

Momentum

December 2015

Welcome to the first issue of your OkMRF Plan newsletter. This newsletter is published once a year for participants in the Oklahoma Municipal Retirement Fund. Each issue will include news about OkMRF and information about retirement planning and investing.

Your OkMRF investment options

OkMRF gives you access to a range of investment choices to fit your level of experience, knowledge and interest.

Target Retirement Funds

OkMRF offers 10 Target Retirement Funds that provide a simple retirement investing solution.

Instead of having to create a suitable investment mix on your own, you simply choose a single Target Retirement Fund. The target date in the fund name represents the year you may be considering withdrawing your savings to use in retirement. The fund you select is a pre-diversified mix of investments that automatically adjusts over time based on the fund's target date. The closer you get to retirement, the more conservative the investment mix becomes.

Of course, investments in Target Retirement Funds are subject to the risks of their underlying funds. An investment in a Target Retirement Fund is not guaranteed at any time, including on or after the target date. You might want to consider a Target Retirement Fund if you don't have the time, interest or experience to invest or prefer to leave investing decisions to professionals.

OkMRF Core Funds

If you prefer to select your account's investments yourself, eight core funds are available across a variety of asset classes so you can create and manage your own diversified portfolio.

Self-Directed Brokerage Account

If you want additional investment choices beyond the core funds, you may choose the Self-Directed Brokerage Account (SDBA) from TD Ameritrade. With the SDBA, you may invest up to 25% of your account balance in a broad range of exchange-traded funds and mutual funds.

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. A \$50 annual fee, transaction fees and commissions apply. Before investing in an ETF or a mutual fund, be sure to carefully consider the investment objectives, risks, charges and expenses. TD Ameritrade is not affiliated with the Voya family of companies.

Before you invest

You should carefully review all fund information prior to making an investment decision, including the investment objectives, risks, charges and expenses of the investment options.

For the fund fact sheets, go to the Plan website at okmrforg.voya.com or call the Information Line at **(844) GO-OKMRF**. For SDBA information, including the overview and account application, visit the Forms section on the Plan website or call the Information Line.

NEW PLAN RECORDKEEPER

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

NAME YOUR BENEFICIARY

You are given the opportunity to designate your beneficiary the first time you log into your OkMRF account. Whoever you name will receive your Plan account balance upon your death.

It's smart to review your beneficiary choices from time to time, especially if your personal situation changes due to a marriage, divorce or death. Your annual statement lists the current beneficiary information on file for your account.

You can make updates to your beneficiary information any time. Log into your account at okmrforg.voya.com and go to *Personal Information*. Or call the Information Line at **(844) GO-OKMRF**.



How to read your annual account statement

Your OkMRF account statement contains valuable information that can help you:

- monitor your account balance
- manage your investments
- keep track of contributions, fund transfers and withdrawals for the time period listed

You will receive an account statement by mail at your home address once a year, starting with the enclosed 2015 statement, and then every July after that. Your future statements will show account activity for the July 1 – June 30 time period. Quarterly statements will be available for you to download. Just log into your account online and click on *Statements and Documents* on the upper right NAV bar. You can also create customized account statements for different time ranges by clicking on *Account > Statement*.

To cut down on paperwork by mail, you can sign up for electronic delivery of account statements and other documents instead. Just log into your account and select *User Preferences > Mail Preference*. You'll receive e-mails in your account's inbox to let you know your statements are available online. E-delivery saves time, reduces clutter and helps the environment.

Take the time to read and understand your account statements. If you have questions about your PIP or the enclosed statement, call **(844) GO-OKMRF (844) 466-5673**.

NEW! Your Personal Investment Performance (PIP) tells you how your particular mix of investments has performed during the statement period. Expressed as a percentage, PIP reflects the performance of your entire account.

Your PIP is based on your specific combination of investments and your account activity, such as contributions, fund exchanges and withdrawals, which can affect performance. So your PIP is unique to your account and may be different from the returns for OkMRF's investment options.

