



## PLEASE NOTE THE FOLLOWING WHEN SUBMITTING PROGRAM FORMS

- Use **only one** of the following methods of delivery:

**By Mail:**

ABA Retirement Funds Program  
P.O. Box 55072  
Boston, MA 02205-5072

**By Overnight Delivery:**

ABA Retirement Funds Program  
30 Braintree Hill Office Park  
Braintree, MA 02184

**By Email:** [ProgramForms@voyaplans.com](mailto:ProgramForms@voyaplans.com)

- If you are emailing a form, **DO NOT** mail the original, or the transaction will be processed twice.
- Email only **one** form at a time unless the forms are related and for the same participant, in the same plan.
- Forms received in good order via e-mail by **1 p.m. Eastern time** on a business day are considered to be received on that day. Forms received electronically after 1 p.m. Eastern time will be considered to be received on the next business day.
- Please do not “cc” any other email addresses when sending a form to the Program by email, as this causes the email to abort.
- The email should include a single document as an attachment, which does not require access to an external portal or link.
- There should be no instructions in the body of the email; the form should contain any additional instructions.
- If you are going to password-protect the form, please use only “abafunds” or Abafunds\*1.”

### FORMS THAT CANNOT BE ACCEPTED VIA EMAIL

- If the form is being submitted to claim the assets in a deceased participant’s account, the form and a certified copy of the death certificate **must be mailed** or sent by overnight delivery.
- If spousal consent is required, and the witness is a notary, the form **must be mailed** or sent by overnight delivery so that the notary seal can be confirmed.

Forms submitted in any other manner will be considered to be received “not in good order,” which may cause a delay in processing the item.

Thank you for your cooperation so that we can best service your plan.

**Note:** after your email is received by the transaction processing group, you’ll receive an auto reply with a “Task” confirmation number. If you do not receive an auto reply, please contact us. Plan Administrators should call **800.752.6313**. Participants should call **800.348.2272**.



# CHANGE OF INVESTMENT ELECTION

ABA Retirement Funds Program ("the Program")  
 P.O. Box 55072 • Boston, MA 02205-5072

Customer Contact Center: 800.348.2272  
 Website: www.abaretirement.com

Complete this form to change investment elections for future contributions. The participant should read section 5 before completing the form; then complete sections 2 and 3, and sign section 4. The Authorized Plan Representative completes section 1 and mails the original, signed form to the address shown above.

## 1. EMPLOYER INFORMATION

Program Plan Number: \_\_\_\_\_ Employer Tax ID Number: \_\_\_\_\_ - \_\_\_\_\_ IRS Plan Number: \_\_\_\_\_  
 Employer's Name: \_\_\_\_\_ Employer's Business Phone Number: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

## 2. PARTICIPANT INFORMATION

Participant's Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
 Daytime Phone Number: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ E-mail: \_\_\_\_\_

## 3. INVESTMENT ELECTION OF FUTURE CONTRIBUTIONS

Complete columns 1 and 2 (**whole percentages only**). These elections remain in effect until changed by appropriate written notice to the trustee. Contributions are to be invested as follows:

**Notes:**

- \* Employer contributions are any profit sharing or pension plan contributions made by the firm, as well as employer matching, QNEC (qualified non-elective), QMAC (qualified matching), safe harbor and rollover contributions.
- \*\* Employee contributions are any 401(k) salary deferral (including Roth 401(k) deferrals) and/or post-tax contributions you make to the plan. You are considered an "employee" for purposes of these two types of contributions even if you are a partner, shareholder or sole proprietor of the firm.
- 1 Generally speaking, Retirement Date Funds target a certain date range for retirement, or the date the investor plans to start withdrawing money. Investors can select the Fund that corresponds to their anticipated retirement date. These Funds are designed to rebalance to a more conservative investment approach as the target date nears. An investment in a Retirement Date Fund is not guaranteed from investment loss at any time, including on or after the target date.
- 2 Restrictions: 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.
- 3 Direct transfers from the Stable Asset Return Fund to a Self-Directed Brokerage Account are not permitted. There are no restrictions on transfers from the Stable Asset Return Fund to other Funds available under the Collective Trust, but the amount transferred from the Stable Asset Return Fund to any other Fund cannot be transferred from such other Fund to a Self-Directed Brokerage Account until 90 days have passed since the date of such transfer. To the extent that an amount transferred from the Stable Asset Return Fund to another Fund is again transferred to another Fund, such amount cannot be transferred to a Self-Directed Brokerage Account until 90 days have passed since the date of the initial transfer from the Stable Asset Return Fund.
- 4 Investment election may not exceed 15%
- 5 Please do not submit contributions with this form if the Self-Directed Brokerage Account is selected as an investment if an SDBA has not been established. To establish an SDBA, please obtain an SDBA application at the Program's website (www.abaretirement.com) and fax it directly to TD Ameritrade according to the directions on the application. SDBAs are generally established within three business days after receipt of the application.

