

# Life is complicated enough. Managing your retirement savings doesn't need to be.

## Do you have savings in an IRA or in a former employer's retirement plan?

Your retirement plan allows you to roll over those balances to your ABA Retirement Funds Program ("Program") account and consolidate your retirement assets in one convenient place. With fewer accounts to manage you can quickly and easily review your retirement strategy.

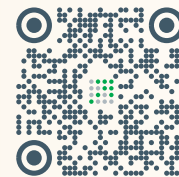
## Take a look at the advantages of consolidating your retirement savings.

- One statement to review.
- One online ID and password to remember.
- One point of contact when you need support.
- 24/7 access to your account information.

With **one** account you can utilize the Program's dedicated online retirement planning tools to help manage your retirement savings.

## Rolling over your accounts is a very simple process.

- 1 Gather your account statements and contact information from former employers, qualified plans and any IRAs you may have.
- 2 Contact the financial institutions noted in the gathered documents to initiate the withdrawal process. Request that your check(s) be made out to the ABA Retirement Funds Program and mailed directly to you.
- 3 Download a **Rollover Certification Form for Individual Participants** from the Program's website [abaretirement.com](http://abaretirement.com) or scan the QR code below. Mail the check(s) and form(s) to the ABA Retirement Funds Program at the address noted on the form.



**Need Help?** Call the Account Consolidation Team\* at **866.865.2660** for help in rolling over your account.

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Contact the ABA Retirement Funds Program today at **800.348.2272**  
[abaretirement.com](http://abaretirement.com)

\*Investment adviser representatives and registered representatives of, and securities and investment advisory services offered through, Voya Financial Advisors, Inc. (member SIPC).

Please carefully consider the benefits of existing and potentially new retirement accounts and any differences in features. Rollover assets may be subject to an IRS 10% premature distribution penalty tax. Consult your own legal and tax advisors regarding your situation.

Please read the Annual Disclosure Document (April 2023) 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.

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