



A plan for today.

Retirement possibilities
for tomorrow.

SET UP YOUR PLAN ACCOUNT ACCESS TODAY

You can access your account in a variety of ways. Whether online, by phone or on your smart phone – it's available for you when you need it.

YOU WILL NEED:

Your Social Security number. This is your temporary username.

Your PIN. You were mailed a 6-digit Personal Identification Number (PIN) to your home address of record in a white security envelope. Don't lose this important mailing! You need your assigned PIN to register online or on the mobile app, and any time you call the Information Line until you establish your own PIN. If you don't have your assigned PIN, please call **(844) GO-OKMRF (466-5673)** and press "0" to talk with a Customer Service Representative (CSR) to request a PIN reminder.



PLAN WEBSITE

- Go to **okmrforg.voya.com**.
- Click Register now under Log In on the left hand side.
- Select an option to create your online account access using either your Social Security number (without dashes) and 6-digit PIN or your Social Security number and date of birth.
- Create a personalized Username and 8-character Password for future visits on the website and the Voya Retire mobile app.
- Provide your cell phone number or email address for text or email verification in case you need to reset your Password in the future.
- Enter the verification code received. Be sure to register your personal computer or device in order to avoid the need for another code.
- Keep your assigned 6-digit PIN for future phone calls to the Information Line.
- Next, follow the prompts to designate beneficiaries for your account.
- Choose your investments. Please note that if you do not make an investment election, you will be invested in the Target Retirement Fund with the date closest to when you will be age 65.



INFORMATION LINE

- Call the Information Line at **(844) GO-OKMRF (844) 466-5673**.
- Enter your Social Security number and 6-digit PIN.
- Save your assigned PIN for future use or follow the prompts to create your own personal 6-digit PIN for the Information Line.
- Listen to an automated update of your account balance or press "0" and ask for help to complete your transactions.
- Designate beneficiaries for your account. A CSR will assist you.
- Choose your investments. Please note that if you do not make an investment election, you will be invested in the Target Retirement Fund with the date closest to when you will be age 65.



MOBILE ACCESS

- Download the **Voya Retire** mobile app for your iPhone or Android device.
- Enter your Social Security number and 6-digit PIN.
- Create a personalized Username and 8-character Password for future account access or enter your personalized Username and 8-character Password if you've already registered on the Plan Website.
- Set up security questions so you can easily reset your password in the future.
- Choose your investments. Please note that if you do not make an investment election, you will be invested in the Target Retirement Fund with the date closest to when you will be age 65.

Reminder: Be sure to designate beneficiaries for your account. You will need their date of birth, Social Security number and mailing address. Input your beneficiary information online by accessing your account on the Plan Website or call a CSR to complete this important step.

That's it! Now you can access your Plan account anytime, anywhere.



Welcome to your employer's retirement plan

Planning and saving for the future – a future that includes retirement – is important. To help you, your employer is a Member in the Oklahoma Municipal Retirement Fund (OkMRF). Together, they provide you with a defined contribution plan.

A defined contribution plan is different from a pension plan because you're in control:

- You manage your account.
- You make the investment decisions.
- And when you leave employment – whether for retirement or a new career – you can take the money in your account with you.

This guide provides an overview of the key features and benefits of your Plan. Information about contributions, withdrawals and other details can be found in the Summary of Plan Provisions on the Plan website under *Plan Information > Plan Highlights*.

WHAT'S INSIDE?

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ABOUT

OkMRF

OkMRF is a retirement program for municipal employees of cities, towns and municipal agencies in Oklahoma. Owned and operated by its members, OkMRF is a non-profit organization that seeks to provide retirement programs to its members in a cost-effective manner.



ABOUT

Voya Financial®

Voya Financial® provides the recordkeeping services for OkMRF. Voya, and its predecessor companies, has helped people prepare for retirement through employer-sponsored retirement plans and other financial products for more than 40 years.

