



VALUE IN PARTNERSHIP

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Six Things Your Firm Won't Hear from Other 401(k) Providers

ALA's Value In Partnership (VIP)SM Program provides tremendous benefits from world-class organizations for you and your law office. In this fifth part of an ongoing series, learn more from one of your Association's VIP Program participants: American Bar Association (ABA) Retirement Funds (the "Program").

What makes the ABA Retirement Funds program unique?

- **The Program was created as a not-for-profit entity, and it exists to provide a benefit.** The Program is a true member benefit. Unlike other retirement plan offerings in the marketplace, the Program was created to serve an altruistic purpose. The Program was created by ABA Retirement Funds, a not-for-profit corporation and exists to help law firms gain access to high-quality retirement plan services, not to accumulate assets or generate revenue for the ABA or any other association.
- **The Program leverages the buying power of the legal community to eliminate firm expenses and minimize participant expenses.** By harnessing the collective purchasing power of more than 4,500 law firms, the Program can command state-of-the-art services and low fees from the marketplace. Through negotiation with the nation's premier service providers and investment managers, the Program delivers services to law firms of all sizes that may otherwise be available only to the largest institutions.
- **The Program's fiduciary tools help law firms manage their liabilities and save billable hours.** ABA Retirement Funds selected State Street to fulfill certain day-to-day decision-making functions that typically reside with a law firm's partners or shareholders. State Street acts as a fiduciary in performing its functions as Investment Manager and Trustee of the Program. This design manages some of the responsibilities and potential liabilities of fiduciaries at your law firm while offering plan sponsors and participants the benefits of oversight from ABA Retirement Funds and State Street, a recognized industry leader.
- **The Program's investment menu has three tiers to provide options for any type of investor.** The Program offers considerable investment flexibility through its menu of 10 Core Funds, five Retirement Date Funds, and an integrated brokerage account. This three-tiered investment structure provides options suitable for virtually any type of investor, which assists firms in complying with ERISA 404(c) guidelines.
- **The Program eliminated commissions, which erode your savings by eliminating brokers.** Hundreds of financial institutions offer some type of retirement plan product. Many providers sell their services through brokers, who are typically compensated by receiving a portion of a plan's asset expense charges. The Program's structure eliminates commission expenses because the Program is not available through brokers. Marketing the Program directly to law firms is one more way we work to reduce your plan's expenses.
- **The Program has benefit relationships with 29 state bar and 3 national legal associations.** No other provider has more than one. The Program's structure and benefits have made it possible for us to align ourselves with benefit partners you know and respect.

For a copy of the Prospectus with more complete information, including charges and expenses associated with the Program, or to speak to a Program consultant, utilize the contact information provided above. Be sure to read the Prospectus carefully before you invest or send money. The Program is available through ALA's Value In Partnership (VIP)SM Program as a member benefit. However, this does not constitute and is in no way a recommendation with respect to any security that is available through the Program. ♦