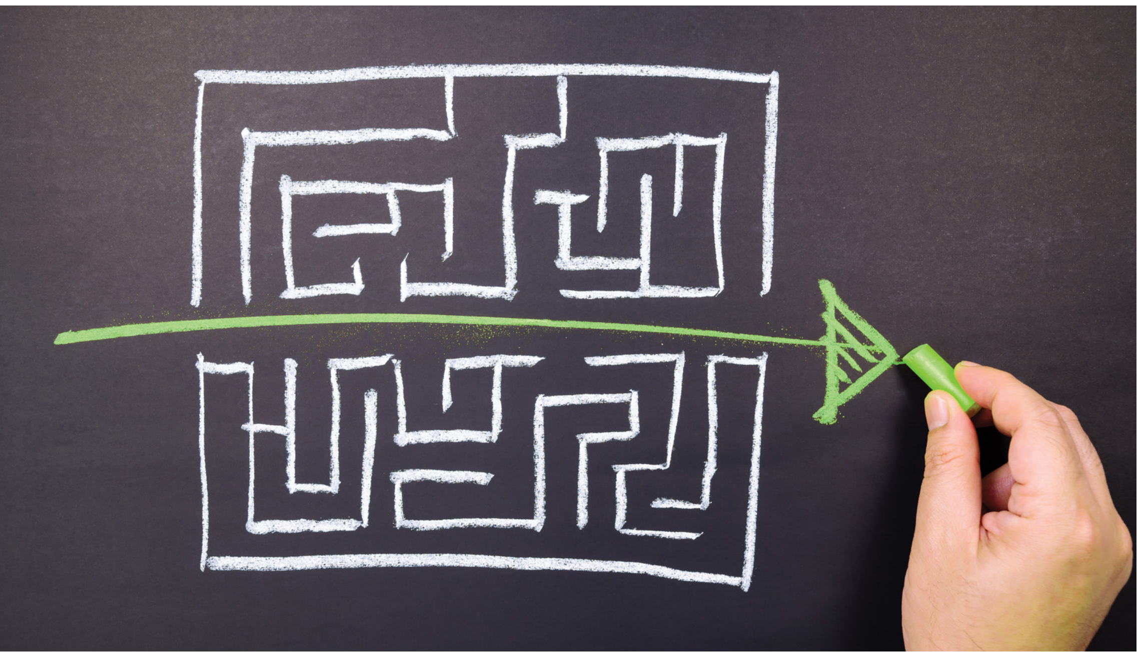
ABA Retirement Funds

Life is complicated enough.

Managing your retirement savings doesn't need to be.



Consider combining your 401(k) and IRA accounts with your ABA Retirement Funds Program Account. Life just got simpler.

Consolidate your retirement assets by rolling over a former employer's qualified retirement plan or IRA to your ABA Retirement Funds Program account.

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

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

abaretirement.com 800.348.2272

*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 and include your 6-digit plan number.

Registered Representative of Voya Financial Partners, LLC (member SIPC). Voya Financial Partners and Voya Financial Advisors are members 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.

20231227-3294523-10467979

12/23
CN3294523_1225