

TOGETHER WE ARE STRONGER™



ACTIONS TODAY TO HELP YOU PLAN FOR TOMORROW

Get started

1. Set your retirement goals

- Create your vision for retirement considering how you'll spend your days and what you want to accomplish.
- Pick your retirement dream date.



2. Organize your finances

- Gather your financial documents.
- Get a handle on your net worth by totaling up what you own (real estate, vehicles, bank accounts, retirement savings plans, etc.) and what you owe (mortgage, loans, credit cards, other debts, etc.).

3. Estimate your expenses in retirement

- Write down what you expect to spend each month in retirement.
- Consider planning to have at least 70% of your current income in order to cover these expenses.

4. Check your retirement savings progress

- Participants in the OkMRF Defined Contribution (DC) Program can log into their account at okmrforg.voya.com for myOrangeMoney®, the interactive educational experience that helps you estimate your monthly income in retirement and your progress towards your goal.
- Participants in the OkMRF Defined Benefit (DB) Program can go to voya.com/tool/orange-money-retirement-calculator for your myOrangeMoney® experience.



Check your progress

5. Factor in Social Security

- Set up an online account at ssa.gov.
- Review your Social Security statement and determine your full retirement age.
- Estimate your expected benefits at early retirement, full retirement, and delayed retirement.

6. Plan for medical expenses

- Total up your top healthcare costs.
- If you are enrolled in a high-deductible health plan, consider saving to a Health Savings Account (HSA).
- Learn more about Medicare at medicare.gov.



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.

Take actions to help improve your situation

Step 7: Save more

- Explore your retirement saving options to maximize the amount you can put away for retirement without impacting your quality of life.
- For voluntary 457(b) retirement savings programs, you may be able to take advantage of catchup contributions once you turn 50.

Step 8: Owe less

- Prioritize your debt and create a plan to pay it off.
- Review your credit card bills, understand if you want to consolidate, and look for an opportunity to negotiate your interest rate or fees.

Step 9: Review your investment strategy and consolidate accounts

- If you have retirement savings accounts with former employers, there could be benefits to consolidating them into your current Plan.
- Review your investment allocation. You may want to diversify and reduce your risk to minimize the potential for losing a portion of your savings due to market fluctuations.



Step 10: Decide if you need help

- To help find the right professional, get recommendations from friends and family, check credentials and set up time with a few qualified advisors.
- Check for any resources and services available through your employer.

HAVE A QUESTION OR NEED HELP?

When you want help with your OkMRF DC Program, we are here to help. 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 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.

When you want help with your OkMRF DB Program, call Katie Girardi or Chris Whatley at **(888) 394-6673 ext. 110 or 103**, respectively, or visit our website at **okmrf.org**.



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