

# Momentum

July 2017

## How to access your OkMRF account any time

Updates to make your online OkMRF account experience more secure and user-friendly took effect March 6, 2017.

If you haven't accessed your account online lately, the next time you log in you will follow the prompts to create a strong password with a minimum of eight characters, including at least one uppercase letter, one lowercase letter, one number and one special character. You will also have the option to make your email address your account's username. You can now provide your cell phone number or email address too, which allows you to receive immediate password reset information by text or email if you ever forget your password.

When calling the Information Line, you will continue to reach the automated system and Customer Service Representatives using your Social Security number and 6-digit Personal Identification Number (PIN).

You can access and manage your account through the Information Line, Plan website and mobile app. So why not use all three? Just follow these steps to set up account access.

### STEP 1: FIRST TIME YOU ACCESS YOUR ACCOUNT

The first time you access your account online and by phone, you will need your Social Security number to use as a temporary username and the assigned PIN that was mailed in a white security envelope to your home address of record after enrolling in OkMRF. Then choose one of the following access methods:



#### INFORMATION LINE

- Call **(844) GO-OKMRF** (466-5673).
- Enter your Social Security number and assigned 6-digit PIN.
- Create your own 6-digit PIN when prompted.
- Save your PIN for future phone calls to the Information Line.



#### PLAN WEBSITE

- Go to **okmrforg.voya.com**.
- Click *Register now* under *Log In* on the left hand side.
- Select an option to create your online account access using either your Social Security number (without dashes) and assigned 6-digit PIN or your Social Security number and date of birth.



#### MOBILE ACCESS

- Download the **Voya Retire** app for your iPhone® or Android™ devices from the App Store™, Google Play or Amazon Apps.
- Enter your Social Security number and assigned 6-digit PIN.

### STEP 2: FOR PLAN WEBSITE AND MOBILE ACCESS

- Create a personalized username and 8-character password for future visits on both the Plan website and **Voya Retire** mobile app.
- Provide your mobile phone number or email address for text or email verification in case you need to reset your password in the future.

#### KEEP YOUR PIN

To call the Information Line, you will need the assigned 6-digit PIN that was mailed in a white security envelope to your home address when you enrolled. If you don't have your assigned PIN, call **(844) GO-OKMRF** (466-5673) and press "0" to talk with a Customer Service Representative to request a PIN reminder. Once you have accessed your account with your assigned PIN, you can create your own 6-digit PIN. Keep that for future use.

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## Advice and professional management for your account

A retirement evaluation of your OkMRF account will be mailed to you later this fall.

There is no additional cost for this evaluation which uses the independent analysis provided by Voya Retirement Advisors powered by Financial Engines.

If the evaluation contains red or yellow stoplights indicating changes to your saving or investment strategy might be needed, you may want to request a one-on-one professional account review to get answers to your questions and help with adjusting your account to better suit your needs. The consultation is available at no additional cost. Simply call **(844) GO-OKMRF** (466-5673) and ask to speak with a Voya Retirement Advisors Representative.

Your OkMRF account gives you access to personalized objective investment and planning advice through two levels of service. Your choice will depend on how comfortable you are with managing your account.

If you like to maintain control of your account's investments, but would like some advice, **Online Advice** is available at no additional cost any time you log into your account and select the *Voya Advisor* link.

If you prefer to have a mix of funds selected and monitored for you, **Professional Management** is available for a fee.<sup>1</sup> You receive ongoing account management, quarterly progress reports and more. You may cancel the service at any time with no penalty. To request information and an initial consultation, call **(844) GO-OKMRF** (466-5673). Please read about the **Professional Management** special offer.



## FOR NEAR-RETIREES

As your retirement draws closer, both **Online Advice** and **Professional Management** provide support to help you with planning. You will receive guidance on filing for Social Security benefits, if eligible. You will also get a personalized income plan that brings together all sources that you tell us about: Social Security and pensions, if eligible, your OkMRF account and IRAs plus a yearly income forecast for your household.

With **Professional Management**, your fee also includes additional services.<sup>2</sup> When you are ready to transition toward retirement, you can request to have your OkMRF account managed with a goal of income in retirement through our Income+ service. With Income+, your investments are rebalanced automatically in an effort to achieve steady income with the potential for growth. You will also have the opportunity to receive steady monthly payouts in retirement.

### SPECIAL OFFER

If you choose **Professional Management** and decide within three months that it's not right for you, you may cancel and pay no program fees or penalty. Details will be mailed with your retirement evaluation.

 <b>WEB</b> okmrforg.voya.com	 <b>PHONE</b> <b>(844) GO-OKMRF</b> (844) 466-5673 Hearing impaired: (844) 889-8692	 <b>MOBILE</b> Search <b>Voya Retire</b> in your app store
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<sup>1</sup> Professional Management fees are charged in the frequency and manner detailed in the fact sheet and are deducted directly from your account.

<sup>2</sup> Also referred to as Professional Management with Income+. With this service, payouts begin at your request. Neither Voya Retirement Advisors, LLC nor Financial Engines guarantee payout amounts or payouts for life. For eligible program members, adjustments typically result in an allocation composed primarily of bond funds. If you prefer a different allocation, let us know before these adjustments begin. See program Disclosure Statement for full details and eligibility requirements.

**Advisory Services provided by Voya Retirement Advisors, LLC (VRA).** For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and your plan's Fact Sheet. These documents may be viewed online by accessing the advisory services link at okmrforg.voya.com. You may also request these from a VRA Investment Advisor Representative by calling 844-466-5673. Financial Engines Advisors L.L.C. acts as a sub-advisor for Voya Retirement Advisors, LLC. Financial Engines Advisors L.L.C. (FEA) is a federally registered investment advisor and wholly owned subsidiary of Financial Engines, Inc. Neither VRA nor FEA provides tax or legal advice. If you need tax advice, consult your accountant; or if you need legal advice, consult your lawyer. Neither Voya Retirement Advisors nor Financial Engines Advisors can guarantee results and past performance is no guarantee of future results. Financial Engines® is a registered trademark of Financial Engines, Inc. All other marks are the exclusive property of their respective owners. Financial Engines is not a member of the Voya family of companies. CPY18928

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