Personalized Investment Advice

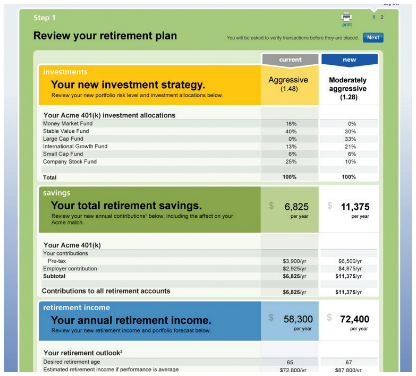
As a participant in the ABA Retirement Funds Program ("the Program"), you probably have questions about retirement planning. For example: Which investment funds should I choose? How much should I save? How much might my account be worth at retirement? How much investment risk am I taking?

ABA Retirement Funds™

Are you a confident investor?

To help you answer these important questions, the Program has partnered with Voya Retirement Advisors (VRA) to offer personalized, professional and objective investment advice.

Get savings and investment advice tailored to your personal situation. VRA provides you with two levels of service. Use of these services is completely optional. Review each option's details to decide which service might be right for you.



Online Advice (online self-directed tool):

This tool is a web-based service for the investor seeking advice to help make his or her own decisions. You access this service from your account through the Program website at **www.abaretirement.com**. Simply select **Get Advice** from the home page after logging in to your account. After connecting to Online Advice, you can follow the simple instructions at your own pace.

Based on your input, Online Advice will display:

- A retirement forecast of your current choices
- Investment and savings recommendations for your Program account

You can use the interactive tools to see how changes to investment risk, contributions, or retirement age can affect your financial outlook. Once you receive your advice, you will need to take action yourself. A Retirement Plan Preview provides instructions to make account changes. The service is available to use whenever you need to review or change your savings and investment strategies at no additional cost.

Professional Management (one-on-one with a VRA Investment Advisor Representative via phone):

This service is designed for the investor who would rather have investment professionals proactively manage his/her retirement savings plan account.

To learn more call the Customer Contact Center at **800.348.2272** and ask to speak with a VRA Investment Advisor Representative. You will receive a retirement assessment and specific savings and investment recommendations designed to help you meet your financial goals. There is no charge for your initial advice consultation. You can decide whether to use the advice you receive, and can have a VRA Investment Advisor Representative enroll you in the program. Remember, you can start or stop the service at any time.

If you decide to enroll in the Professional Management program, your Program account will be charged monthly, based on an annual fee. See the next page for details.

Program website: www.abaretirement.com
Customer Contact Center: 800.348.2272

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How can this service help me plan smarter?

Depending on which service you select, VRA can provide you with easy-to-use tools designed to help make sure you stay on track with your retirement savings goals.

- **Account Management:** Your account is reviewed every 30 days and your investments are adjusted as necessary to help keep you on track to meet your retirement goal.
- **Personal Consultations:** VRA Investment Advisor Representatives are available to help you decide what to do when markets change, or when life events affect your retirement savings goals.
- **Progress Reports/Forecast Alerts:** Quarterly reports keep you informed about your forecast and remind you to check in with the Retirement Advisors periodically.
- **Add Accounts:** To complete your Retirement Account forecast, include other accounts such as a previous employer's plan, an IRA, your spouse's retirement account, and other taxable or nontaxable investments. Advice will only be given on your Program account using the Program's investment options (excluding the Self-Directed Brokerage Account).
- **Retirement Plan Preview:** A report of recommended changes to your account; delivered in the mail or online, depending on your choice of advice method.

	Professional Management	Online Advice
Account Management	●	○
Personal Consultations	●	○
Progress Reports/Forecast Alerts	●	●
Add Accounts	●	●
Retirement Plan Preview	●	●

Qualified Voya Retirement Advisor Representatives are on-call

VRA Investment Advisor Representatives are licensed and trained to work with investors like you. Their qualifications include:

- Series 6 (Investment Company Products/Variable Contracts Limited Representative), Series 63 (State Securities Representative) and Series 65 (Investment Advisor Representative) licenses
- College for Financial Planning Chartered Mutual Fund Counselor℠ and Retirement Planning Counselor℠ professional designations

VRA Investment Advisor Representatives are salaried; they are not paid commissions from product sales, so you can be sure their advice is objective. Contact a VRA Investment Advisor Representatives by calling **800.348.2272** between 8:00 a.m. and 8:00 p.m. ET weekdays.

Advisory services are offered through Voya Retirement Advisors, LLC, a member of the Voya™ family of companies. Advisory services offered through Voya Retirement Advisors are powered by Financial Engines, Inc.

powered by financial engines®

Advisory services at-a-glance

	Online Advice	Professional Management
Access	Virtual 24/7 access to retirement and investment advice through the Program website at **www.abaretirement.com**.	VRA Investment Advisor Representatives are available by phone through the Customer Contact Center at 800.348.2272, 8:00 a.m. to 8:00 p.m. ET, Monday through Friday, excluding stock market holidays.
Getting Advice*	Go through the online service at your own pace. Use the interactive tools to change your strategy and see how your forecast is affected.	Your VRA Investment Advisor Representatives works with you to review your retirement savings and investments, walks you through a personal assessment and suggests changes.
Making Changes	Receive an online Implementation Plan that provides step-by-step instructions to execute your strategy.	Investment professionals automatically make changes to your Program account as needed.
Ongoing Advice	Do-it-yourself account management. Sign up for quarterly advice e-mails and log on at your convenience to view an updated forecast and make changes.	You get quarterly account updates and automatic optimization of your account. You should check in with a VRA Investment Advisor Representatives as your financial situation changes.
Expenses	No additional cost. The fee for this service is included in the general plan administration fee.	Free initial consultation. Monthly fee if you decide to have a professional manage your account. Balance / Annually / Monthly Amount Per $10,000 Up to $100,000 / 0.50% / $4.17 Between $100,000 and $250,000 / 0.40% / $3.34 Over $250,000 / 0.25% / $2.09

Advisory Services provided by Voya Retirement Advisors, LLC (VRA). 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 web site at www.abaretirement.com. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line at 800.348.2272 . Financial Engines Advisors L.L.C. acts as a sub-advisor for Voya Retirement Advisors, LLC. Financial Engines Advisors L.L.C. (FEA) is a federally registered investment advisor and wholly owned subsidiary of Financial Engines, Inc. 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. Neither Voya Retirement Advisors nor Financial Engines Advisors can guarantee results and past performance is no guarantee of future results. Financial Engines® is a registered trademark of Financial Engines, Inc. All other marks are the exclusive property of their respective owners.

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: joinus@abaretirement.com. Registered representative of and securities offered through Voya Financial Partners, LLC (Member SIPC). The ABA Retirement Funds Program, Voya Financial Partners, LLC, Mercer Trust Company, and TD Ameritrade, Inc., are all separate, unaffiliated companies and not responsible for one another's products and services.

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