

TOGETHER WE ARE STRONGER™



MOMENTUM
JULY 2024

How to find the financial upside in any situation

It's important to stay informed about the world around you, but the news can sometimes be overwhelming. As the country prepares for its next presidential election in November, it's important to maintain a sense of order and overall well-being in your life. So how do you find the upside in periods of economic uncertainty? Maintaining a positive mindset during stressful times is a key to overall wellness. You can also:

1. **Set aside quiet time to just breathe.** Shut off your phone, clear your schedule, and then clear your mind.
2. **Look for the good and think about what makes you grateful.** Take stock in what you have instead of focusing on what you don't.
3. **Make self-care the top priority for your health.** Find ways to destress, nourish yourself, connect to others, and build fun into your life. Then, turn to your wealth.

Worried about the stock market? Review your investment portfolio regularly but remember that investments are long-term instruments to avoid emotional reactions to short-term losses. Don't have enough cash on hand to cover an emergency expense? Make it a priority to build up an emergency savings fund to keep from raiding your retirement account. These are just two ways to help improve your overall financial picture by managing your emotions and considering ways to build a realistic spending and saving plan for yourself.

Economic uncertainty will always be around in some form. While you can't change what is happening in the world, you can change your response to it and build healthy habits in all areas of your life. For more tips and insight to help manage your finances during any economic environment, visit Voya's Navigating Market Volatility page at voya.com/page/navigating-market-volatility.

Help improve your financial security by safeguarding your accounts online

When you regularly log into your financial accounts, you can monitor activity and know when there is an issue. Practice safe computing habits by registering your OkMRF DC account username and password. Visit okmrforg.voya.com and click *Register Now* to get started.

Experience new online features in the OkMRF DC Program

When was the last time you visited okmrforg.voya.com and logged into your OkMRF Defined Contribution (DC) Program? If you've logged in recently, you may have noticed some changes. If you haven't logged in recently, your experience has been upgraded with new features. You can now bring your whole financial life together online. See the next page to learn more about what you can expect.



ACCOUNT ACCESS

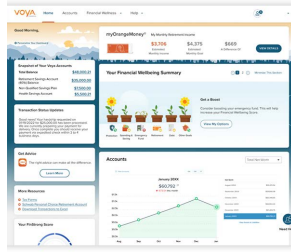


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(844) 889-8692

It's comprehensive. You can securely connect your DC account with external accounts like checking, credit cards, and personal savings in a private environment to get a full view of your net worth. You'll receive personalized insights designed to help improve your finances.



It's insightful. You will have quick access to educational resources and interactive tools that can help set goals, track your progress, and get real-time insights on your money habits. The experience will also adjust as your needs change to help you understand where you stand financially and how to manage your money with confidence.

It's an account experience. Whether you want to check your balances, save more for your future, update your investments, or even track the progress of your non-retirement goals, you'll enjoy an effortless account experience that adjusts to you.

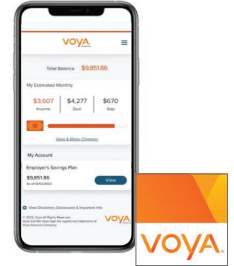
It's a simpler way to manage your money.

Your DC account now provides you a simpler way to manage your money online. Ready to get started? Visit okmrforg.voya.com to log in. If you've never accessed your account online, there's never been a better time to start. Click the Register Now button on the homepage and follow the prompts to get registered and into your account. If you need help with the registration process, please call Voya's Information Line toll-free at **(844) GO-OKMRF** (466-5673) weekdays between 7 a.m. – 7 p.m. CT, excluding stock market holidays.

The Voya Retire app now offers an upload feature for rollovers

Did you know that Voya can help you roll retirement accounts from former employers into your OkMRF DC Program to simplify your retirement planning process? Call Voya's Account Consolidation Team toll-free at **(866) 865-2660** or email ACT@voya.com to speak with a representative and determine if your former employer retirement account can be transferred to the OkMRF DC Program.

When you're ready to deposit former employer retirement accounts into the OkMRF DC Program, the Voya Retire mobile app now makes it easy to process in just a few taps. You can now use Voya Retire to directly scan the rollover check and upload rollover documents as an alternative to mailing them.



To access your account through Voya Retire:

1. **Go to the app store** on your phone or smart device and search keyword: Voya Retire.
2. **Download** the Voya Retire app.
3. **Open the app** and click *Register* to create your account username and password. If you've already registered your account at okmrforg.voya.com, use the same username and password to log into the app.
4. If you prefer, **set up the app** to remember you or use the face/touch ID capabilities for convenient future login.
5. **You can now access** your DC account through the app.

Taking into account your personal situation, you may want to consider 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 an employer-sponsored retirement plan that accepts rollovers or to another eligible vehicle.

Contact the Account Consolidation Team today to learn more about your options to help simplify your financial life.

Please note that while Voya retirement consultants do not make money on individual conversations, the products and programs they offer may 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, A1S, 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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