

TOGETHER WE ARE STRONGER™



SIMPLIFY YOUR FINANCIAL LIFE IN THE OkMRF DEFINED CONTRIBUTION (DC) PROGRAM

We get it. If you're like many people, you've had more than one job and saved in more than one workplace's retirement plan. Your money may still be with former employers or you may have an IRA – or both. Managing multiple retirement accounts can be a real challenge. It eats up time, makes it harder to gauge your progress, and may even be costing you more in fees than you realize.

Consolidating your retirement savings into the Oklahoma Municipal Retirement Fund (OkMRF) DC Program is an option that could simplify your financial life. Voya's® Account Consolidation Team is available to all OkMRF DC Program Participants to educate you on your options today while on the road to a successful retirement tomorrow.

Considering your personal situation, you may want to discuss and review your options such as keeping your assets where they are, withdrawing your assets (taxes are generally due upon withdrawal and any applicable tax penalties that may apply), or choosing to rollover your assets to the OkMRF DC Program or another eligible vehicle. That way, you can stay on top of your finances, retirement savings, and investment performance to remain aligned with your long term goals. When consolidating your accounts, for example, you can:



Track your money in one place, with one login and phone number for account information.



Simplify your fees by paying the same rate on all assets.



Invest consistently and in alignment with your goals and feelings about risk.

The Account Consolidation Team can explain your options to help you make an informed retirement planning decision.

Why should you consider consolidating to the OkMRF DC Program?

- You can invest in a wide variety of investments that are monitored by the Oklahoma Municipal Retirement Fund.
- There are no transaction fees for making investment changes.
- Keeping your retirement dollars in one place makes it easier to manage your money.

How can Voya's Account Consolidation Team assist you?

- The team is your single point of contact and will help manage the entire rollover process.
- They will call your former investment provider for you to understand their requirements and initiate a transfer.
- They will assist you with completing all the necessary paperwork.
- They will monitor the status of your transfer and guide you through the process of submitting rollover money and forms to Voya.

To learn more or for help consolidating your accounts, call **866-865-2660** or email **ACT@voya.com**. Please provide your name, phone number, employer name, and best time to be contacted in your email. A Voya Account Consolidation Representative will contact you to learn more and discuss your options. OkMRF and Voya are committed to assisting you on your retirement journey and look forward to providing you with the help you need to achieve your goals.

Please note that while Voya retirement consultants do not make money on individual conversations, the products and programs they offer have fees and costs associated with them. Please refer to the disclosures/prospectuses of the individual products for additional pricing information.

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

Please carefully consider the provisions of your current retirement plan and the new product for differences in cost, benefits, surrender charges, or other important features before transferring assets. There may also be tax consequences associated with the transfer of assets. Neither Voya Financial nor its agents or representatives provide legal or tax advice, so consult your own legal and tax advisors regarding your situation. Rollover assets may be subject to an IRS 10% premature distribution penalty tax. Consult your own legal and tax advisors regarding your situation.

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