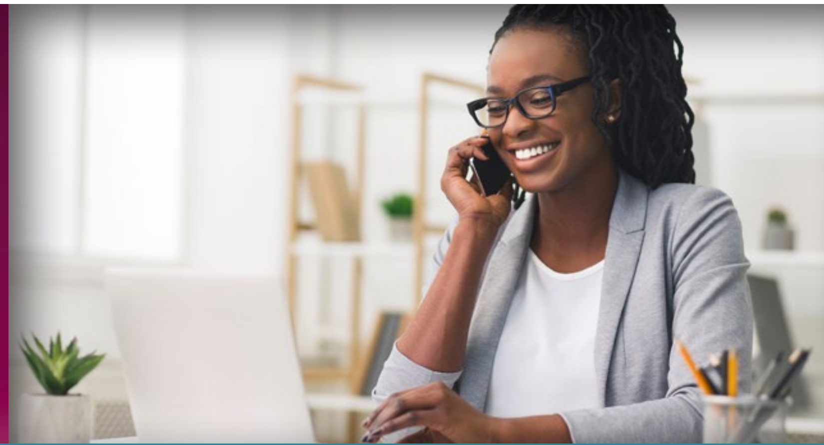
ABA Retirement Funds

The time to get financial advice is now!



Work with a Financial Professional from Voya Financial Advisors ("VFA") to help you answer these questions!

How much do I need to save for retirement?

A rule of thumb is to look to replace 70 to 80 percent of your annual income in the year you retire. But rather than use a broad range, a Financial Professional creates a plan designed to meet your specific retirement planning goals.

If there is a gap in my retirement savings, what can I do to close it?

Review different strategies, and potential alternatives with a Financial Professional. They may recommend changes to your savings strategy, investment approach, or other retirement planning decisions to help you "close the gap."

Will my current investments help me reach my goal?

Your investments may have a significant impact on your long-term investment returns and ability to meet your goals. A Financial Professional can help you identify and allocate your investments according to your specific retirement goals and your comfort level with market fluctuations.

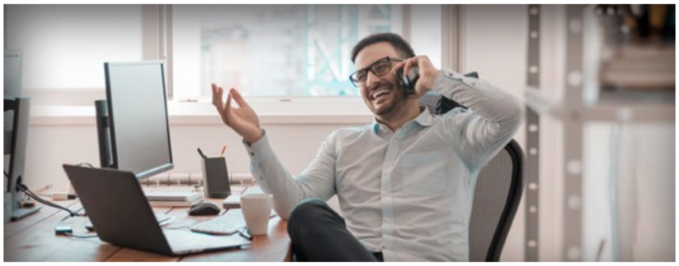
Want Help? Call 844.253.8692

VFA offers you **two** services delivered by a Financial Professional to create the right plan for your savings and investment needs.

1 Personal Financial Snapshot for Key Savings Goals, Including Retirement

- Provides a Snapshot summary of your overall financial situation focused on a current retirement savings evaluation, education savings plan or another personal savings goal like healthcare in retirement.
- Answers questions around retirement and savings.
- Creates a personalized action plan with easy-to-follow next steps for you to help improve the likelihood of retirement readiness and other financial priorities.
- Allows access to qualified, phone-based Financial Professionals to guide you through the Snapshot process, or to discuss and facilitate any action steps you choose to implement.

Typically takes two sessions to complete.
Complimentary



2 A Personalized Financial Plan for more Complex Financial Situations

- Provides an in-depth analysis of your complete financial situation communicated through the financial planning process, which may include retirement planning, tax-efficient withdrawal strategies, Social Security and pension analysis, executive benefits and charitable giving, to name a few.
- Assists those with more complex financial situations by addressing key activities needed to pursue your financial goals including retirement income, estate planning and life insurance.
- Creates a personalized financial plan with recommended strategies and prioritized action items to work toward achieving retirement readiness and other personal financial goals.
- Allows continued access to qualified, phone-based Financial Professionals to guide you through the financial planning process, or to discuss and facilitate any action steps you choose to implement.

Typically takes multiple sessions to complete.
Up to $1,500 per financial plan

Want Help?

Call and speak with a Financial Professional at **844.253.8692** to get started today!

Please refer to the disclosures/prospectuses of the individual products for additional pricing information. Neither Voya Financial Advisors nor its registered representatives offer legal or tax advice. For tax or legal advice please consult with your attorney or tax advisor.

Financial Professionals are Investment Advisor Representatives of Voya Financial Advisors, Inc. and offer securities and investment advisory services through Voya Financial Advisors, Inc. (member SIPC), 699 Walnut Street, Suite 1000, Des Moines, IA 50309, a member of the Voya family of companies.

Please read the Program Annual Disclosure Document (April 2020), as supplemented (November 2020), 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).

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