WHAT THE PLAN OFFERS YOU

The OkMRF defined contribution plan offers:

- **A choice of investments** so you can create a portfolio.
- **Information** about investing for retirement.
- **24/7 account access** through the Plan website, mobile app and toll free Information Line.
- **Flexibility** to manage your account yourself or to get help with transactions and account information.
- **Convenience** of electronic statements and confirmations, online beneficiary elections, address changes and much more.



Name your account's beneficiaries

The first time you access your Plan account, either online or by phone, you are encouraged to designate your beneficiary or beneficiaries.

Whomever you name as a beneficiary will receive your Plan account balance upon your death. Review your beneficiary choices from time to time, especially if there are changes in your personal situation, such as a marriage or divorce. Please note that you cannot designate a minor child (under age 18) as a beneficiary.

In the future, you can review and make updates to your beneficiary information at any time using the Plan website or the Information Line.

Account information at your fingertips

The Plan website, mobile app and Information Line make it easy to get information and manage your Plan account.



	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	✓		✓
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	✓		✓

Have a question or need help?

When you want help with your account, just call the toll free Information Line **(844) GO-OKMRF (844) 466-5673**, Monday – Friday, 7 a.m. – 7 p.m. Central Time (except New York Stock Exchange holidays).

- English and Spanish-speaking Customer Service Representatives can answer your questions and help you with transactions.
- Voya Retirement Advisors can work with you to create a personalized strategy, providing portfolio recommendations based on the funds available in the Plan. For details, see page 8.

INVESTING THE MONEY IN YOUR ACCOUNT

One of the decisions you need to make is how you want to invest the money in your account. OkMRF provides many different investment options. If you need professional help or if you like to be hands-on there is something for every type of investor. Take a look at these options. And keep in mind you can change your fund elections and transfer balances at any time through the Plan website, the Information Line or the mobile app.

Important note: If you do not make an investment election, you will be invested in the Target Retirement Fund with the date closest to when you will be age 65. While this default option may be a good choice for you, it's important to know that you always have the opportunity to select your own mix of options from the Plan's investment lineup.

Plan options

Are you a hands-off investor? Need to be in control? Or do you fall somewhere in between? Your Plan has a range of options to fit your level of experience, knowledge and interest.

"PICK-A-DATE" INVESTMENT SIMPLICITY

IF YOU LIKE EITHER:

- The convenience of having a professional choose and manage the fund mix
- Spending your free time not worrying about investing

CONSIDER:

The Target Retirement Funds. Each fund is a pre-diversified mix of investments that automatically adjusts over time based on the fund's target date. The concept is simple: the closer you get to retirement, the more conservative the investment mix becomes. So instead of having to create a suitable investment mix on your own, simply choose a single fund designed to help you reach your retirement goals. The target date in the fund name represents the year you may be considering withdrawing your savings to use in retirement. For example, if you are planning to retire in or around 2020, the Target Retirement 2020 Fund may be an appropriate choice.

YOU CAN CHOOSE FROM THE FOLLOWING FUNDS:

TARGET RETIREMENT FUNDS

Target Retirement Income Fund (for investors in or ready for retirement)

Target Retirement 2020 Fund

Target Retirement 2025 Fund

Target Retirement 2030 Fund

Target Retirement 2035 Fund

Target Retirement 2040 Fund

Target Retirement 2045 Fund

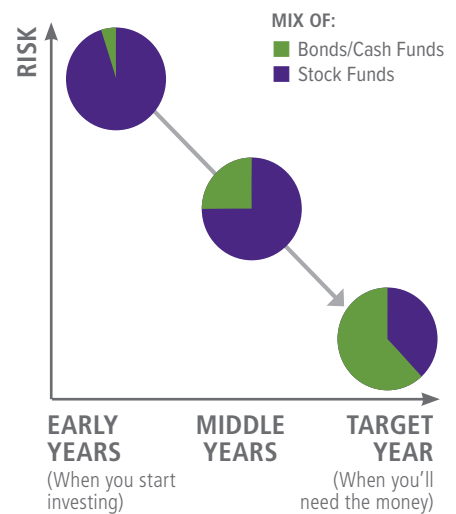
Target Retirement 2050 Fund

Target Retirement 2055 Fund

Target Retirement 2060 Fund

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.

