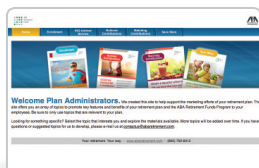


ELECTRONIC MEDIA REFERENCE GUIDE

Welcome to your Retirement Plan Library. This tool is meant to help you fulfill your fiduciary responsibility as plan sponsor. We recommend that you keep this library up-to-date with the latest Program materials such as the plan document* and current compliance documentation. To assist you with this, the guide below directs you to the information available online. On the reverse side you'll find resources for your participants.

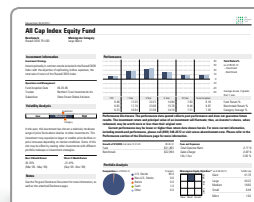
FOR PLAN ADMINISTRATORS



PA Resources Website

Turn-key communication campaigns for plan administrators. The "Enrollment Package for New Participant" can be accessed through the Enrollment tab.

www.voyadelivers.com/paresources



Morningstar® Profiles

(updated quarterly)

Go to www.abaretirement.com, and click on **Fund Performance** tab and scroll down to **Morningstar Fund Profiles**.

www.abaretirement.com/fund-performance/morningstar-fund-profiles

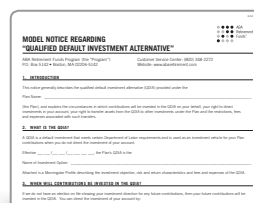


Newsletters

To view or print quarterly newsletters, go to www.abaretirement.com, and click on **Literature** tab and scroll down to **Plan Administrator Bulletins** and **Participant Newsletters**.

<http://www.abaretirement.com/literature/plan-administrator-bulletins>

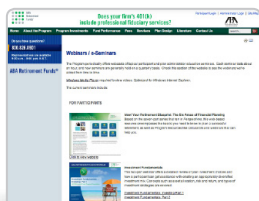
<http://www.abaretirement.com/literature/participant-newsletters>



Safe Harbor Notice or Qualified Default Investment Alternative (QDIA) Notice

Go to www.abaretirement.com, and click on **Literature** tab and scroll down to **Plan Sponsor Resources**.

www.abaretirement.com/images/pdf/literature/client_literature/QDIAModelNotice.pdf



e-Seminars

These pre-recorded, on-demand educational seminars address a variety of topics that are of particular interest to plan administrators, such as Compliance Testing, Form 5500 and Understanding Forfeitures.

www.abaretirement.com/literature/webinars-seminars



e-PAG

The Plan Administrators Guide is a searchable "how to" guide to the Program's administrative processes. Go to www.abaretirement.com, and click on **Administrator Log In**.

www.abaretirement.com/ePAG

*The Program's Basic Plan Document is available at www.abaretirement.com/Literature/Plan-Sponsor-Resources, but if your plan is individually designed, you should refer to your document provider for a copy.

The electronic information is always available to you. For individual plan information, such as Forms 5500 and Nondiscrimination testing, please consult with your firm's counsel to determine how long you should keep documentation.

FOR PARTICIPANTS



Perspectives Online

The digital version of the Program's quarterly participant-focused newsletter is a resource library for becoming more informed about retirement issues and includes a broad array of personal finance topics. Don't worry about saving back issues of the print edition — you can search previous articles on your desktop, tablet, or mobile device.

www.abaretirement.com/perspectives



Enrollment e-book

Curious about what the ABA Retirement Program has to offer? This e-book provides a general overview of the Program's benefits, its investment options, and numerous calculators and resources to help you gain a realistic picture of your goals. It's a fun, interactive tool that's mobile and tablet friendly.

www.voyadelivers.com/aba/participation_ebook



Your Retirement Blueprint: The Six Areas of Financial Planning

Based on the seven-part series that ran in *Perspectives*, this web-based resource encompasses the basics you need to know to plan a successful retirement, as well as Program resources like calculators and webinars that can help you.

www.voyadelivers.com/yrb



Retirement Planning Guide Flipbook

Be sure to read *5 Steps to Get Retirement Ready*. It lays out a course of action you might want to consider taking as you wrap-up your career and get ready to enjoy the results of your hard work and careful planning, including:

- Retirement goal setting;
- Ensuring your health and wellness and preparing for the unexpected;
- Estate planning; and
- Establishing a drawdown strategy for your retirement assets;
- Envisioning your retirement lifestyle.

www.abaretirement.com/retirementplanningguide

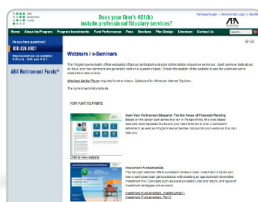


Investment Videos

The **1-2-3 Investing** series features two videos that highlight the Program's investment tiers and the importance of diversification.

Investment Options: www.voyadelivers.com/aba/investments

Diversification: www.voyadelivers.com/aba/diversification



e-Seminars

These pre-recorded, on-demand educational seminars address a variety of personal finance and retirement planning topics.

www.abaretirement.com/literature/webinars-seminars

Please read the Program Annual Disclosure Document (April 2015), as supplemented (September 2015), carefully before investing. This Disclosure Document contains important information about the Program and investment options. For email inquiries, contact us at: contactus@abaretirement.com.

Securities offered through Voya Financial Partners, LLC (Member SIPC).

The ABA Retirement Funds Program and Voya Financial Partners, LLC, are separate, unaffiliated companies and are not responsible for one another's products and services.