



**Get ready – your Plan is on the move!**



## **AA and AU Training**

October 15, 2015  
October 20, 2015



# Future account access

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**okmrforg.voya.com**



**Voya Retire** (key words) – for iPhone® and Android™



**(844) GO-OKMRF or (844) 466-5673**

Hearing Impaired (844) 889-8692

**Representatives-**

7 a.m. – 7 p.m. Central Time Monday – Friday  
excluding New York Stock Exchange holidays



**SPONSOR WEB** (Employer Portal)

**<https://sponsor.voyaretirementplans.com/sponsor>**

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*iPhone is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.  
Android is a trademark of Google, Inc.*



# Your Plan has new features!

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- ✓ Account information updated daily
- ✓ Daily transaction capabilities
- ✓ New investment options
- ✓ Retirement planning tools and resources
- ✓ Professional investment advice
- ✓ Online beneficiary designation & address changes
- ✓ Electronic statements and confirmations
- ✓ ACH direct deposit for loans and withdrawals
- ✓ Robust Plan website
- ✓ Mobile app access
- ✓ Information Line with 24/7 account access

# Expanded Investment Options & New Management Features

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## New! Target Retirement Funds

The Target Retirement Date Funds are the evolution of the old Balanced Fund and they provide more asset classes customized to your age. Selecting a Target Date Fund is as easy as choosing the fund with the date closest to the year you plan to retire. These Target Retirement Date funds are also the new default funds.

## New! Self-directed brokerage account

Participants can invest up to 25% of their account balance in a wider range of investments including mutual funds and ETFs. You will be required to open a Self-Directed Brokerage Account with TD Ameritrade and the application is found on the **FORMS** Page of the website.

## New! Automatic Rebalancing

This new feature gets you back to your original Investment Allocations automatically based on the timeframe you choose.

## Online Advice and Managed Accounts

Participants now have access to Free online Advice but also have the option to have someone professionally manage their account for a fee.



# Authorized Agents Responsibilities that WILL NOT be changing

- You will still have access to OkMRF Staff at the same location and phone number
- You will still have access to historical data as of 9/30/15 by using your same login as you do today at [www.okmrf.org](http://www.okmrf.org).
  - Employees will also still have this access by using their same 4-digit PIN.
- You will continue to update addresses at [www.okmrf.org](http://www.okmrf.org) or by notifying OkMRF until 'Live Date'.
  - After 'Live Date' employees will update their addresses online or with a Representative.
- Payroll deductions and Loan Repayments are still submitted the same way you do it now, either by upload, input or hardcopy to OkMRF.
  - OkMRF will process your payrolls by subjecting them to a number of validations, edits and calculations based on your specific Plan requirements and once this is done and the funding is received the payroll will be transmitted to Voya for processing.
- You will continue to work with OkMRF if you are making an amendment to your Plan.
  - OkMRF will discuss your changes and provide you with the appropriate documents needed to submit to your governing body for amendment, adoption and approval.
- If you identify any demographic errors for your employees, continue to contact OkMRF.
  - If an Employee identifies an issue with their account they should speak with a Representative who will have the issue researched.
- OkMRF will continue to provide on-site employee meetings and will meet with employees on a one-to-one basis.

# Authorized Agents Responsibilities that WILL be changing

- AAs will now have access to Sponsor Web a web-based portal used to retrieve reports as well as access Plan and Participant information.
  - AAs will now have the ability to designate someone else in their office as an Authorized User (AU) who can assist them with their daily responsibilities.
  - To designate an AU the AA will need to complete the Authorized User Notification Form and return it to Voya so that access can be established for the new AU. *All Users must have their own individual User access and AAs are responsible for notifying Voya when there is any change to the AU so that their access can be deleted at that time.*
- All AAs and AUs will receive access for ONLY their Plan(s) on Sponsor Web.
  - AAs and AUs will receive two registration emails from Voya providing their Sponsor Web User name and temporary password. Once you sign in to <http://sponsor.voya.com> you will need to change your password and answer security questions.
  - This will allow them access to Plan level information, Participant information, payroll reports, deferral and loan feedback reports and much more.
- Employees will now be making their deferral changes and requesting loans online, with a CSR , through the IVR or on the mobile app. When a participant has made a deferral change or requested a loan the AAs and AUs will be notified by email and they will need to sign in to Sponsor Web and download the Deferral/loan Feedback report.
  - Based on the information on the Deferral/Loan Feedback report, AAs and AUs will need to update their payroll system with the new deferral or begin the loan repayment deduction process.
  - AAs are no longer required to initiate or sign off on a loan issuance. The Employee requests the loan over the web, the IVR or with a Call Center Representative.