A note: If you see a low percentage, keep in mind this reflects only two months of investment performance since your account was transferred October 27, 2015 to the new recordkeeper, Voya Institutional Plan Services, LLC.

NEW! Your statement has been enhanced with graphics to deliver a visual snapshot of your account balance history, asset allocation and investments.

Voya
PO Box 58168
Jacksonville, FL 32241-8168

OKMRF
OKLAHOMA MUNICIPAL
RETIREMENT FUND

Questions?
Automated 24-hour Help Line 844-466-5673
Customer Service Associates are available
Monday-Friday, 7 a.m. to 7 p.m. CST, except on New York
Stock Exchange Holidays.
Internet Access at:
<http://okmrforg.voya.com>

Your Total Account Value

Opening Value On October 27, 2015	\$0.00
+ Employer Contributions	\$0.00
+ Other Credits/Payments(a)	\$0.00
+ Dividends	\$0.00
+ Investment Gain (Loss)	\$440.21
- Distributions/Debits(b)	\$0.00
+ Conversions	\$0.00
Total change in value during this period	\$10,086.21
Current Period Personal Investment Performance(c)	4.56%
Year-To-Date Personal Investment Performance(c)	4.56%

Account Balance History

Comparison of your previous year-ended value at 10/27/2015

Year	Value
2015	\$0.00
2014	\$0.00
2013	\$0.00
2012	\$0.00
2011	\$0.00
2010	\$0.00
2009	\$0.00
2008	\$0.00
2007	\$0.00
2006	\$0.00
2005	\$0.00
2004	\$0.00
2003	\$0.00
2002	\$0.00
2001	\$0.00
2000	\$0.00
1999	\$0.00
1998	\$0.00
1997	\$0.00
1996	\$0.00
1995	\$0.00
1994	\$0.00
1993	\$0.00
1992	\$0.00
1991	\$0.00
1990	\$0.00
1989	\$0.00
1988	\$0.00
1987	\$0.00
1986	\$0.00
1985	\$0.00
1984	\$0.00
1983	\$0.00
1982	\$0.00
1981	\$0.00
1980	\$0.00
1979	\$0.00
1978	\$0.00
1977	\$0.00
1976	\$0.00
1975	\$0.00
1974	\$0.00
1973	\$0.00
1972	\$0.00
1971	\$0.00
1970	\$0.00
1969	\$0.00
1968	\$0.00
1967	\$0.00
1966	\$0.00
1965	\$0.00
1964	\$0.00
1963	\$0.00
1962	\$0.00
1961	\$0.00
1960	\$0.00
1959	\$0.00
1958	\$0.00
1957	\$0.00
1956	\$0.00
1955	\$0.00
1954	\$0.00
1953	\$0.00
1952	\$0.00
1951	\$0.00
1950	\$0.00
1949	\$0.00
1948	\$0.00
1947	\$0.00
1946	\$0.00
1945	\$0.00
1944	\$0.00
1943	\$0.00
1942	\$0.00
1941	\$0.00
1940	\$0.00
1939	\$0.00
1938	\$0.00
1937	\$0.00
1936	\$0.00
1935	\$0.00
1934	\$0.00
1933	\$0.00
1932	\$0.00
1931	\$0.00
1930	\$0.00
1929	\$0.00
1928	\$0.00
1927	\$0.00
1926	\$0.00
1925	\$0.00
