you are eligible to maintain an account with the Program and continue to enjoy the options, benefits and tools you're already familiar with.

-  **Invest your way**
-  **Investment advice²**
-  **Personal Choice Retirement Account³**
-  **Investor education**

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To learn more about your options and the Program's tools, visit:
abaretirement.com/KeepYourSavings

You can also call and speak with a Financial Professional⁴ at no cost at **844.253.8692**, available Monday through Friday 8 a.m. - 8 p.m. ET.

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¹ This information only applies to those plans that have adopted the ABA Retirement Funds Basic Plan Document. If your plan is on another provider's document, please refer to your employer for information.

² Advisory Services provided by Voya Retirement Advisors, LLC ("VRA"). For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and your plan's Fact Sheet.

³ 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. 2023 Charles Schwab & Co., Inc., (Member SIPC). All rights reserved.

⁴ Financial Professionals are Investment Advisor Representatives of, and offer securities and investment advisory services through, Voya Financial Advisors ("VFA"), Inc. (Member SIPC). 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.
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