



MODEL NOTICE REGARDING “QUALIFIED DEFAULT INVESTMENT ALTERNATIVE”

ABA Retirement Funds Program (“the Program”)
P.O. Box 5142 • Boston, MA 02206-5142

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

1. INTRODUCTION

This notice generally describes the qualified default investment alternative (QDIA) provided under the

Plan Name: _____

(the Plan), and explains the circumstances in which contributions will be invested in the QDIA on your behalf, your right to direct investments in your account, your right to transfer assets from the QDIA to other investments under the Plan and the restrictions, fees and expenses associated with such transfers.

2. WHAT IS THE QDIA?

A QDIA is a default investment that meets certain Department of Labor requirements and is used as an investment vehicle for your Plan contributions when you do not direct the investment of your account.

Effective ____ / ____ / ____ , the Plan’s QDIA is the

Name of Investment Option: _____

Attached is a Morningstar Profile describing the investment objective, risk and return characteristics and fees and expenses of the QDIA.

3. WHEN WILL CONTRIBUTIONS BE INVESTED IN THE QDIA?

If we do not have an election on file showing your investment direction for any future contributions, then your future contributions will be invested in the QDIA. You can direct the investment of your account by:

- calling the Customer Contact Center at 800.348.2272 or
- accessing the website at www.abaretirement.com.

4. MUST I INVEST IN THE QDIA?

No. You have the right to direct how your account balance in the Plan will be invested. If your account is initially invested in the QDIA, you also have the right to transfer your account balance, in whole or in part, out of the QDIA at any time. You may change the way your existing account balance is invested by:

- calling the Customer Contact Center at 800.348.2272 or
- accessing the website at www.abaretirement.com.

5. WHERE CAN I GET ADDITIONAL INFORMATION REGARDING THE PLAN'S INVESTMENT ALTERNATIVES?

For more information concerning the QDIA or any other investment under the Plan, please see the Morningstar Profiles available at www.abaretirement.com. You may access the Program's Annual Disclosure Document by logging on to your account. It is also mailed to all participants annually.

6. WHO CAN I SPEAK TO ABOUT ADDITIONAL QUESTIONS?

Questions regarding this notice should be addressed to:

Plan Administrator or
Other Contact Name: _____

Firm Name: _____

Daytime Telephone Number: (____)____-_____

Address: _____

City: _____ State: _____ Zip Code: _____