

RETIREMENT PLAN

Enrollment Guide

Pursuing Your Retirement Goals



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



ABA RETIREMENT FUNDS PROGRAM

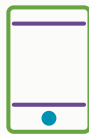


Account Access

The ABA Retirement Funds Program (“Program”) gives you access to view and manage your account 24 hours a day via web, mobile or phone.



Program website:
abaretirement.com



Mobile:
Voya Retire

Visit mobile.voya.com for more information – or download it directly from your preferred app store. **Keywords: Voya Retire**



Customer Service Center:
800.348.2272

Available Monday – Friday (excluding stock market holidays) from 8 a.m. to 8 p.m. Eastern time.

Go Green!

Receive electronic retirement account statements and confirmation notices instead of printed versions. Just log in to your account through the Program website, then hover over your name in the upper right-hand corner and select **Communication Preferences** to update your elections to paperless.



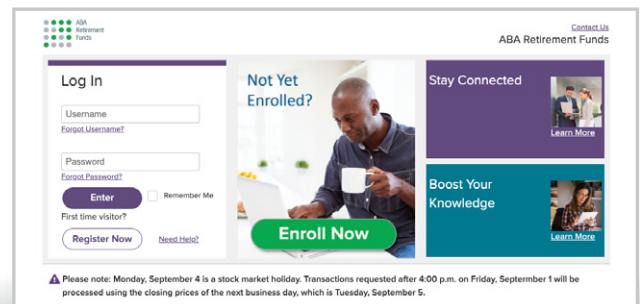
Your Future Starts Here

Use this Enrollment Guide as your first step toward pursuing your retirement goal to help you prepare for retirement and to take advantage of the many services, tools and investment options offered to you by your employer through your retirement plan in the Program.

Enroll Online Today!

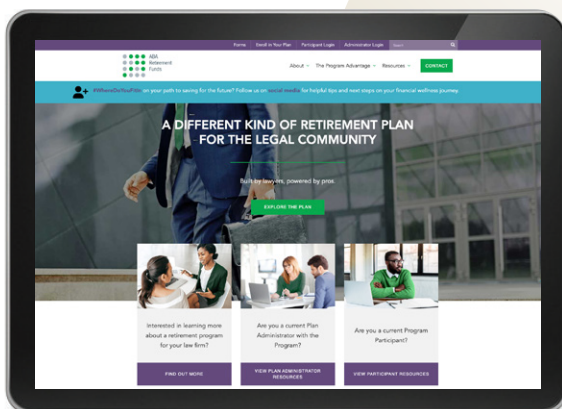
To enroll online in your retirement plan through the Program, visit abaretirement.com and click **“Enroll in Your Plan”** in the top navigation bar.

You will enter the six-digit plan number provided by your plan administrator. From there, you can follow the prompts to set your retirement goals. Based on your answers, you’ll be shown your potential monthly retirement income need.







Then it’s time to make some decisions.

- Before you sign off, be sure to confirm your elections, submit and provide a copy of your confirmation to your plan administrator.
- Shortly after you enroll in your retirement plan, you’ll receive a confirmation notice in the mail along with a temporary Personal Identification Number (“PIN”) to access your account.



abaretirement.com

Through the Program’s website, you can learn more about basic retirement planning and investing fundamentals. You can:

-  access your account, manage your investments, and more, 24/7,
-  watch webinars,
-  download administrative forms, and much more.
-  use helpful calculators and retirement planning resources,

Throughout the year, you’ll receive quarterly account statements and other plan-related documents, as required. If you have any question related to these ongoing communications, please contact your plan administrator.