# Authorized Agents Responsibilities that WILL be changing

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- You are **STRONGLY** encouraged to submit payrolls as soon as possible after each pay period ( but no later than 15 days after contributions were withheld from employees paychecks) so that these contributions can be invested as soon as possible.
  - OkMRF will be using Pay Date to match your W-2 records so please make sure this information is included with the data you submit.
- You will be required to notify OkMRF of any new enrollee by using the Participant Information Hire/Change Form available on the OkMRF website.
  - When Voya first receives notification of a new Enrollee we will default them into the appropriate Target Retirement fund and mail out the Eligibility package as well as a secure password (in a separate self-sealed envelope).
    - Employees when they first access their account are encouraged to choose investment elections and designate their beneficiaries.
  - This form is also used to notify OkMRF of any change in status, Leave of Absence, Military Leave, termination, Disability, death, etc.)
    - Death-Upon notification of an Employee's death, Voya will determine if there is a designated beneficiary and mail out a letter and form so that the funds can be transferred to a separate beneficiary account.
    - Disability- You will still be required to obtain City Council/Board approval of a disability, in accordance with your Plan document. The Disability form is available on the OkMRF website. Only page 2 of the Application for Disability Retirement needs to be returned to OkMRF with the Participant Information Hire/Change form.

# Demonstration of Sponsor Web

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- Accessing Sponsor Web
- Accessing Data Transfer
  - Downloading Feedback Reports
  - Reading Feedback Reports
- Accessing Plan Information
  - Payroll Activity information
- Accessing Participant Information
- Accessing and running reports in the On-Demand Reporting Tool



# Authorized Agents Responsibilities that WILL be changing- Feedback Report

OkMRF\_FDBKFILE\_20150914SAMPLE.txt - Notepad

TYPE	PLAN	SSN	NAME	TRANSACTION DATE	BT TAX %	AT TAX %	LOAN ID	LOAN ISSUE/STOP/REAMORTIZATION	FINAL PAYOFF AMOUNT	REMAINING LOAN PAYMENTS
L	454001	888-99-9003	TEST, JOHN	09082015			001	180.80		
L	454001	888-99-9008	TEST, BILL	09112015			001	500.94		
L	454001	888-99-9009	TEST, BILL	09112015			001		150.00	3
C	454001	888-99-9014	TEST, TIM	09102015		80.00%				
C	454001	888-99-9015	TEST, BOB	09112015		25.00%				

**TYPE**- indicates whether or not the feedback information is related to a Loan (L) or a Contribution (C).

**PLAN** – indicates which Plan needs to be updated

**SSN**- provides the social security number of the participant

**NAME**- lists the participant by last name, first name

**TRANSACTION DATE**- indicates the date of the deferral change, loan issuance or loan payment

**BEFORE TAX %**- this is the deferral percentage for Before-Tax contributions and this will need to be updated on the payroll system (Stillwater ONLY)

**AFTER TAX %**- this is the deferral percentage for After-Tax contributions and this will need to be updated on the payroll system

**LOAN ID** – indicates which loan has an update

**LOAN ISSUE/STOP/REAMORTIZATION**- This is the loan repayment amount for new or reamortized loans. When a loan has been paid off manually the amount will be \$0.00.

**FINAL PAYOFF AMOUNT**- indicates the amount of the final loan payoff. This column will only be populated when (K) = 1, 2 or 3

**REMAINING LOAN PAYMENTS**- provides the number of payments remaining before the loan is paid off.

# Other Changes for Authorized Agents and Employees

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- No more paperwork that needs AA signature; if eligible employees can initiate:
    - Loans directly with CSR, IVR or website
    - Distributions directly with CSR, IVR or website
    - Deferral changes with CSR, IVR, website or mobile app
    - Investment elections with CSR, IVR, website or mobile app
    - Fund transfers with CSR, IVR, website or mobile app
    - Address changes with CSR or website
    - Beneficiary Designations with CSR or website
  - Loan repayments continue to be submitted through payroll deductions.
    - However, we will no longer accept loan payments that are not paid in the exact increments of the employee's scheduled repayment amount.
  - Loan payoffs are now submitted directly to Voya. Employees can obtain the payoff amount online or with a Customer Service Representative. The payment, (cashier's check or money order) along with instructions on which loan to payoff should be mailed to:

Voya Financial  
Attn: Oklahoma Municipal Retirement Fund  
P.O. Box 55772  
Boston, MA 02205-5772
  - Overpayments of loans by payroll deduction or loan payoffs will be refunded to the Employee by check.
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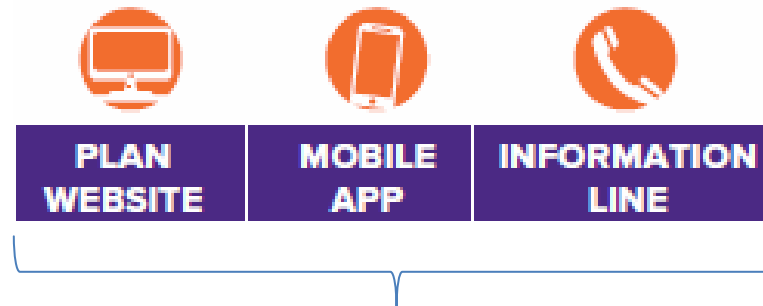
## Other Changes for Authorized Agents and Employees

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- Employees will receive an annual statement by mail each July.
  - Due to the conversion they will also receive an initial statement in January 2016.
  - Quarterly statements will be available on the website and Employees can also generate a statement for a specific period of time.
- Employees will receive a confirmation statement in the mail each time they complete a transaction.
  - Employees can request to have these confirmation statements mailed or they can 'go green' and have the electronic version available on the website.

