

TOGETHER WE ARE STRONGER™



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

If you're like many people, you've had more than one job and saved in more than one workplace's retirement plan. Managing multiple retirement accounts can be a real challenge. It eats up time, makes it harder to gauge your progress, and may even cost you more in fees than you realize. Did you know that you may be able to move retirement accounts from former employers to the Oklahoma Municipal Retirement Fund (OkMRF), though? Consolidating your retirement savings into the OkMRF DC Program may help simplify your financial life and give you a better view of your retirement when you know where everything is.

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. You can review and discuss your personal situation and consolidation options with them to help stay on top of your finances, manage your retirement savings, and ensure that your investments are consistent and aligned with your long-term goals. 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.

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.

Voya's Account Consolidation Team can explain your options to help simplify your retirement planning.

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.

Call **866-865-2660** or email **ACT@voya.com** to review and discuss your account consolidation options. When sending an email, please provide your name, phone number, employer name, and the best time to reach you. A Voya Account Consolidation Representative will contact you to 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.

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.

4301700_0425 © 2025 Voya Services Company. All rights reserved. CN4403036_0427