The Basics

How Your Retirement Plan Works

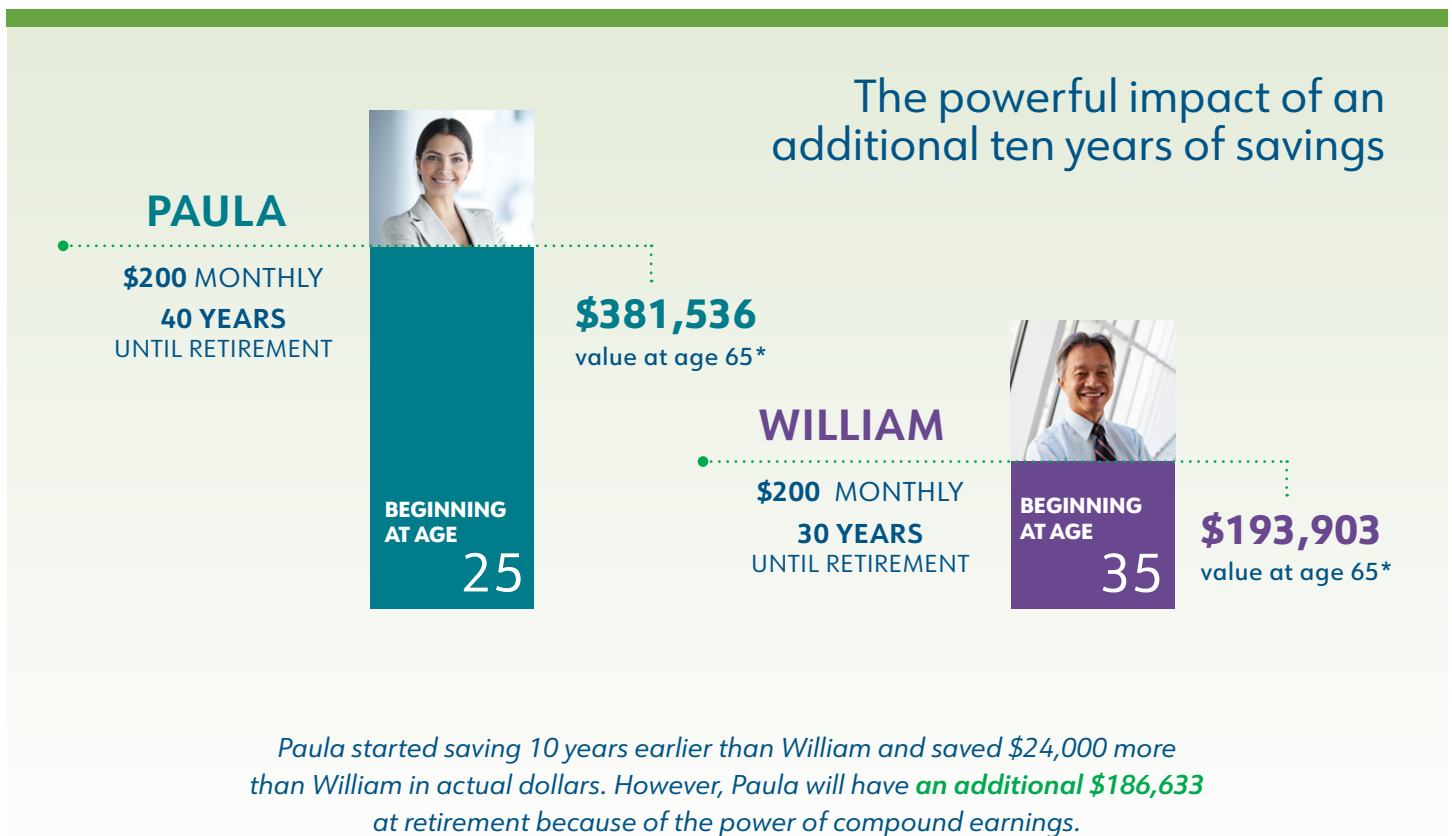
Your Summary Plan Description (SPD), available from your firm's Plan Administrator, is an important source of information on:

- Your eligibility requirements to join your plan;
- Your contribution options, if any, and plan limits;
- How your benefit is determined;
- Your vesting schedule (the rate at which you attain ownership in certain employer contributions);
- Your payout options to receive your vested benefits when you leave your employer or retire;
- How to consolidate other accounts maintained in previous employers' plans or IRAs into your retirement account in the Program.



