





## No Out-of-pocket Costs to Your Firm

**TOTAL ANNUAL FUND EXPENSES**  
(for plans with less than \$5M in assets)

### TIER I: EASY FUND CHOICE

#### Retirement Date Funds

Income Retirement Date Fund	0.76%
2020 Retirement Date Fund	0.75%
2025 Retirement Date Fund	0.75%
2030 Retirement Date Fund	0.75%
2035 Retirement Date Fund	0.76%
2040 Retirement Date Fund	0.76%
2045 Retirement Date Fund	0.77%
2050 Retirement Date Fund	0.78%
2055 Retirement Date Fund	0.90%
2060 Retirement Date Fund	1.14%

#### Target Risk Funds

Conservative Risk Fund <sup>1</sup>	0.84%
Moderate Risk Fund <sup>1</sup>	0.89%
Aggressive Risk Fund <sup>1</sup>	0.95%

### TIER II: PICK MY INVESTMENT MIX

#### U.S. Equity Funds

Large Cap Equity Fund	0.94%
Large Cap Index Equity	0.71%
Small-Mid Cap Equity Fund <sup>2</sup>	1.19%
Small-Mid Cap Index Equity	0.73%
All Cap Index Equity	0.73%

#### Non-U.S. Equity Funds

International All Cap Equity Fund <sup>3</sup>	1.18%
International Index Equity Fund	0.76%

#### Fixed Income Funds

Bond Core Plus Fund <sup>2</sup>	0.83%
Bond Index Fund	0.72%
Stable Asset Return Fund <sup>4</sup>	0.84%

#### Non-Traditional Diversifying Funds

Real Asset Return Fund	1.07%
Alternative Alpha Fund <sup>5</sup>	1.58%

**Total** **0.84%\***

A \$250/user fee will be charged to plan participants that elect the Self-Directed Brokerage Option. This fee will be paid to Voya Financial. Fees are deducted from participant accounts. For a full list of TD Ameritrade trading fees, please request a copy of the TD Ameritrade Fee Schedule from your regional representative.

- 1 The Conservative Risk Fund, Moderate Risk Fund and Aggressive Risk Fund invest a portion of their assets in other Funds in the Program. Only the Investment Advisor Fees, Program Expense Fees, Trust, Management and Administration Fees and Other Expenses borne directly by these Funds are included in the appropriate columns. Any fees and expenses borne indirectly through investment in other Funds in the Program are included as Acquired Fund Fees and Expenses of these Funds.
- 2 From time to time, the Funds may hold investments in business development companies, or BDCs. BDCs are a specialized type of closed-end investment company that invest in, and often provide managerial advice and support to, smaller, developing, often privately-held companies. The acquired fund fees and expenses of the Fund's investments in BDCs, if any, are included in the table above. Such fees and expenses, if excluded from the table above, would have decreased Total Annual Fund Operating Expenses of the Small-Mid Cap Equity Fund and Bond Core Plus Fund by 0.022% and 0.007%, respectively as of December 31, 2019.
- 3 Effective November 2019, the International All Cap Equity Fund made certain changes to its Investment Advisors. For purposes of this table, Investment Advisor Fees and Acquired Fund Fees and Expenses are calculated on a pro forma basis based on the rates of Investment Advisor Fees and Acquired Fund Fees and Expenses, and target allocations to Investment Advisors, as of December 31, 2019.
- 4 Total Annual Fund Operating Expenses for the Stable Asset Return Fund do not include 0.172% (as of December 31, 2019) in annual wrap contract fees; these fees are charged against the crediting rate of the Fund.
- 5 The Alternative Alpha Fund pays no Investment Advisor fees directly (independent of the Trust, Management and Administration fee payable to MTC, which is shown under that heading). The investment management fees and other fees and expenses payable by the commingled investment vehicles in which the Alternative Alpha Fund invests are included as Acquired Fund Fees and Expenses of the Alternative Alpha Fund.

\* Total fees are displayed as weighted averages across all core Funds available through the Program. These averages were calculated by taking the investment expense ratio of each Program fund and multiplying it by its weight percentage based on the amount of assets held in each fund as of 12/31/2019. Each investment has its own expense ratio and a participant will bear the cost of the expense ratios of the funds they choose in their accounts.



## Getting Started is Fast and Easy!

Contact ABA Retirement Funds Program Regional Representative, **Shawn Fritschy**, today; he will work with you to complete the simple 4-step enrollment process.

- 1 Find out more about the Program
- 2 Create or Enhance Your Plan
- 3 Participant Education & Enrollment
- 4 Contributions

If you are starting a new plan, your set-up process ends here and your plan can be **completed in as little as 2 weeks!**

### Have an existing workplace retirement plan?

No problem! As a final step, the Program has a streamlined process to ensure a smooth and successful transfer of your existing plan assets and records.



Contact Program Regional Representative, **Shawn Fritschy**, to get started today.



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www.abaretirement.com



Join our community!

[ABA Retirement Funds Program](#)

Please read the Program Annual Disclosure Document (April 2020) carefully before investing. This Disclosure Document contains important information about the Program and investment options. For email inquiries, contact us at: [joinus@abaretirement.com](mailto:joinus@abaretirement.com).

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