

Momentum

July 2018

Getting your financial house in order

If you want to retire comfortably, it's important to know where you stand with your finances.

A financial "spring cleaning" could be useful, whether you're starting your career or nearing retirement. You may find decisions flow more easily when your financial information is organized. Keep what's important in easy reach.

HERE ARE SOME STEPS TO HELP YOU TAKE CONTROL OF YOUR SITUATION:

- ✓ Create a spending plan. See if you can figure out where your money is going. Then look at whether you might be able to reduce expenses and save more toward your retirement and other goals.
- ✓ Start a filing system for your financial records, such as tax returns and statements for your retirement accounts, investments and bank accounts. Review account statements closely when you receive them to understand what you have and how it's performing. Stay organized by keeping current records handy and storing away the rest.
- ✓ Make lists of where to find your accounts, insurance policies, birth certificate, passport, and financial and legal advisers.
- ✓ Log into your OkMRF account at okmrforg.voya.com and review your online account regularly. Click the *Voya Advisor* link for **Online Advice** or **Professional Management** services to give you personalized, objective investment and planning advice to help manage your account.*
- ✓ Check the beneficiaries for your retirement accounts and insurance policies. Think about all of your accounts that require you to designate a beneficiary. Do you know who is named on each of them? If there's been a change, such as a marriage, divorce, birth of a child or a death of a loved one, you may need to update your beneficiary information on some or all of your accounts to reflect your current wishes.
- ✓ Update your communication preferences for email delivery of statements and notices. Log into your account and go to My Profile > Communication Preferences to go paperless. You'll cut down on clutter. And you'll access your statements and other account information quickly any time.
- ✓ Execute a will, health care proxy and durable power of attorney documents. Develop or update your estate plan to ensure that the people who depend on you are protected and your final wishes are honored.

WHAT WOULD YOU LOVE TO SAVE FOR?

Retirement savings are an important part of your financial picture, but everyone deserves some fun in life too. Even as you plan for the future, it's important to think about the things that would make you happy today. For tips and help in developing your saving strategy, visit voya.com/begood. OkMRF and Voya are here to help you with all of your financial goals.

* **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. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line at 1-888-401-5722. 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.



Everyone has questions when it comes to saving and investing for retirement.

You'll be happy to hear that there is help available to you through Voya Retirement Advisors (VRA), powered by Financial Engines, to provide guidance and advice in several ways that can help you work effectively toward your retirement and other financial goals:

Online Advice—You do the work online using Financial Engines' easy-to-use planning tools at no additional cost to you. Get personalized recommendations you can implement yourself, at any time, using Online Advice and the professional-grade retirement planning tools powered by Financial Engines.

Professional Management—You can have VRA do the work for you as a fee-based service. We'll invest, manage and monitor your account for you, including making ongoing adjustments to your account when needed.

No matter which option you choose, you have resources available to get your account on track and to help keep it there. You can find out more at www.financialadvice.com/forOkMRF.

Tips for keeping your accounts secure

Protecting your personal information can reduce your risk of identity theft. Here are precautions you can take to help keep your online account safe.

- Change your passwords regularly. Use a unique password that's a strong mix of upper and lower case letters, numbers and special characters. Avoid writing down or emailing passwords or Personal Identification Numbers. Don't share passwords or PINs or answers to security questions with anyone.
- Monitor your account frequently. It's easy to log into your OkMRF account any time.
- Take care of your computer and mobile devices. Install the latest operating system, patches, and antivirus and antispyware software.
- Don't use an automatic login feature that saves your user name and password, and always log off when you're finished viewing your account.
- When you access your account in an airport, library, hotel or other public place, be sure you're using a secure wireless network so your information is protected.

MANAGE YOUR OKMRF PLAN ONLINE

It's easy to access your account anytime, even on the go!

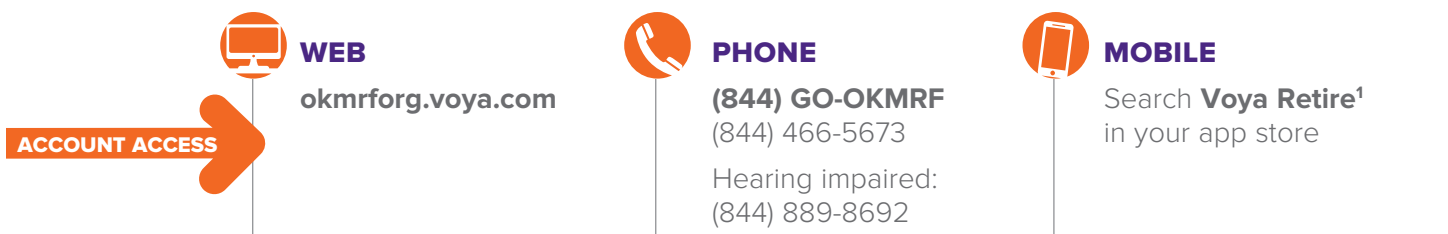
First time users:

- 1 Go to okmrforg.voya.com
- 2 Select Register Now on the purple Log In box
- 3 Provide the information requested and follow the instructions to register
- 4 Download¹ the Voya Retire app from the App Store or Google Play for mobile access (keyword: retire)

Returning users:

- 1 Go to okmrforg.voya.com
- 2 Select Forgot Username? or Forgot Password? on the purple Log In box
- 3 Provide the information requested to access your account again

Go to My Profile > Communication Preferences to set your account up for email notifications too!



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