# Participant's First time access to their Account

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## First Time Account Access

### Step 1: You'll need your

- Social Security number (no dashes)
- Voya-issued PIN (mailed to you the week of October 19, 2015)

### Step 2: Set your preferences




- Establish a Username
- Establish a Password
- Establish security questions

# Access transactions, resources and more

Most all transactions can be done on the Plan website or through the mobile app.

**Account information at your fingertips**

Here's an overview of just some of the functionality you'll have access to through the Plan website, mobile app or Information Line.  
(Please note that no action is required at this time.)

	 PLAN WEBSITE	 MOBILE APP	 INFORMATION LINE
Initial account access	✓	✓	✓
Obtain account balance as of the close of the stock market the previous day	✓	✓	✓
Obtain your personal rate of return	✓	✓	✓
Obtain your vesting status	✓	✓	✓
Make changes to voluntary contributions at any time (if permitted in your plan)	✓	✓	✓
Change investment elections or transfer your balance at any time	✓	✓	✓
Set automatic account rebalancing to your original investment allocations	✓	✓	✓
Obtain transaction history	✓	✓	✓
Obtain fund performance as well as fund information	✓	✓	✓
Establish ACH for direct payment of loans or withdrawals to your bank account	✓		
Request a loan or withdrawal	✓		✓
Access myOrangeMoney	✓	✓	
Access Personal Financial Dashboard	✓		
Access Voya Retirement Advisors for professional investment advice	✓		✓
Name your beneficiaries and maintain updates	✓		✓
List your address of record and maintain updates	✓		✓
Set user preferences for account access	✓	✓	✓
Quarterly statements (Note: you will be mailed an annual statement in July each year)	✓		
Obtain plan information or literature	✓		✓
Set email as correspondence preference and receive notification of when confirmations and/or statements are posted	✓		✓

# Moving to the new funds

Your balance will automatically transfer according to the fund mapping chart below. You do not need to take any action.

CURRENT FUNDS DISCONTINUING	MAPS TO	NEW INVESTMENT OPTIONS
Investment Contract Fund	→	Voya Fixed Plus III*
Money Market Fund	→	
Balanced Fund	→	Target Date Fund with the date closest to the year you will turn age 65.  Note: If you are invested in the LifeStrategy Funds or the Balanced Fund, starting October 1, new contributions will be invested in the appropriate Target Date Fund while existing balances will transfer the week of October 20.
LifeStrategy Growth Fund	→	
LifeStrategy Moderate Growth Fund	→	
LifeStrategy Conservative Growth Fund	→	
LifeStrategy Income Fund	→	

\*Guarantees based on the claims paying ability of Voya Retirement Insurance and Annuity Company.



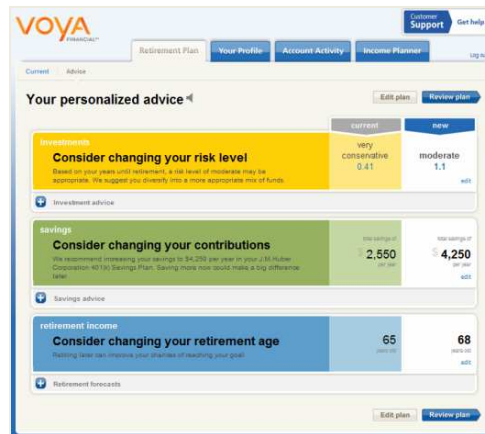
# Funds that won't change

If you're invested in one of these funds, there will be no change.

CURRENT FUNDS REMAINING	MAPS TO	NEW INVESTMENT OPTIONS
International Investment Equity Fund	→	No Change
Aggressive Equity Fund		
Growth and Value Equity Fund		
S&P 500 Index Fund		
Total Yield Bond Fund		
Bond Index Fund		

# And offers more tools and resources

## Online Advice



## Managed Accounts



*Advisory Services provided by Voya Retirement Advisors, LLC. For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and the Plan's Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through the Plan website at **okmrforg.voya.com**. You may also request these from a VRA Investment Advisor Representative by calling the Plan Information Line at (844) 466-5673. Financial Engines Advisors, LLC<sup>®</sup> acts as a sub-advisor for Voya Retirement Advisors, LLC. Financial Engines Advisors, LLC (FEA) is a federally registered investment advisor and wholly owned subsidiary of Financial Engines, Inc. Neither Voya Retirement Advisors nor FEA provides tax or legal advice. If you need tax advice, consult your accountant; if you need legal advice, consult your lawyer. Voya Retirement Advisors, LLC does not guarantee results, and past performance is no guarantee of future results. **IMPORTANT:** Forecasts, projected outcomes or other information generated regarding the likelihood of various investment options are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. In addition, results may vary each time a forecast is generated for you.*



# Your Plan features Voya's myOrangeMoney<sup>®</sup>

## myOrangeMoney<sup>®</sup>

See your savings as future income

Track your progress toward your goal



# And offers more tools and resources

## Personal Financial Dashboard

