

7 things you should know about your retirement plan.

Prepared exclusively for



Call (844) 466-5673, (844) GO-OKMRF or go to www.financialadvice.com/forOKMRF

Oklahoma Municipal Retirement Fund has asked Voya Retirement Advisors, LLC (VRA) to provide you with retirement advice.

Let's get started.

1 Why get help?

Here's what we've heard from other investors.



"I don't know where to find help that I can trust."

"I'm not sure I'll have enough to retire."

"I don't know if the investments that I have selected are right for me."

"I don't have time to research investments."

"I can't keep up."

2 What is retirement help?

Answers to your questions.



investments

**Did you pick the right investments?
Are you taking too much risk?**

*We can help protect your account
from the risk of big losses.**



savings

**Are you saving enough?
Are you leaving money on the table?**

*We can point out your savings
opportunities.*



retirement income

**When can you retire?
How much do you need to retire?**

*We can give you a good idea
of what you could expect.*

3 Can it make a difference?

Yes, especially with stuff this complicated.



While no investment advisor can guarantee results, **90% of people in a recent study were projected to improve expected growth or reduce the risk of big losses** when they receive professional management for their accounts.*

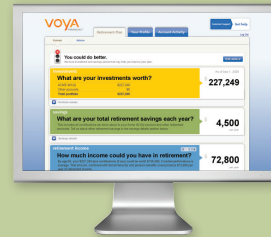
*Financial Engines recently studied more than 749,000 investors to see how professional management could help them. The percentage of people who were projected to improve expected growth or reduce the risk of big losses was 89.74%. Expected growth refers to a comparison we have made to the investors' portfolios, comparing the estimated performance of the portfolios based on how the accounts would be managed in a professional management program for which Financial Engines provides advisory or subadvisory services, against how the portfolios are estimated to perform if they remain unchanged and if they were not managed under such a program. In more than 55% of cases, expected growth was projected to improve after investors enrolled in the professional management program. In more than 52% of cases, the risk of future losses was projected to be reduced. The projected improvement is net of the applicable program advisory fees. Reducing the risk of losses refers to reallocations we may make in order to manage an investor's portfolio in a manner more appropriate for the level of risk intended for the portfolio. An example of a portfolio that could be inappropriate for risk is one with too much company stock. Our analysis included portfolios generated between September 1, 2004 and December 31, 2013, as part of Financial Engines' investment advisory and sub-advisory services. Projections of expected growth and risk of losses are based on Financial Engines' methodology, which projects forward-looking investment outcomes and are not intended to reflect actual results. These projections are not guarantees of future results. Your actual results may vary.

4 What's the right help for you?

One size does not fit all.

You enjoy managing your retirement account.

You are confident of the investment decisions you make. You actively adjust your plan to stay on track.



Online Advice may be right for you.

Unlimited access to powerful online retirement planning tools, at no additional cost to you.

Turn to the next page to see how it works.

or

You prefer to partner with an investing expert.

You want help getting on track and staying there. You can be highly involved or just occasionally check in.



Professional Management may be right for you.

A personalized plan and VRA Investment Advisor Representatives to talk to.

Turn to the next page to see how it works.

When it comes to your retirement account, doing nothing is not the best option. If you want to retire with confidence, an expert partner can help keep you on track. And that's exactly why Voya Retirement Advisors, LLC is here.

We watch expenses carefully. Some funds cost more than others and our analysis takes this into account, helping you avoid unnecessary costs that can eat into investment returns.

5

How does it all work?

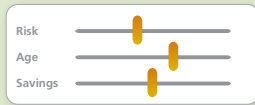
Here's what's behind our advice and what's in it for you.

You do the work

Do it yourself — Online Advice powered by Financial Engines



Log in



Emerging Markets Fund	17%
Small Cap Growth	58%
Intermediate Bonds	25%

EXAMPLE ONLY

- > **You** use our online tools to build your strategy.
- > **You** can log in anytime to see if you're on track.
- > **You** can get technical support by phone.
- You** get advice on a mix of funds that can include other accounts you tell us about.
- You** request the transactions for your account.
- You** can sign up for e-mail Retirement Updates.

Enjoy

Online Advice is available through your plan for no additional fee. Log in to <https://okmrforg.voya.com> and click on the "Voya Retirement Advisors" link.

We do the work

Partner with an investment professional — Professional Management powered by Financial Engines



Add it



- > **We** send a personalized plan to you.
- > **We** routinely monitor your account and rebalance as needed.
- > **We** have advisor representatives you can talk to.
- We** put your plan into action.
- We** can consider assets outside your account.
- We** keep you informed with quarterly Retirement Updates.

Relax

Oklahoma Municipal Retirement Fund has arranged for a program fee of about \$5 a month for each \$10,000 in your account, with discounts for balances over \$100,000. You can cancel anytime without penalty.

See fee details in the Q&A section of this guide.

6 Why Voya Retirement Advisors? We make it easier.



Voya Financial™ is composed of premier retirement, investment and insurance companies serving the financial needs of approximately 13 million individual and institutional customers in the United States. The company's vision is to be America's Retirement Company™ and its guiding principle is centered on solving the most daunting financial challenge facing Americans today — retirement readiness. As an industry leader and advocate for greater retirement readiness, Voya™ is committed to delivering on its vision and its mission to make a secure financial future possible — one person, one family, one institution at a time.

