

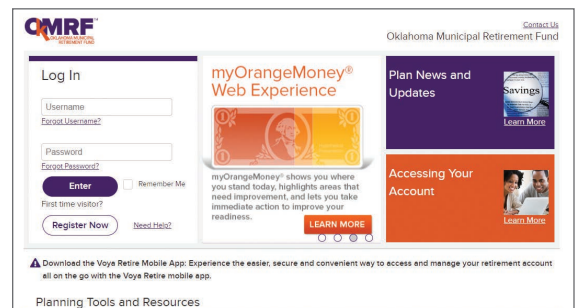
TOGETHER WE ARE STRONGER™



STAY ON TRACK FOR YOUR RETIREMENT

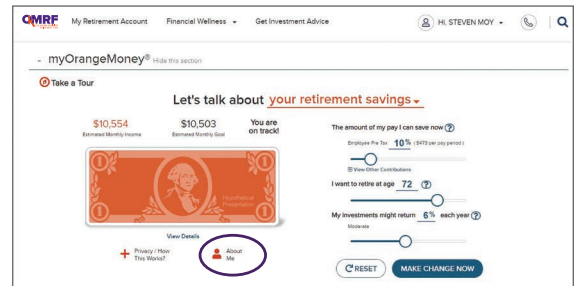
Experience myOrangeMoney® in your OkMRF Defined Contribution (DC) account today.

myOrangeMoney is a powerful interactive, educational experience that combines your DC account balance, pension, and Social Security (if applicable) to help you visualize your future retirement income today. Visit okmrforg.voya.com and go to the Log In section to enter your account or register your username and password to get started.



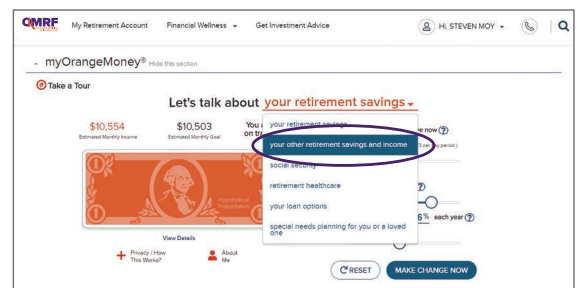
Let's talk about your retirement savings

Adding information about yourself and your other accounts will help enhance your estimate of future monthly income at retirement. Click *About Me* under the dollar bill to enter your date of birth, salary, and retirement income goals into the experience.



Let's talk about your other retirement savings and income

To improve the accuracy of your retirement income estimation, add information about your outside accounts. Change the heading above the orange dollar bill to *Let's talk about your other retirement savings and income* to add additional information. You can manually enter your estimated monthly pension income at your desired retirement age and other retirement accounts. Click *Save* to incorporate the pension and retirement account information into the myOrangeMoney experience.



Screen shots are for illustrative purposes only; actual screen experience may vary.

Let's talk about retirement healthcare

The rise of healthcare costs could have a large impact on your retirement savings. How will you manage your retirement savings for potential medical costs if you live to age 90 or older? Change the heading above the orange dollar bill to *Let's talk about retirement healthcare* to review and estimate what your costs may be based on your age and the state where you plan to retire. This is important because healthcare costs will generally continue to grow as you get older and costs can vary widely by state. Visit voya.com/voyalearn and watch the on-demand session *Plan Ahead for Healthcare Costs and Coverage in Retirement* for more information.

Let's talk about special needs planning for you or a loved one

When you or your loved one has a disability or a special need, knowing where to start can be one of the biggest challenges. Understanding what it could mean and preparing early can help lead to success for you and those dear to you. Change the heading above the orange dollar bill to *Let's talk about special needs planning for you or a loved one* for resources to help with special needs financial planning through Voya Cares®. Visit voyacares.com for more information.

Estimate your monthly income in retirement

Your retirement income estimate now includes your OkMRF DC account, pension, other retirement accounts, and Social Security. It also considers your healthcare costs in retirement and any special needs planning. Use the slider next to the dollar bill to adjust your retirement age assumption. You can instantly see how your choices impact the level of your estimated monthly retirement income. We encourage you to log into your DC account regularly and make updates to your myOrangeMoney information, when necessary, as you work towards achieving your retirement goals.

HAVE A QUESTION OR NEED HELP?

When you want help with myOrangeMoney or your OkMRF DC Plan account, we are here for you. Call the toll-free Information Line at **(844) GO-OKMRF** (466-5673) weekdays between 7 a.m. – 7 p.m. CT (excluding stock market holidays). Customer Service Associates can answer your myOrangeMoney questions and help you with transactions.

Call the Voya Account Consolidation Team (ACT) at **(866) 865-2660** or email ACT@voya.com to discuss your account consolidation options, get guidance through the consolidation process, or for assistance with collecting and completing transfer paperwork.

IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

Consolidation representatives are registered representatives of and offer securities through Voya Financial Advisors, Inc. (member SIPC), One Orange Way, Windsor, CT 06095-4774.

Plan administrative services are provided by Voya Institutional Plan Services, LLC (VIPS). VIPS is a member of the Voya® family of companies and is not affiliated with the Oklahoma Municipal Retirement Fund.

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