

# TOGETHER WE ARE STRONGER™



## MANAGING YOUR INVESTMENTS IN THE OkMRF DC PROGRAM

As a Participant in the OkMRF Defined Contribution (DC) Program, you can choose how to invest the money in your account among the many different investment options in the Program. After reviewing your investment options carefully, you can change your investment elections and transfer balances within your account online.

Visit [okmrforg.voya.com](http://okmrforg.voya.com) to log into your account. Click *Register Now* to create your account username and password if it's your first time logging in. Once you've logged into your DC account, go to *Investments & Research* to get started.

## FUND INFORMATION

The Fund Information page displays the investment options available under the DC Program. You can choose from a menu of investment options that cover the risk/reward spectrum allowing you to select from conservative choices, moderate growth and income funds, or aggressive growth opportunities in both U.S. and international markets.

Click the name of the investment option to open a fund fact sheet that provides important information about the investment option, including fund expenses. The document also provides instructions about how to obtain an underlying fund prospectus.

## FUND PERFORMANCE

The Fund Performance page represents past performance. Past performance does not guarantee future results. You can view the performance of all the investments in the Program or show only the funds you are invested in. Performance is shown since inception as well as in monthly and annual intervals. The investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

You should consider the investment objectives, risks and charges, and expenses of the funds carefully before investing. Please read all the relevant information available to you before making changes to your investments.

## FUND PRICES

The Fund Prices page shows values as of the last market close. You can view an investment option's unit value, change from the previous business day, historical prices on a particular date, or a specified range within the last two years.



## MANAGE INVESTMENTS

At the top of the *Manage Investments* page, the *My Investment Overview* section displays your total balance and year to date personal rate of return. In addition, the *Show Me* buttons detail:

- **My Funds** provides updated fund balances, year to date performance, number of units/shares and their current price
- **My Investment Elections** provides a percentage breakdown of your DC Program portfolio

## MANAGE MY INVESTMENTS

This section includes links to and descriptions of the types of investment changes you can make to your account.



### Future Investment Elections

You may want your future savings to go into different investment options than you have elected. By changing your future contributions, you can allocate any 'new money' to different funds.

**Take action:** Click *Future Investment Elections* to view your current elections. Update your percentages in the far right column to total 100% and check the box if you would like to have the elections reflected to your current balances. Click *Next*, review your changes, and click *Submit* to process the transaction.

**Learn more:** Click the link at the bottom of the Future Investment Elections section or visit [voya.com/page/dive-asset-classes-sub-asset-classes-and-risk](https://voya.com/page/dive-asset-classes-sub-asset-classes-and-risk) to watch a video about different investment vehicles that goes beyond the basics of investing.



### One-Time Account Rebalance

Your goals or comfort level with risk may change over time, especially as you get closer to retirement. A one-time rebalance will allocate your account to new investment fund choices for all of your current savings.

**Take action:** Click *One-Time Account Rebalance* to begin the reallocation process. Review the investments available for reallocation, update your percentages in the far right column to total 100%, and check the box if you would like the percentages to be reflected in your future investment elections. Click *Next*, review your changes, and click *Submit* to process the transaction.

**Learn more:** Click the link at the bottom of the section or visit [voya.com/blog/we-could-all-use-little-more-balance-your-retirement-account-no-different](https://voya.com/blog/we-could-all-use-little-more-balance-your-retirement-account-no-different) to read an article about why rebalancing matters when changing the overall weightings of your investments to keep your retirement strategy on track.



## Automatic Account Rebalancing

Over time, shifts in the market might mean your investment selections have become ‘out-of-balance’ from your original election. Automatic account rebalancing will help you stick to your plan even when markets swing. When your goals change, be sure to revisit and review how you are invested.

**Take action:** Click *Automatic Account Rebalancing* to automatically rebalance your account to the elected percentages. Choose how often you would like to have your account rebalanced to the elected percentages, click *Next* to review your change, and click *Submit* to set up your account for automatic rebalance.

**Learn more:** Click the link at the bottom of the section or visit [voya.com/blog/passive-investing-should-be-boring](https://www.voya.com/blog/passive-investing-should-be-boring) to read an article about taking emotion out of investing while balancing your portfolio.



## Fund to Fund Transfer

A fund to fund transfer is the movement of a specific amount of savings from one fund to another. It allows you to transfer some of your money within the same class or to a different asset class within the OkMRF DC Program. For example, you may decide to move some of your savings into a more moderate or conservative core fund as you near retirement.

**Take action:** Click *Fund to Fund Transfer* to select the fund that you want to transfer out of. Click *Next* and follow the prompts to transfer a percentage or amount of the available dollars from the fund. Enter percents in 1% increments to the receiving fund(s) in the far right column. Click *Save and Enter Another* to transfer from an additional fund or click *Finish and Review All Transfers* to review the transfers you wish to complete today. After reviewing your changes, click *Submit* to process the transaction.

**Learn more:** Click the link at the bottom of the section or visit [resourcecenter.voya.com/articles/fine-tune-your-retirement-accounts-investment-mix-using-fund-fund-transfers](https://resourcecenter.voya.com/articles/fine-tune-your-retirement-accounts-investment-mix-using-fund-fund-transfers) to read an article that discusses why deciding what percentage of your savings to invest in different types of investments is an important part of managing your account.



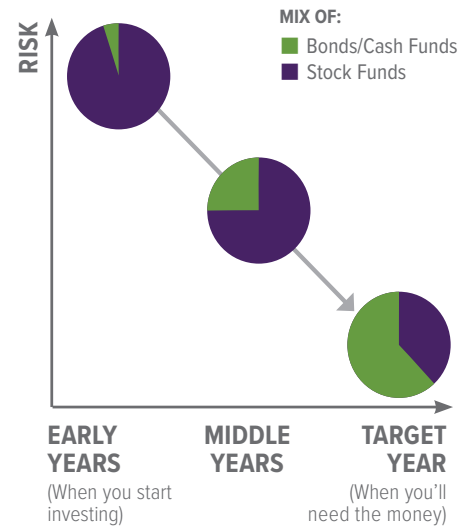
# TARGET RETIREMENT FUND OPTIONS

Everyone has a different approach to investing. Consider using the OkMRF Target Retirement Funds if you like the convenience of having a professional manage your investment mix and/or if you want to spend less time worrying about how your account is invested.

Target Retirement Funds work differently than core funds. Each Target Retirement Fund is a pre-diversified mix of investments that automatically become more conservative over time based on the year in the fund's name. So instead of having to create a suitable investment mix on your own, simply choose a single Target Retirement Fund to help you reach your retirement goals. The Target Retirement Fund's professional fund managers will handle the rest.

SSgA Target Date Funds are designed for investors expecting to retire around the year indicated in each fund's name. When choosing a fund, investors should consider whether they anticipate retiring significantly earlier or later than age 65, even if such investors retire on or near a fund's approximate target date. There may be other considerations relevant to Target Date Fund selection and investors should select the fund that best meets their individual circumstances and investment goals. The funds' asset allocation strategy becomes increasingly conservative as it approaches the target date and beyond. The investment risks of each Target Date Fund change over time as its asset allocation changes. An investment in the Target Date Fund is not guaranteed at any time, including on or after the target date.

How Target Retirement Fund portfolios change over time to become more conservative as the fund matures.



This graph is for illustrative purposes only. Please read all fund information prior to making an investment decision.

## HAVE A QUESTION OR NEED HELP?

When you want help with your account, 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 account questions and help you process investment-related transactions.



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