Put Time On Your Side. Start Saving Now.

The following chart illustrates the impact that the powerful combination of a longer savings timeframe plus compound earnings can have on your retirement savings.



* The example above assumes a \$200 contribution made at the end of each month, with a 6% annual return compounded monthly. Systematic investing does not ensure a profit nor guarantee against loss. You should consider your financial ability to continue investing consistently in up as well as down markets. In addition, these figures are hypothetical and do not reflect the performance, taxes or any fees, expenses or charges of any investment product. Your results will vary. Taxes due upon withdrawal.

Develop Your Investment Strategy

Details on each Fund appear in the Summary of Annual Disclosure Document (May 2024) and the Plan and Investment Related Disclosure, which can be found within the **Enrollment Materials** section of the **abaretirement.com** site. The Summary Document and the Plan and Investment Related Disclosure provide important information - including risks related to the various funds offered as investment options ("Funds") - that you should read before investing. You may request a hard copy of these documents by calling **800.348.2272** or by emailing **contactus@abaretirement.com**. You may choose to invest in any Fund listed below; all Funds are available to all participants in the Program.



Build Your Portfolio

EASY FUND CHOICE

Retirement Date Funds²

Invest based on when you anticipate retiring or the date you plan to start withdrawing money:

- 2020, 2025, 2030, 2035, 2040, 2045, 2050, 2055, 2060 Retirement Date Funds
- Post Retirement Date Fund

Target Risk Funds

Invest based on how much risk you are willing to take:

- Conservative Risk Fund
- Moderate Risk Fund
- Aggressive Risk Fund

PICK MY INVESTMENT MIX

U.S. Equity Funds

Invest in Funds that buy stocks of U.S.-based companies of different sizes either through an index Fund or an actively managed Fund:

- Large Cap Index Equity Fund
- Small-Mid Cap Equity Fund
- Small-Mid Cap Index Equity Fund
- All Cap Index Equity Fund

Non-U.S. Equity Funds

Invest in stocks of non-U.S.-based companies:

- International All Cap Equity Fund³
- International Index Equity Fund³

Fixed Income Funds

Invest in fixed income investment Funds that buy individual bonds, other bond Funds, Exchange Traded Funds (ETFs), CDs and money market Funds:

- Bond Core Plus Fund
- Bond Index Fund
- Stable Asset Return Fund

Non-Traditional Diversified Funds

Invest in Funds that buy commodities, mortgage-backed securities, emerging markets, derivatives, currencies, hedge Funds, precious metals, or real estate:

- Alternative Alpha Fund⁴
- Real Asset Return Fund

Index Funds track to an investment benchmark. Actively managed Funds try to outperform the investment benchmark.

RETIREE FUNDS

Invest in Funds that support individuals moving from the savings-focused life stage to stage of nearing or in retirement:

- Capital Preservation Fund
- Inflation Protection Fund
- Income Focused Fund
- Diversified Growth Fund

Another Investment Choice:

Schwab Personal Choice Retirement Account⁵

Schwab Personal Choice Retirement Account (“PCRA”) is a self-directed brokerage account designed to complement your retirement plan core investments. With PCRA, you may directly invest in a wide variety of fixed income products, ETFs, mutual funds, and individual stocks to create an investment portfolio that reflects your own retirement planning needs and objectives.

Check with your Plan Administrator to see if your plan offers this investment option.

charles
SCHWAB

Need Help?



Be Ready!

Connect with a Financial Professional⁶ from Voya Financial Advisors one-on-one to discuss **your money matters** (e.g., managing school debt and preparing for retirement) and receive a free Financial Snapshot⁷ prepared just for you.

Professional Management

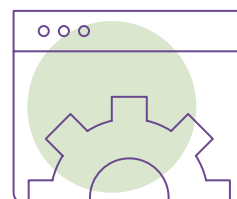
Connect with Voya Retirement Advisors Investment Advisor Representatives who can give you **ongoing investment advice on your retirement plan account**.⁸ There is an additional fee for this service.