PICK YOUR INVESTMENTS

IF YOU LIKE:

- To be in control
- To choose and manage your investment mix
- To keep tabs on your account

CONSIDER:

The core funds. The Plan offers index and actively-managed funds across a variety of asset classes so you have the choices and flexibility you need to create your own diversified portfolio.

YOU CAN CHOOSE FROM THE FOLLOWING FUNDS:

ASSET CLASS	FUND NAME	STYLE
Stability of principal	Voya Fixed Plus III*	Active
Bonds	Bond Index Fund	Index
Bonds	Total Yield Bond Fund	Active
U.S. large cap stocks	S&P 500 Index Fund	Index
U.S. large cap stocks	Growth and Value Equity Fund	Active
Global large cap stocks	Global Equity Index Fund	Index
U.S. small/mid cap stocks	Aggressive Equity Fund	Active
Foreign large cap stocks	International Investment Equity Fund	Active

Prior to making an investment decision, you should carefully read all investment material, including the investment objectives, risks, charges and expenses of the investment options. Please refer to the fund fact sheets and prospectuses for more information and to determine which option may be most appropriate for you. For the fund fact sheets, go to the Plan website or call the Information Line. To obtain the current interest rate on the Voya Fixed Plus III, please refer to the login page of the Plan website or call the Information Line.

*Guarantees based on the claims paying ability of Voya Retirement Insurance and Annuity Company and do not apply to the investment return or principal value of the mutual funds under the retirement plan.

What are index funds?

Index funds strive to keep expenses to a minimum since there is no active management by a fund manager. Their holdings mirror the index they follow. For example, the Standard and Poor's (S&P) 500 Index Fund follows 500 of the largest U.S. companies. An index is not managed and cannot be invested in directly.

What are actively-managed funds?

Actively-managed funds are run by fund managers who select the funds' investments. These funds offer the potential for higher returns than index funds. They have additional risk and higher fees and operating expenses than index funds.

What are asset classes?

The major asset classes are stocks, bonds and cash equivalents. You invest in funds which hold stocks and bonds of large, medium and small companies. Each asset class has a different potential return and risk. Typically the asset classes perform differently at different times. Spreading your money across the asset classes is a principle of investing known as "diversification" and "asset allocation." While using diversification and asset allocation as part of your investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets, it is a well-recognized risk management strategy.

Self-Directed Brokerage Account

The Plan offers a Self-Directed Brokerage Account (SDBA) from TD Ameritrade.

This option is designed for experienced investors who are willing to research, analyze and monitor the investments independently while making informed decisions and understanding the risks associated with the decisions made.

With the SDBA, you may invest up to 25% of your account balance in a broad range of investments: over 100 commission-free exchange-traded funds (ETFs) and more than 13,000 mutual funds, including more than 2,500 funds with no loads or transaction fees.

Account transaction fees and commissions apply. For more information on the SDBA, including the overview and account application, please visit the *Forms* section on the Plan website. Before investing in an ETF or a mutual fund, be sure to carefully consider the investment objectives, risks, charges and expenses.

Upon receipt of your completed application, TD Ameritrade will send you a Welcome Kit with your brokerage account number and a PIN. Once your brokerage account is opened and you have transferred a portion of your OkMRF account balance into the account, you can then invest in ETFs and/or mutual funds at <http://www.tdameritraderetirement.com> or by calling TD Ameritrade directly at **(866) 766-4015**.