Advisory Services provided by Voya Retirement Advisors, LLC (VRA). Financial Engines Advisors L.L.C. (FEA) acts as a sub advisor for VRA. FEA is a federally registered investment advisor and wholly owned subsidiary of Financial Engines, Inc. Neither Voya Retirement Advisors nor FEA provides tax or legal advice. If you need tax advice, consult your accountant or if you need legal advice consult your lawyer. Voya Retirement Advisors and FEA do not 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. ©2014 Financial Engines, Inc. All rights reserved. Used with permission.

7 Who is Financial Engines? Your successful retirement is our top priority.



They are a team of retirement investment professionals with a passion for delivering personalized, independent retirement advice for everyone, regardless of their wealth.

Financial Engines is **America's largest** defined contribution managed account provider.*

They offer unbiased and objective investment advice. **They don't sell investments, nor receive commissions** for participant transactions.

They **provide expertise and experience** previously available only to the wealthiest institutional investors.

*Financial Engines Advisors, L.L.C. is America's largest defined contribution managed account provider by assets according to the "Top-Eight DC Managed Account Sponsors by Assets, 3Q 2011 – 3Q 2013," Cerulli Associates, The Cerulli Edge—Retirement Edition, 4Q 2013; data as of Q3 2013. Data is derived from Cerulli's industry surveys and individual company financial statements. For more information, see www.cerulli.com.

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Got a question?

Other things you might want to know.

Q: Do I have to give up control of my account?

A: With **Professional Management**, all of your money stays in your Oklahoma Municipal Retirement Fund account, and we manage it for you. You'll continue to receive statements, check your balance, and adjust your savings rate just as you do today. You delegate the responsibility to us to take care of the investment and rebalancing transactions. If you change your mind and want to do the transactions yourself, **you can cancel anytime without penalty.**

With **Online Advice**, it's up to you to decide whether to take our recommendations.

Q: Is my personal information kept private?

A: **Yes**, it is. We won't sell, reveal or share your personal information except as permitted by law or with your prior consent.

Q: How does Professional Management work?

A: Professional Management adjusts your investment risk over time to help you stay on track for retirement. Professional Management also gives you customized advice with a personalized portfolio that you can tailor to your specific needs. For example, you can request more or less risk than your peers, or make sure your Oklahoma Municipal Retirement Fund holdings stay in balance with investments you hold outside the plan. Plus, you get quarterly Retirement Updates, and toll-free access to VRA Investment Advisor Representatives anytime you have a question.

Q: Isn't Oklahoma Municipal Retirement Fund already managing my Oklahoma Municipal Retirement Fund account?

A: No. The Oklahoma Municipal Retirement Fund selects a diverse mix of funds to offer in your plan's investment options, but it is your responsibility to make appropriate investment choices for your needs. Voya Retirement Advisors can help you feel more confident about making those choices.

Q: How much does Professional Management cost?

A: Oklahoma Municipal Retirement Fund has negotiated for a program fee that is about **40% lower than what you might pay on your own.***

PORTION OF ACCOUNT	ANNUAL RATE	MONTHLY AMOUNT**
Up to \$100,000	0.60%	\$5.00 per \$10,000
Between \$100,000 & \$250,000	0.45%	\$3.75 per \$10,000
Over \$250,000	0.30%	\$2.50 per \$10,000

The program fee is paid from your account, so there is no bill to pay and no reduction in your take-home pay. It's easy to add to your account and you can cancel anytime without penalty.

*The industry average is based on the latest AdvisorBenchmarking Study. The Study found that 89% of Registered Investment Advisors (RIA) charge 1%, or \$8.33/mo per \$10,000, for clients with less than a quarter million dollars in assets. See www.wealthmanagement.com/advisorbenchmarking. Voya Retirement Advisors, LLC has no minimum balance requirement (except for nominal amounts, as needed operationally to manage the account). The 40% fee comparison assumes management of a \$100,000 account. Industry average fees shown are subject to change. The results are based on an online survey of 381 self-selected RIAs conducted in June and July of 2013. Investment Advisor services vary. Some advisors in the Study may provide different services than Voya Retirement Advisors, LLC.

**Professional Management fees are charged in the frequency and manner detailed in the Advisory Services Agreement; monthly fee examples are for illustrative purposes only.

Who else is getting help?

People just like you.



When it comes to preparing for retirement, anyone can benefit from help.

We believe everyone deserves personalized retirement help. Regardless of your goals, preferences, or age, we can help — no matter what you earn or how much you've saved.

It's easy to get started.

Online Advice is available at <https://okmrforg.voya.com> and click on the "Voya Retirement Advisors" link.

To add Professional Management, **sign and return the enclosed reply form**, visit www.financialadvice.com/forOKMRF, or call (844) 466-5673, (844) GO-OKMRF.

Oklahoma Municipal Retirement Fund

Voya Retirement Advisors, LLC

c/o Financial Engines Advisors L.L.C.

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VRA Investment Advisor Representatives

(844) 466-5673, (844) GO-OKMRF, business days between 7:00 a.m. and 7:00 p.m. CT

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(s) through your plan's web site at <https://okmrforg.voya.com>. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line at (844) 466-5673, (844) GO-OKMRF. 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.

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