

Program Overview

The ABA Retirement Funds Program has been serving the retirement needs of the legal community for more than 50 years. In 1963, the ABA Retirement Funds Program (“the Program”) was established to offer unique retirement solutions exclusively to the legal community. Created as a not-for-profit corporation, the ABA Retirement Funds encourages retirement savings by lawyers and leverages its membership to bring together premier service providers.

LEVERAGING OUR SIZE

The Program brings together 3,800 law firm retirement plans to offer investment and service solutions typically available to only the largest of corporate retirement plans.

ABA Retirement Funds



ABA
Retirement
Funds™

Oversight Responsibility

- Board of Directors comprised of no fewer than 10 attorneys
- Board of Directors supported by:
 - Full-time Staff; Executive Director, Program Operations Director
 - Outside experts including independent counsel & consultants

ABA Retirement Funds

- Program sponsor; not-for-profit corporation
- Nearly 3,800 law firm retirement plans¹
- Over \$5.5 billion in assets¹
- More than 50 years of service to the legal community

Service Providers

Investment Fiduciary, Trustee, and Custodian



- Mercer Trust Company and its affiliates globally have 40+ years of investment experience, advising on over \$9 trillion²
- Has consulted to 8 of the 10 largest U.S. pension funds

Recordkeeping, Client Service and Sales



- A leading provider of financial products and services in the U.S.
- One of the largest Defined Contribution Recordkeepers with over 48,000 plans³

Self-Directed Brokerage Account



- Offers over 13,000 domestic and international mutual funds
- Ranked #1 for Long-Term Investing and #1 for Novices in Barron's 2015 Online Broker Review⁴

¹ As of December 31, 2014.

² Assets under advisement includes aggregated data for Mercer Trust Company and its affiliated companies globally (“Mercer”). Data is derived from a variety of sources, including, but not limited to, third-party custodians or investment managers, regulatory filings, and client self-reported data. Mercer has not independently verified the data. Where available, data is provided as of December 31, 2014 (“Reporting Date”). If data was not available as of the Reporting Date, information from a date closest in time to the Reporting Date, which may be of a more recent date than the Reporting Date, was included. Data includes assets of clients that have engaged Mercer to provide project-based services within the 12-month period ending on the Reporting Date, and assets of clients that subscribe to Mercer’s Manager Research database.

³ As published by Pensions and Investments Special Report of top DC Recordkeepers as of March 9, 2015 (based on September 2014 data).

⁴ TD Ameritrade was evaluated against 17 others in the Barron’s Online Broker Review, March 7, 2015, and was awarded the highest star rating (4.5) overall (shared with 2 others). Read the entire article at <http://webreprints.djreprints.com/50013.html>

A DIFFERENT KIND OF RETIREMENT PLAN

Call an ABA Retirement Funds Program Regional Representative today at 800.826.8901.

THE BENEFITS OF CHOOSING THE ABA RETIREMENT FUNDS PROGRAM

As one of the longest standing member benefits affiliated with the American Bar Association, the Program helps more than 38,000 legal professionals meet their retirement needs. The Program is committed to offering a low cost, flexible, and comprehensive retirement plan solution that meets the oversight, investment, and service needs of law firms.

OVERSIGHT

Our Program relieves your law firm of plan vendor selections as well as the investment selections and monitoring process to help your firm **mitigate risk**.



ABA Retirement Funds' full-time staff, supervised by its Board of Directors, oversees the entire Program.



Mercer Trust Company acts as Investment Fiduciary, Investment Manager, Trustee and Custodian. It develops and maintains a custom Program Investment Policy¹, and selects and monitors investment advisors.

INVESTMENTS

The Program's investment selections are custom designed to suit the needs of virtually every type of investor.



TIER I

Pre-Mixed Diversified Solutions:

Available to the individual that lacks the time or interest in making investment decisions, or the less experienced investor.

TIER II

Portfolio Building Blocks: Index and active strategies for the typical investor who takes a more hands on approach, allowing them to customize a solution that meets their personal needs.

TIER III



Self-Directed Brokerage Services²:

Offered to the investor who selects stocks, bonds, or mutual funds to meet their unique investment goals.

SERVICE

The quality of our service is one of many reasons the Program has a current client retention rate of **99%**³.



- Full service recordkeeping and administration
- Compliance services
- Custom Plan Sponsor and participant communications and education
- Custom participant education
- Third party advice, and managed account services⁴
- Online tools
- Subject to financial penalties associated with Program-contracted service standards
- No out-of-pocket expenses to your firm or participants⁵

¹ Subject to acceptance by ABA Retirement Funds

² Brokerage services provided by TD Ameritrade, Inc., member FINRA/SIPC. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and The Toronto-Dominion Bank. Used with permission.

³ Measured as the percentage of Clients who remained with the Program from January 2012 through December 2014, calculated as the average of annual retention rates for 2012, 2013, and 2014. Includes only plan conversions to another provider.

⁴ 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 1-888-401-5722. 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.

⁵ All ABA Retirement Funds Program fees are allocated to each investment option (excluding brokerage accounts) and are reflected in each Fund's expense ratio. These fees are the only costs charged to participants (or employers) for participating in the Program. There are no additional costs to the employer or out-of-pocket expenses for participants. Clients may incur additional expenses through the use of outside service providers, such as a TPA, or CPA to support their plan design or responsibilities as a plan sponsor. Participants may incur costs by opting for certain advisory services or by utilizing the self-directed brokerage account option.

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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.

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

Voya Financial Partners is a member of the Voya family of companies ("Voya"). Voya, the ABA Retirement Funds, Mercer Trust Company, and TD Ameritrade, Inc. are separate, unaffiliated entities, and not responsible for one another's products and services.