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To trade commission-free ETFs, you must be enrolled in the program. If you trade eligible ETFs within the 30-day hold period, short-term trading fees will apply. Particular commission-free ETFs may not be appropriate investments for all investors, and there may be other ETFs or investment options that are more suitable. No-transaction-fee (NTF) mutual funds are no-load mutual funds for which TD Ameritrade does not charge a transaction fee. No-transaction-fee funds have other fees and expenses that apply to a continued investment in the fund and are described in the prospectus. Funds held 90 days or less may be subject to a short-term redemption fee. This fee is in addition to any applicable transaction fees or fees addressed in the fund's prospectus.

TD Ameritrade is not affiliated with the Voya® family of companies.



Understanding how compounding works

Your Plan account has the potential to grow over the years, helping to provide the money for retirement.

Compounding works like this: when you invest, your investments can earn returns. Then those earnings are added back into your account, where they can generate additional returns.

Rebalancing your account, automatically

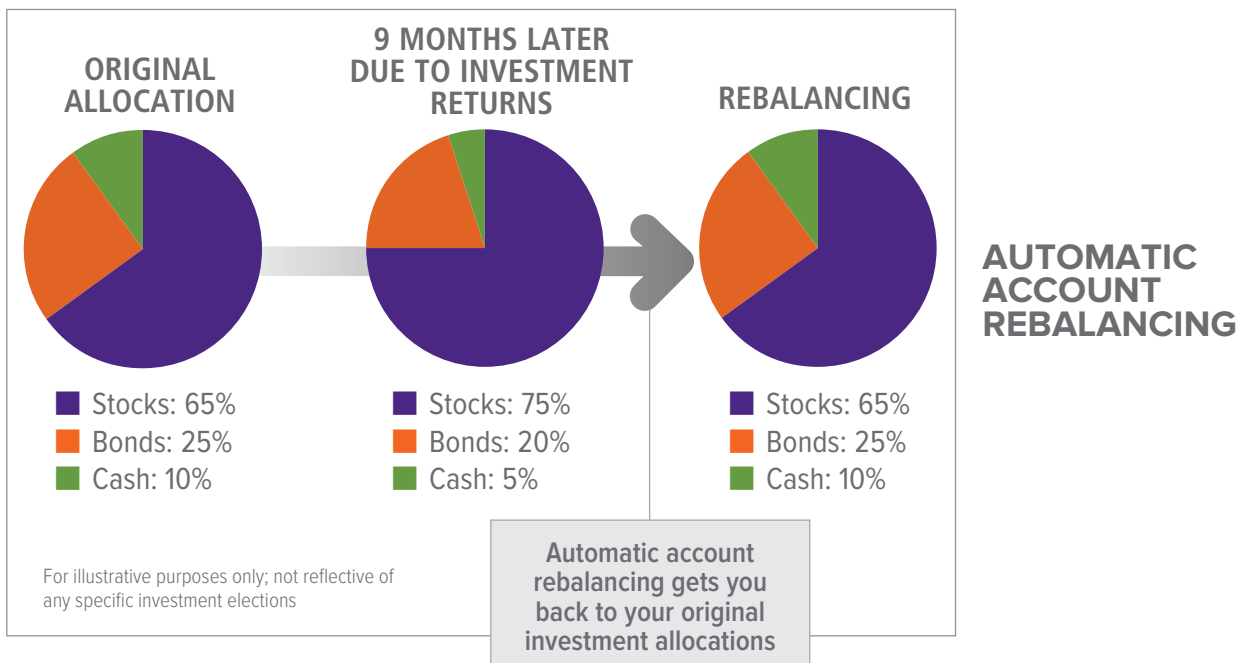
All investments will perform differently at different points in time. The result is, over time, your account balances could be invested more aggressively or conservatively than you had intended.

The automatic account rebalance feature can get you back in line by automatically realigning your account to your original investment elections. To set this feature, log into your account and go to *Account > Manage Investments > Rebalance Account*.

