

# Momentum

July 2016

## Three ways to access and manage your account

You have three convenient choices whenever you want to access your OkMRF account: the Plan website, Information Line or mobile app.

To access your account the first time, you will need your Social Security number to use as your temporary username and your Personal Identification Number (PIN) that was mailed to your home address of record in a white security envelope. If you've misplaced your PIN, call Gloria or Lindsay of OkMRF at (888) 394-6673, ext. 100 or ext. 106, to request a PIN reminder to be mailed to your home address. Then follow these steps.



### PLAN WEBSITE

- Go to [okmrforg.voya.com](http://okmrforg.voya.com).
- Enter your Social Security number (without the dashes) and PIN.
- Create a personalized username and password for future account access.
- Set up security questions so you can easily reset your password in the future.
- Edit your address in your Personal Information to add an email address, if applicable.
- Designate both primary and contingent beneficiaries for your account. Follow the prompts on the screen to complete this step.



### INFORMATION LINE

- Call **(844) GO-OKMRF** (844) 466-5673
- Enter your Social Security number and PIN.
- Create a personalized username and password for future account access.
- Press "0" to talk with a Customer Service Representative (CSR).
- Designate both primary and contingent beneficiaries for your account by talking with a CSR who will assist you.



### MOBILE APP

- Download the **Voya Retire** app for your iPhone® or Android™ device.
- Enter your Social Security number and PIN.
- Create a personalized username and password for future account access.
- Set up security questions so you can easily reset your password in the future.
- Designate beneficiaries for your account. Follow the prompts on the screen to complete this step.

## MANAGING YOUR ACCOUNT

Once you access your OkMRF account the first time, you can get account information and make changes any time. If you haven't accessed your account lately, please do so soon! If you want a loan or distribution, you must register first! It's easy to:

- Check your current balances and balance history
- See your personal rate of return
- Make changes to your voluntary contributions (if permitted in your plan)
- Change your investment elections or transfer your balance
- Request a loan, if allowed
- Set automatic account rebalancing to your original investment allocations
- Obtain plan and fund information
- Update your address and beneficiaries whenever necessary
- View and download your quarterly statements
- Request a withdrawal upon termination, if desired
- Use myOrangeMoney® and your Personal Financial Dashboard
- Contact Voya Retirement Advisors for professional investment advice



# The importance of beneficiary updates

OkMRF is asking all employees to rename their beneficiaries for their OkMRF accounts.

For greater accuracy and protection, you are also asked at the same time to supply their Social Security numbers, dates of birth and addresses. This provides better proof of proper identification and helps OkMRF locate your beneficiaries upon your death.

It is considered a best practice to have employees rename beneficiaries in case their personal situations changed after they were hired. OkMRF still has the existing form on file that would be honored if you do not designate or add a beneficiary to your account. But why take the chance, especially if the old form is outdated or missing key personal data? Errors could affect the people in your life who depend on you.

You can see your beneficiary information on your account statements and when you log into your account online. To make updates any time, log into your account at [okmrforg.voya.com](http://okmrforg.voya.com) and go to Personal Information. Or call **(844) GO-OKMRF** (844) 466-5673.

## ACCOUNT STATEMENTS





You receive an annual account statement at your home address every July. Quarterly statements are available to view or download. Just log into your account online and click on *Statements & Documents* on the upper right NAV bar. You can sign up for electronic delivery of account statements and other documents to cut down on paperwork by mail. Log into your account and select *User Preferences > Mail Preference*. If you don't have computer access, call Chris or Jodi of OkMRF at **(888) 394-6673**, ext. 103 or 102, and we would be happy to mail a quarterly statement to you.

**OKMRF  
CELEBRATES  
50 YEARS OF  
SERVICE**



OkMRF has provided municipal employees with cost-effective retirement plans since 1966. Over the years, the plans' assets have grown to exceed \$725 million. Upon reaching this anniversary, OkMRF thanks the cities, towns and municipal agencies in Oklahoma for their half-century of trust and confidence.

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 <b>ACCOUNT ACCESS</b>	 <b>WEB</b> <a href="http://okmrforg.voya.com">okmrforg.voya.com</a>	 <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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Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

**You should consider the investment objectives, risks, and charges and expenses of the mutual funds offered through a retirement plan carefully before investing. The fund prospectuses and fund information booklet contain this and other information, which can be obtained on the Plan website at [okmrforg.voya.com](http://okmrforg.voya.com) or by calling **(844) 466-5673**. Please read the information carefully before investing.**

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