



Variety Can Be A Good Thing!

Just as an artist wants to use the full breadth of their color palette; investing in a varied mix of investment types may help you create a much better retirement picture. Diversifying your retirement savings in a variety of investment funds can help to manage the rise and fall of the value of your account. In fact, many experts recommend having an investment mix as one of the ways to protect your retirement savings account against severe market swings.

Take advantage of the ABA Retirement Funds Program's ("Program") diversified investment platform. Simply choose the path that best matches your investment style and implement the strategy to diversify your account today.



PATH 1: Make it easier for me

If you're looking for less involvement in your investment choices, you may want to select pre-mixed diversified solutions, such as a **Retirement Date Fund** or a **Target Risk Fund**.

If you invest in the Retirement Date Fund¹ with the year closest to when you expect to retire or start using your savings, your investments will become more conservative as you approach retirement.

If you're looking to invest based on the swings that you are willing to accept for your investments, you may want to invest using the Target Risk Funds, which are built as conservative moderate, and aggressive funds. Your investment in these funds is fully diversified by investment type, but unlike the Retirement Date Funds,¹ these funds do not become more conservative as you approach retirement.



PATH 2: I am saving for retirement

If you are comfortable making investment decisions and enjoy managing your own account, you can choose any combination of the individual funds to have diversity in your investments.



PATH 3: I am retired or almost to retirement

If you are getting close to retirement or are already retired, the Program offers investment options that have investment objectives and strategies that may be attractive to participants in this phase of their careers.

To take a look at the paths and your investment choices, log into your account at abaretirement.com and select **"Manage Investments"**.

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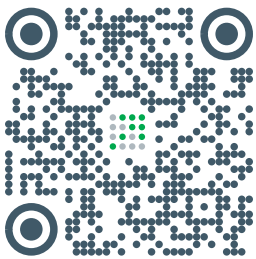


Contact the ABA Retirement Funds Program today at **800.348.2272**
abaretirement.com

Need Help?

Online Investment Advice and Financial Guidance

Get personalized recommendations you can implement yourself using Online Advice and Financial Guidance tools. This service offers investment recommendations, retirement income forecasts² and progress monitoring, all at no additional cost. Log in to abaretirement.com and click the **Get Professional Advice**.³ Or you can call and ask to speak with a VRA financial professional today, at **800.348.2272**.



Scan this QR code with your phone camera or QR code app to log in to your account and take a closer look at your investment choices and get help today!

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.

¹ Generally speaking, Retirement Date funds target a certain date range for retirement, or the date the participant plans to start withdrawing money. Participants can select the fund that corresponds to their target date. They are designed to rebalance to a more conservative approach as the date nears. The performance of an investment in the Retirement Date fund is not guaranteed at any time, including on or after the target date.

² **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.

³ **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 your plan's Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through your plan's website at [org_provider_url]. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line at [org_callcenter_phonenumber]. Financial Engines Advisors L.L.C. (FEA) acts as a sub advisor for Voya Retirement Advisors, LLC. Financial Engines Advisors L.L.C. (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, LLC are not members of the Voya family of companies. ©2022 Edelman Financial Engines, LLC. Used with permission.

Please read the Program annual Disclosure document (April 2022) 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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