Remember, you do not need to set automatic account rebalancing if:

- You are 100% invested in one of the Target Retirement Funds, as it is a built-in feature of these funds, or
- You have chosen Professional Management from Voya Retirement Advisors, since professional portfolio managers handle the asset allocation and rebalancing decisions for you.

Please note, rebalancing does not ensure a profit or protect against a loss in a declining market, but it will help you stick to a strategy when markets shift. When your goals change, be sure to revisit your strategy and adjust your asset allocation.



Personalized advice

Looking for advice tailored to your personal situation? Voya Retirement Advisors, LLC (VRA) provides you with two levels of service.

Online Advice is an easy-to-use web-based service you can use if you prefer to manage your Plan account. Any time you log in, you can select *Get Advice* and follow the step-by-step instructions at your own pace for:

- A retirement income forecast based on your current saving and investment choices
- Specific recommendations for how much you need to save

There is no additional cost to you for this advice, which you implement on your own.

Professional Management is a full-service option available for an additional fee if you prefer to have your account managed for you. A VRA Investment Advisor Representative can develop a personalized savings and investment strategy that includes using investments from the Plan's lineup. You will benefit from an investment review every 30 days. VRA will make any necessary adjustments to your Plan account and keep you informed of the changes through your quarterly progress report.

There is no charge for the initial consultation. If you decide to continue using Professional Management, the tiered fee schedule is based on your account balance.

ACCOUNT BALANCE	MONTHLY FEE
Up to \$100,000	.050% (60 basis points annually)
Next \$150,000	.0375% (45 basis points annually)
Amounts over \$250,000	.025% (30 basis points annually)

The annual fee, prorated and charged monthly, will be deducted directly from your account and listed on your account statements. You may cancel the service at any time without penalty.

If you would like an initial consultation at no cost or obligation, talk with a VRA Investment Advisor Representative when you call the Plan Information Line Monday – Friday (excluding New York Stock Exchange holidays) 7 a.m. – 7 p.m. Central Time.

Note: If you elect to transfer or reallocate your current funds or make an investment change for future contributions in your account after enrolling in the Professional Management services, VRA Investment Advisor Representatives will automatically stop managing your account. You will need to re-enroll for Professional Management services to resume.

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.

Advisory Services provided by Voya Retirement Advisors, LLC (VRA). For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and your Plan's Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through your Plan's website at okmrforg.voya.com. You may also request these from a Voya Investment Advisor Representative by calling your Plan's Information Line. Financial Engines Advisors, LLC 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 VRA nor FEA provides tax or legal advice. If you need tax advice consult your accountant, or if you need legal advice consult your lawyer. Voya Retirement Advisors does not guarantee results, and past performance is no guarantee of future results.

Additional Plan features

Here are some other key features of your Plan.

A Summary of Plan Provisions for your employer's Plan is available on the Plan website under *Plan Information > Plan Highlights > Plan Overview*. Please refer to it for additional information on the following Plan features:

- Eligibility
- Contributions
- Vesting
- Withdrawals

Customer Service Representatives are available to help you, whether you have questions, need more information or just need help enrolling or making a transaction.

Fund elections and transfers

You have flexibility when it comes to choosing funds, and you can make changes at any time. You can:

- Select different funds for future contributions versus your existing balance
- Transfer balances from fund to fund
- Reallocate your entire portfolio to different funds

There are transfer restrictions on some of the core funds. See *Restrictions on Some Funds* under *Plan Information > Plan Highlights* on the Plan website.

Transactions

Account transactions made weekdays before the close of the New York Stock Exchange (normally 3 p.m. Central Time) will be processed at Voya the same business day. Transactions completed after the New York Stock Exchange closes will be processed at Voya the next business day. You may cancel a transaction if you do so before 3 p.m. Central Time on the same business day the transaction was made. After completing an account transaction, you will receive a confirmation statement by mail at your home address.

