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Sarbanes-Oxley Blackout Notice Model Notice

Important Notice Concerning Your Rights Under the Oklahoma Municipal Retirement Fund (OkMRF)

July, 2015

This notice is to inform you that OkMRF will be changing your defined contribution plan's recordkeeper to Voya Financial®. In order to complete this transition there will be a period, called a "blackout," during which you will be unable to transact on your account. Reminder: we are moving from a monthly to a daily recordkeeping platform which will allow you quicker turnaround time on all future transactions upon completion. Therefore, well worth the short downtime. Please read this notice in its entirety for details on the blackout period.

The blackout period, for certain form submissions and transactions, is necessary to transition the plan from monthly to daily processing. The period will begin on September 1, 2015, and end the week of October 26, 2015. During the blackout period you will temporarily be unable to direct or diversify investments in your individual accounts, or obtain a loan or distribution from the plan. For retirees: this transition will have **no** effect on the timeliness of your scheduled monthly distributions. If you are a retiree receiving a monthly check, please note that you will begin receiving your monthly check on November 1, 2015, from Voya. Therefore, you will receive two 1099-Rs on or by January 31, 2016, for the previous 2015 tax year (one from JPMorgan and the other from Voya).

Whether or not you are planning retirement in the near future or are currently a retiree with an account balance remaining in your OkMRF account, we encourage you to carefully consider how this blackout period may affect your retirement planning, as well as your overall financial plan. For a full listing of restricted transactions, please refer to the Transition Calendar (see reverse side).

For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments. After the blackout period, we will be rolling out new and exciting investment options and retirement planning tools.

You should be aware that there is a risk to holding substantial portions of your assets in the securities of any one company, as individual securities tend to have wider price swings, up and down, in short periods of time, than investments in diversified funds. Stocks that have wide price swings might have a large loss during the blackout period, and you would not be able to direct the sale of such stocks from your account during the blackout period.

Federal law generally requires that you be furnished notice of a blackout period at least 30 days in advance of the last date on which you could exercise your affected rights immediately before the commencement of any blackout period in order to provide you with sufficient time to consider the effect of the blackout period on your retirement and financial plans.

If you have any questions concerning this notice, you should contact Jodi Cox or Chris Whatley. You can reach them by email at jcox@okmrf.org or cwhatley@okmrf.org or by calling 888-394-6673 ext. 102 or 103, respectively.



Transition Calendar

Please read this information carefully as it provides details on key transactions activity up to and through the “quiet” (blackout) period as well as at go-live on the Voya recordkeeping platform.

TRANSACTION	DEADLINES OR KEY DATES	SPECIAL NOTES
<ul style="list-style-type: none"> • Submit a Direct Deposit Form • Request Tax Withholding Election for Installments • Request an Installment Payment (includes monthlies or partials) 	Monday, August 31 at 3:00 p.m. Central Time for receipt of form at OkMRF. No forms as described will be accepted after this date.	While such requests would typically be due by September 15, 2015, they will need to be received fifteen (15) days earlier to affect your October 1 check.
<ul style="list-style-type: none"> • Make a Loan Request to be distributed on September 15, 2015. <i>No new loan requests will be accepted after the August 31 cut-off until the week of October 26, 2015.</i> 	Monday, August 31 at 3:00 p.m. Central Time for receipt of form at OkMRF. No forms as described will be accepted after this date.	While loan requests would typically be due by August 25, 2015, we are allowing six (6) extra days in August to request a loan for September processing.
<ul style="list-style-type: none"> • Request a Withdrawal. This includes partial payments and lump sums, as well as rollover withdrawals. <i>No installment or withdrawal requests will be accepted after the August 31 cut-off until the week of October 26, 2015</i> 	Monday, August 31 at 3:00 p.m. Central Time for receipt of form at OkMRF. No forms as described will be accepted after this date.	Partial and lump sum payments will be paid the last week of September as usual.
QUIET PERIOD STARTS FOR THE ABOVE TRANSACTIONS		
<ul style="list-style-type: none"> • Enroll a New Participant • Make a Deferral Change (includes voluntary after-tax or match) • Make an Investment Election Change • Transfer Assets Between Funds • Change of Address • Make a Beneficiary Election 	Wednesday, September 30 at 3:00 p.m. Central Time for receipt of form at OkMRF. No forms as described will be accepted after this date.	Any changes after September 30, 2015, will have to wait until you can access your account beginning the week of October 26, 2015.
QUIET PERIOD STARTS FOR ALL TRANSACTIONS NOTED ABOVE AND ALL RECORDS TRANSFER TO VOYA		
PINS are mailed by Voya	Week of October 19, 2015	You will use this PIN and your Social Security Number to initially access your account. Upon initial log in, you will be asked to set up your own Username and Password, as well as establish security questions for password reset.
QUIET PERIOD ENDS		
<ul style="list-style-type: none"> • You can access your account and make transactions. Account access will be online through the Plan website, by phone through the Information Line or by using the Voya Retire mobile app. 	Week of October 26, 2015	<p>All transactions requested through the Plan website, by phone or using the Voya Retire mobile app will be processed within 1-2 business days. (In the past, this took up to 45-60 days.)</p> <p>Transactions requested via paper form will be processed within 2-5 business days from Voya’s receipt of the form in good order.</p>