	EMPLOYER*	EMPLOYEE**
<b>TIER I PRE-MIXED DIVERSIFIED FUNDS</b>		
<b>Retirement Date Funds<sup>1</sup></b>		
Income Retirement Date Fund (71)	_____ %	_____ %
2020 Retirement Date Fund (73)	_____ %	_____ %
2025 Retirement Date Fund (60)	_____ %	_____ %
2030 Retirement Date Fund (74)	_____ %	_____ %
2035 Retirement Date Fund (63)	_____ %	_____ %
2040 Retirement Date Fund (76)	_____ %	_____ %
2045 Retirement Date Fund (64)	_____ %	_____ %
2050 Retirement Date Fund (77)	_____ %	_____ %
2055 Retirement Date Fund (68)	_____ %	_____ %
2060 Retirement Date Fund (78)	_____ %	_____ %
<b>Target Risk Funds</b>		
Conservative Risk Fund (27)	_____ %	_____ %
Moderate Risk Fund (28)	_____ %	_____ %
Aggressive Risk Fund (29)	_____ %	_____ %
<b>TIER II PORTFOLIO BUILDING BLOCKS</b>		
<b>U.S. Equity Funds</b>		
Large Cap Equity Fund (34)	_____ %	_____ %
Large Cap Index Equity Fund (31)	_____ %	_____ %
Small-Mid Cap Equity Fund (49)	_____ %	_____ %
Small-Mid Cap Index Equity Fund (47)	_____ %	_____ %
All Cap Index Equity Fund (42)	_____ %	_____ %
<b>Non-U.S. Equity Funds</b>		
International All Cap Equity Fund <sup>2</sup> (52)	_____ %	_____ %
International Index Equity Fund <sup>2</sup> (53)	_____ %	_____ %
<b>Fixed Income Funds</b>		
Bond Core Plus Fund (22)	_____ %	_____ %
Bond Index Fund (14)	_____ %	_____ %
Stable Asset Return Fund <sup>3</sup> (12)	_____ %	_____ %
<b>Non-Traditional Diversifying Fund</b>		
Real Asset Return Fund (13)	_____ %	_____ %
Alternative Alpha Fund (15) <sup>4</sup>	_____ %	_____ %
<b>TIER III SELF-DIRECTED BROKERAGE</b>		
Self-Directed Brokerage Account (80) <sup>5</sup>	_____ %	_____ %
<input type="checkbox"/> Establish an SDBA for Roth 401(k) contributions and earnings in addition to an SDBA for traditional pre-tax contributions.		
<b>THE TOTAL OF YOUR INVESTMENT ELECTIONS MUST EQUAL 100%.</b>		100% %      100% %

#### **4. SIGNATURE**

---

This form must be signed by the participant and forwarded to the Program at the above address. Changes initiated by this form become effective immediately if received by the Program by 4:00 p.m. Eastern time on any business day, provided all information is completed correctly. Changes received after that time will be processed on the following business day. This form may not be accepted by the Program if the form is not completed accurately.

I hereby acknowledge that I have received and read a copy of the most recent Summary of Annual Disclosure Document.

---

SIGNATURE OF PARTICIPANT

DATE

#### **5. INSTRUCTIONS FOR CHANGE OF INVESTMENT ELECTION FORM**

---

1. The percentages you use in Section 3 of this form determine how all future contributions to your account will be invested in the various investment options. "Future" contributions are those contributions received by us on and after the date we receive this form.
2. If you selected "Self-Directed Brokerage Account" as an investment election, and you do not already have a SDBA established, you should visit the Program's website to obtain an SDBA application and fax it directly to TD Ameritrade. TD Ameritrade will send you a welcome package with your new SDBA account number (as well as a password in a separate mailing). Please note that if you are making both pre-tax contributions and Roth 401(k) contributions to your account, separate SDBAs must be established since Roth assets cannot be commingled with pre-tax assets.
3. If you do not complete a particular section of this form, no change will be made to your existing election on file for that type of contribution. If we do not have an election on file when a contribution is received, the contribution will be invested in the default investment option elected by your employer for such purposes in the adoption agreement.
4. You may have different investment elections for future employer contributions and future employee contributions. Investment election instructions for employer contributions (Section 3, column 1) will apply to profit sharing, pension, qualified nonelective, qualified matching, matching, safe harbor and rollover contributions from prior plans or IRAs. Investment election instructions for employee contributions (Section 2, column 2) will apply to 401(k) elective salary deferrals (including Roth 401(k) elective salary deferrals) and post-tax employee contributions.
5. For Section 3, columns 1 and 2, you must fill in whole percentages to total 100% for each column. Decimals, fractions or dollar amounts will not be accepted. These elections will appear on your next confirmation notice and will remain in effect until changed by appropriate notice to the Program. Please complete the information properly to ensure that all future contributions are invested properly.
6. If you would like to change investment elections by telephone using a password, you should call the Customer Contact Center at 800.348.2272, 24 hours a day, seven days a week. This transaction may also be made by logging on to your account through the website at [www.abaretirement.com](http://www.abaretirement.com).
7. This form must be signed and dated in Section 4 by the participant to be valid.