Rollovers

You can consolidate balances from eligible retirement plans, such as a previous employer's 401(k) plan, by rolling it over into your OkMRF account. Simply follow the directions on the *Rollover Form* in the *Forms* section on the Plan website or call the Information Line for help from a Customer Service Representative. Please carefully consider the benefits of existing and potentially new retirement accounts and any differences in features.

Fees and expenses

Certain costs are associated with the Plan, which OkMRF tries to keep as low as possible, including Plan administration expenses and investment management fees and expenses. You will find details about fees on the Plan website and your account statement. Fund management fees and other fund operating expenses will apply. Fees depend on the investment option chosen. Please refer to the individual fund fact sheets and prospectuses for fee information.

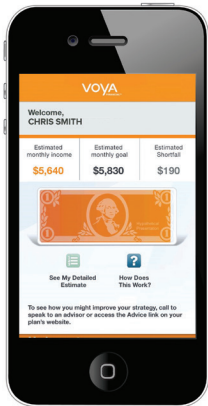
Account statements

An account statement will be mailed to your home address annually in July. Quarterly statements will also be available on the Plan website under *Account > Statement*. You can generate an online statement at any time by going to the *Statement* section of the Plan website.

Go Green!

You can shut off other correspondence and have the information posted to your account's online inbox instead. At any time you may change the delivery preference for your Plan statements or transaction confirmations by logging into your account and selecting *User Preferences > Mail Preference*.





Voya Retire mobile app

iPhone and iPod touch are trademarks 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 account: access day or night

Three ways to access and manage your Plan account:

PLAN WEBSITE

Your Plan website at okmrforg.voya.com lets you get up-to-date account information, make transactions, keep your personal information current, get online advice, use myOrangeMoney® to see how much retirement income you might need, where you stand today and more.

INFORMATION LINE

You can check your balance, transfer money between funds, rebalance your account and more. If you have questions or need assistance, you can speak with a Customer Service Representative Monday – Friday, 7 a.m. – 7 p.m. Central Time (except New York Stock Exchange holidays).

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

Hearing impaired: (844) 889-8692

MOBILE ACCESS

The Voya Retire mobile app gives you access to your account, on the go! You can view your balance, make transactions, and track your Orange Money® progress and more. Download the app on your iPhone®, iPod touch® and Android™ devices at no charge directly from your preferred app store.

Simple, straightforward navigation takes you where you need to go quickly.

At-a-glance menu options so you can see several choices at once without searching.

Action-oriented information with suggestions to help you stay on track.

OKMRF
OKLAHOMA MUNICIPAL RETIREMENT FUND

Customer Service | Voya Retirement Advisors | Statements & Documents | User Preferences | Logout

Search Keyword

Account | Investments | Plan Information | Personal Information | Message Center | Education and Tools

Last login Sep 25, 2015 03:31 PM ET Your current balance* is.....\$30,476.43

myOrangeMoney™

City of Stillwater DC Current as of 09/24/2015

Current Balance*	Total Contributions
\$30,476.43	0%
View Statement	Make Changes

Allocations | **Investments** | **Vested Balances**

Chart | Legend

Roll over pie chart to view each asset class and % of balance. Use the buttons to change the view.