Call **844.253.8692** to speak with someone one-on-one today.

Online Planning Tools

Available to you for no additional cost, you can access these tools by logging into your retirement plan account at abaretirement.com.



- **The Financial Wellness Experience**
Go to the **Financial Wellness** tab, take the quiz and see how you are doing with your money matters.
- **myOrangeMoney⁹**
See the estimated income that you may need in retirement and the estimated progress you’ve already made toward that goal. Find out how making small changes may impact your monthly retirement income. Click on **myOrangeMoney[®]** after logging in to your account.
- **Online Advice⁸**
You can get investment advice from Voya Retirement Advisors (VRA), at any time, using **Investment Advice** tools, powered by Edelman Financial Engines[®]. Get investment recommendations, retirement income forecasts¹⁰ and quarterly Retirement Updates by email. Click **More Resources > Voya Retirement Advisors** after clicking into your retirement account web page to access this service.
- **Social Security Guidance**
Want to optimize your Social Security payments? Check out VRAs’ Social Security guidance, which compares different Social Security strategies, and helps you plan for the future. Click **More Resources > Voya Retirement Advisors** after clicking into your retirement account web page, then either **Activate your Account** or follow the **You can do the work** path until you land on the **Overview¹¹** link and select **Income Planner**.



See corresponding footnotes on page 5.



- 1 To find the full Annual Disclosure Document (April 2024) online, log into your account on the Program website at abaretirement.com and go to the **Fund Information** section. You may request a hard copy at any time, by calling 800.348.2272 or emailing us at contactus@abaretirement.com.
- 2 Generally, Retirement Date Funds target a certain date range for retirement, or the date the investor plans to start withdrawing money, assuming a retirement age of 65. Investors can select the Fund that corresponds to their anticipated retirement date (or any other Retirement Date Fund). These Funds are designed to rebalance to a more conservative approach as the target date nears. An investment in the Retirement Date Fund is not guaranteed from investment loss at any time, including on or after the target date.
- 3 This Fund maintains a transfer policy that restricts an investor's ability to make more than one transfer into the Fund within any 45-day period.
- 4 Investment elections for contributions by or on behalf of a Participant cannot have more than a 15% allocation to the Alternative Alpha Fund. Transfers into the Alternative Alpha Fund from the Program's other Funds available under the Collective Trust or the SDBA by or on behalf of a Participant are limited to 15% of the total of the aggregate Unit value of all of the Participant's investments in the Funds as of the time of investment. These limitations are imposed by Mercer as trustee of the Collective Trust in light of the Fund's investment objectives, non-traditional strategies and non-traditional risks relating to these strategies.
- 5 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. 2024 Charles Schwab & Co., Inc., (Member SIPC). All rights reserved.
Participants who open and maintain a balance in a PCRA will be required to maintain \$2,500 in the Program's funds. Additionally, future participant investment elections to brokerage cannot exceed 95%.
- 6 Financial Professionals are Investment Advisor Representatives of, and offer securities and investment advisory services through, Voya Financial Advisors ("VFA"), Inc. (Member SIPC). VFA is a member of the Voya family of companies.
- 7 For more complex situations, your VFA Representative can design a complete financial plan for a fee of up to \$1,500. Neither the Financial Snapshot or the full financial plan include investment recommendations for in-plan assets.
- 8 **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 the ABA Retirement Funds Program's ("Program's") Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through the Program's web site at www.abaretirement.com after logging in. You may also request these from a VRA Investment Advisor Representative by calling the Program's information line at 800.348.2272. Financial Engines Advisors L.L.C. ("FEA") acts as a sub advisor for VRA. 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. ©2024 Edelman Financial Engines, LLC. Used with permission.
- 9 **IMPORTANT:** The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.
- 10 **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.
- 11 If you are enrolled in Professional Management, selecting this link will take you right to the Overview tab.

Voya, the ABA Retirement Funds, Mercer Trust Company, and Charles Schwab & Co., Inc. are separate, unaffiliated entities, and not responsible for one another's products and services.



ABA Retirement Funds Program

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