

How to access your account

The Oklahoma Municipal Retirement Fund offers you an easy way to access and make changes to your account online or by phone, including most smartphones, giving you round-the-clock, secure access to your account any time, any place.

To activate your account access, you will use your Social Security number as your Username, and you will need the Personal Identification Number (PIN) that was mailed to you by Voya Financial®, the OkMRF recordkeeper. You will then be asked to set a Username and Password of your preference, as well as establish security questions for Password reset. You can do this online, by phone, or through the mobile app.

Note that if you have misplaced your PIN mailer, you can request another be mailed to you (it takes approximately 7 to 10 business days). This request can be made online by selecting **“Forgot your PIN?”** or by calling toll free **844-GO-OKMRF (844-466-5673)**.

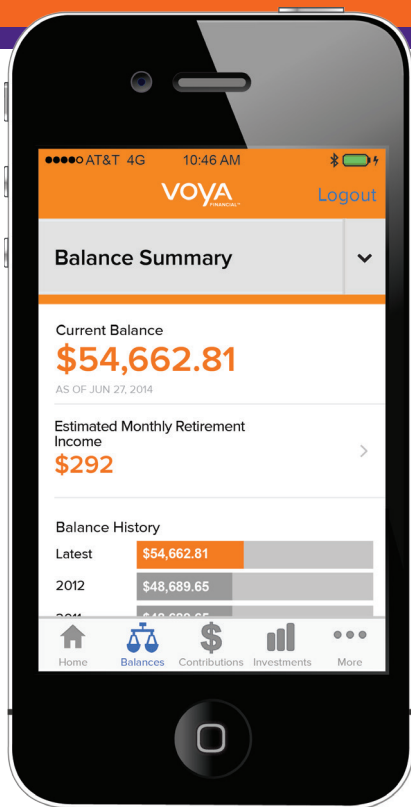
The OkMRF Plan website: okmrforg.voya.com and select **“Log in”**.

- 1 myOrangeMoney®, Menu Navigation and Message Center**
 - Use myOrangeMoney to see your savings as potential future income.
 - Easy roll-over menu to navigate the website.
 - Important alerts, reminders and messages.
- 2 Account Summary**
 - View your account balance.
 - See your individual rate of return.
- 3 Investment Details**
 - View your asset allocation and balance history.
 - See your personal investment elections.
 - View current fund performance and vested balances.
- 4 Action Steps and Education**
 - Messages with actions steps, educational ideas, or both to help you be ready for retirement.
- 5 Market Watch**
 - Receive up-to-the-minute updates on market indexes and your watch list.
 - Personalize your own watch list of stocks and mutual funds.
- 6 Tips and Tools**
 - Access important financial education and tools.



The screenshot shows the user interface for the myOrangeMoney website. At the top, it displays the user's name (CHRIS SMITH) and navigation tabs for Account, Investments, Plan Information, Personal Information, Message Center, and Education and Tools. The main section is titled "My Monthly Retirement Income" and shows three income options: \$2,592 (Estimated monthly income), \$3,208 (Estimated monthly goal), and \$616 (The gap I need to close). Below this is a "Retirement Evaluation" section with a "Get Advice" button. The "Investments" section shows a "Current Balance" of \$35,000.00, a "Rate of Return (YTD)" of 7.16%, and a "Pre-Tax Pay Contribution" of 3%. It also features a "Balance History" chart and a "Marketwatch" section with "Sponsor Messages".





Mobile App: Voya Retire

The Voya Retire mobile app gives you access to your account from your iPhone®, iPod Touch®, Android™ and Kindle™ mobile devices. It gives you access to balance and transaction inquiries as well as most all transactions, including fund elections, fund transfers and reallocations.



You can download our mobile application directly from the iTunes App Store or through the Android Market.

Keywords: **Voya Retire**

Call OkMRF: 844-GO-OKMRF (844-466-5673)

1 Automated Voice Response System

Gives you 24/7 access to obtain balance information, perform transactions, request forms or other documents, and more.

0 Customer Service Representatives

Customer Service Representatives are available Monday through Friday from 7:00 a.m. to 7:00 p.m. Central Time, Monday through Friday (excluding New York Stock Exchange holidays).

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You should consider the investment objectives, risks, and charges and expenses of the mutual funds offered through a retirement plan, carefully before investing. The fund prospectuses and fund information booklet contain this and other information, which can be obtained by contacting your local representative. Please read the information carefully before investing.

Mutual funds under a custodial or trust account agreement are intended as long-term investments designed for retirement purposes. Account values fluctuate with market conditions, and when surrendered, the principal may be worth more or less than the original amount invested. A group fixed annuity is an insurance contract designed for investing for retirement purposes. The guarantee of the fixed account is based on the claims-paying ability of the issuing insurance company. Although it is possible to have guaranteed income for life with a fixed annuity, there is no assurance that this income will keep up with inflation. Money taken from the plan will be taxed as ordinary income in the year the money is distributed. An annuity does not provide any additional tax benefit, as tax deferral is provided by the Plan. Annuities may be subject to additional fees and expenses, to which other tax-deferred funding vehicles may not be subject. However, an annuity does offer other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

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