Manage My Investments

Balance History

Fund Performance | Units & Pricing

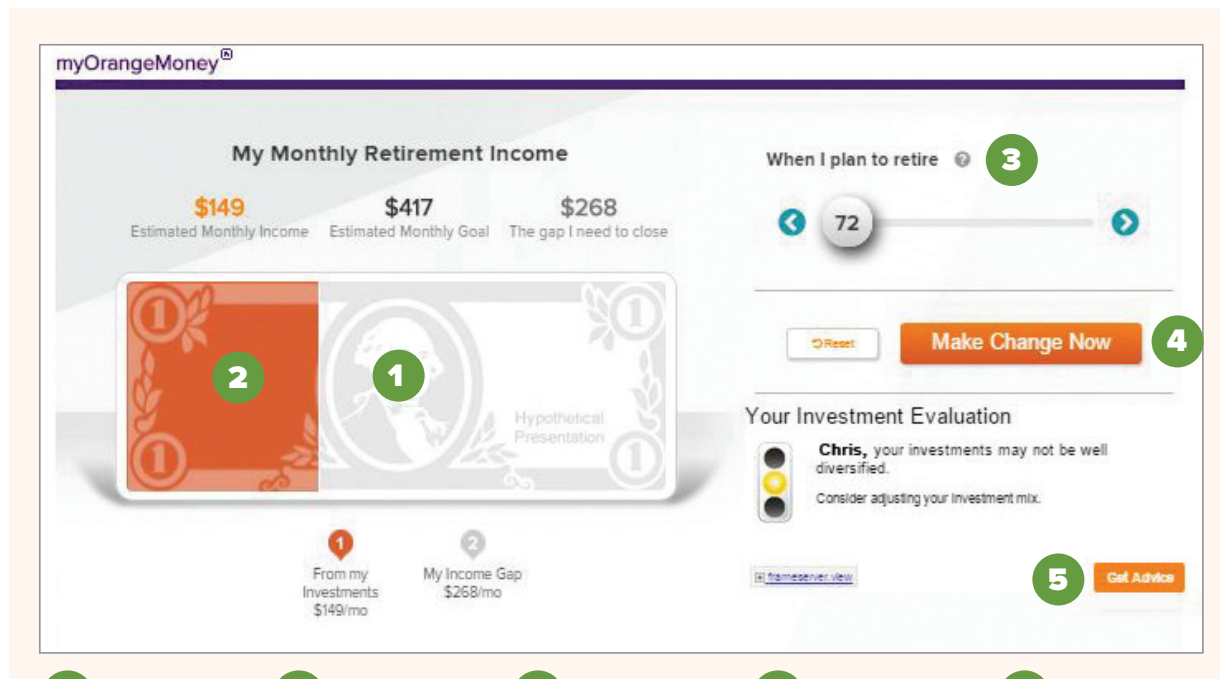
Fund Name	Previous 3 Months	Calendar YTD As Of 09/24/2015	Previous Month
Target Retirement Income Fund	N/A	N/A	N/A
Target Retirement 2020 Fund	N/A	N/A	N/A
Target Retirement 2025 Fund	N/A	N/A	N/A
Target Retirement 2030 Fund	N/A	N/A	N/A
Target Retirement 2035 Fund	N/A	N/A	N/A
Target Retirement 2040 Fund	N/A	N/A	N/A
Target Retirement 2045 Fund	N/A	N/A	N/A
Target Retirement 2050 Fund	N/A	N/A	N/A
Target Retirement 2055 Fund	N/A	N/A	N/A
Target Retirement 2060 Fund	N/A	N/A	N/A

Account planning tools

myOrangeMoney®

Whenever you log into your Plan account, you will see myOrangeMoney®, an interactive experience that shows, in real, everyday terms, amounts you might need each month in retirement and the progress you've already made toward that goal.

If you like, you can add information about your other retirement accounts to see a more realistic illustration of your total retirement readiness.



1

The dollar bill represents the estimated income you will need each month in retirement.

2

The portions in orange represent the amounts of your estimated retirement income that could potentially be achieved without changing the way that you are currently saving and investing. Any white area indicates the income gap you will need to close in order to reach your retirement income goal.

3

You can use the sliders to try out different savings, investing and retirement age scenarios until you find the combination right for your situation.

4

When you're ready to take action, just click **Make Change Now** and follow the prompts. It's that simple!

5

You can select **Get Advice** to explore action steps that could help reduce or eliminate the gap.

Personal Financial Dashboard

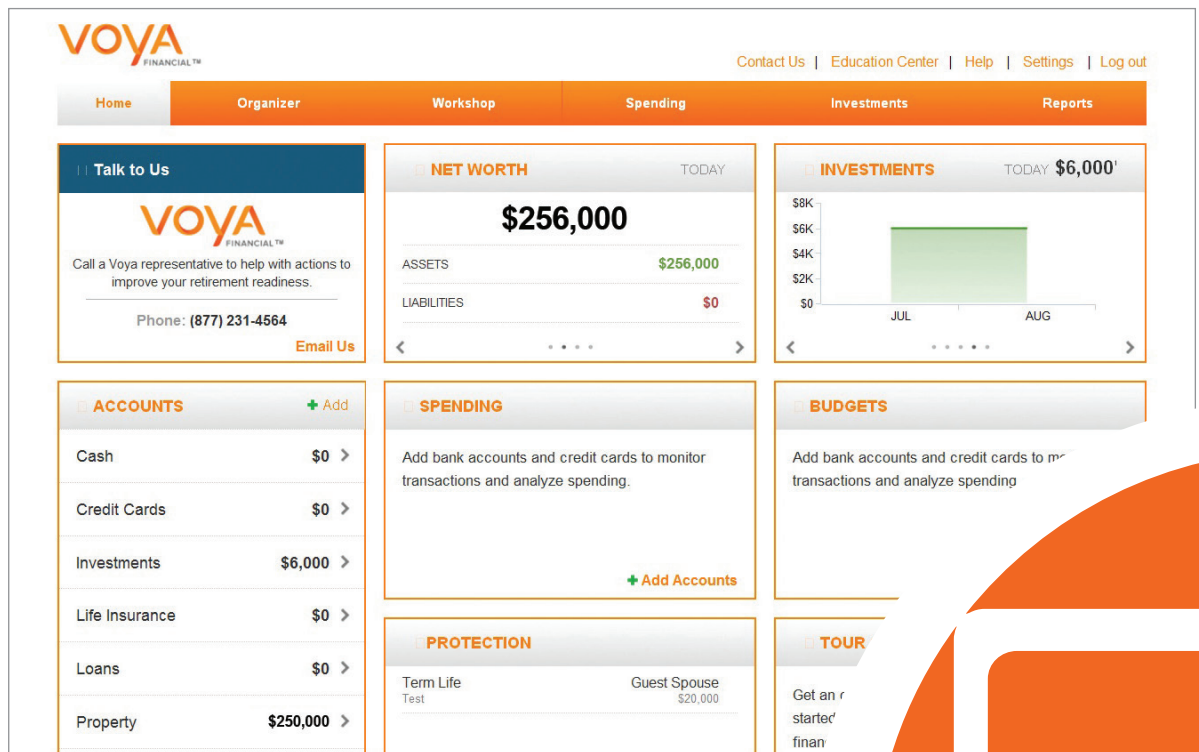
myOrangeMoney® links seamlessly to your Personal Financial Dashboard, an online planning tool available any time you log into your Plan account. It can be an effective way to organize your finances, and see where you stand.

Simply enter as many accounts as you like: checking, saving, credit cards, mortgage, insurance, retirement and so on. The tool can update your information automatically, so you always have a current view of your complete financial picture.

With this powerful tool, you can:

- Organize, analyze and update all your financial information
- Create a Personal Retirement Action Plan to work toward your goals
- Set your priorities and track your progress
- Understand how your assets are allocated across all your accounts
- Know what you're spending and where you're spending it
- Identify ways to help reduce debt and increase savings
- Access helpful online workshops

The tool encrypts your information using advanced security features. To set up your Personal Financial Dashboard, log into your account and click on *Organize Your \$\$\$*.



IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.



.voya.com

ACCOUNT ACCESS



WEB

okmrforg.voya.com



PHONE

(844) GO-OKMRF

(844) 466-5673

Hearing impaired:

(844) 889-8692



MOBILE

Search **Voya Retire**
in your app store

Information from registered Plan Service Representatives is for educational purposes only and is not legal, tax or investment advice. Local Plan Service Representatives are registered representatives of Voya Financial Advisors, Inc., member SIPC. 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.

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