1924	\$0.00
1923	\$0.00
1922	\$0.00
1921	\$0.00
1920	\$0.00
1919	\$0.00
1918	\$0.00
1917	\$0.00
1916	\$0.00
1915	\$0.00
1914	\$0.00
1913	\$0.00
1912	\$0.00
1911	\$0.00
1910	\$0.00
1909	\$0.00
1908	\$0.00
1907	\$0.00
1906	\$0.00
1905	\$0.00
1904	\$0.00
1903	\$0.00
1902	\$0.00
1901	\$0.00
1900	\$0.00
1899	\$0.00
1898	\$0.00
1897	\$0.00
1896	\$0.00
1895	\$0.00
1894	\$0.00
1893	\$0.00
1892	\$0.00
1891	\$0.00
1890	\$0.00
1889	\$0.00
1888	\$0.00
1887	\$0.00
1886	\$0.00
1885	\$0.00
1884	\$0.00
1883	\$0.00
1882	\$0.00
1881	\$0.00
1880	\$0.00
1879	\$0.00
1878	\$0.00
1877	\$0.00
1876	\$0.00
1875	\$0.00
1874	\$0.00
1873	\$0.00
1872	\$0.00
1871	\$0.00
1870	\$0.00
1869	\$0.00
1868	\$0.00
1867	\$0.00
1866	\$0.00
1865	\$0.00
1864	\$0.00
1863	\$0.00
1862	\$0.00
1861	\$0.00
1860	\$0.00
1859	\$0.00
1858	\$0.00
1857	\$0.00
1856	\$0.00
1855	\$0.00
1854	\$0.00
1853	\$0.00
1852	\$0.00
1851	\$0.00
1850	\$0.00
1849	\$0.00
1848	\$0.00
1847	\$0.00
1846	\$0.00
1845	\$0.00
1844	\$0.00
1843	\$0.00
1842	\$0.00
1841	\$0.00
1840	\$0.00
1839	\$0.00
1838	\$0.00
1837	\$0.00
1836	\$0.00
1835	\$0.00
1834	\$0.00
1833	\$0.00
1832	\$0.00
1831	\$0.00
1830	\$0.00
1829	\$0.00
1828	\$0.00
1827	\$0.00
1826	\$0.00
1825	\$0.00
1824	\$0.00
1823	\$0.00
1822	\$0.00
1821	\$0.00
1820	\$0.00
1819	\$0.00
1818	\$0.00
1817	\$0.00
1816	\$0.00
1815	\$0.00
1814	\$0.00
1813	\$0.00
1812	\$0.00
1811	\$0.00
1810	\$0.00
1809	\$0.00
1808	\$0.00
1807	\$0.00
1806	\$0.00
1805	\$0.00
1804	\$0.00
1803	\$0.00
1802	\$0.00
1801	\$0.00
1800	\$0.00
1799	\$0.00
1798	\$0.00
1797	\$0.00
1796	\$0.00
1795	\$0.00
1794	\$0.00
1793	\$0.00
1792	\$0.00
1791	\$0.00
1790	\$0.00
1789	\$0.00
1788	\$0.00
1787	\$0.00
1786	\$0.00
1785	\$0.00
1784	\$0.00
1783	\$0.00
1782	\$0.00
1781	\$0.00
1780	\$0.00
1779	\$0.00
1778	\$0.00
1777	\$0.00
1776	\$0.00
1775	\$0.00
1774	\$0.00
1773	\$0.00
1772	\$0.00
1771	\$0.00
1770	\$0.00
1769	\$0.00
1768	\$0.00
1767	\$0.00
1766	\$0.00
1765	\$0.00
1764	\$0.00
1763	\$0.00
1762	\$0.00
1761	\$0.00
1760	\$0.00
1759	\$0.00
1758	\$0.00
1757	\$0.00
1756	\$0.00
1755	\$0.00
1754	\$0.00
1753	\$0.00
1752	\$0.00
1751	\$0.00
1750	\$0.00
1749	\$0.00
1748	\$0.00
1747	\$0.00
1746	\$0.00
1745	\$0.00
1744	\$0.00
1743	\$0.00
1742	\$0.00
1741	\$0.00
1740	\$0.00
1739	\$0.00
1738	\$0.00
1737	\$0.00
1736	\$0.00
1735	\$0.00
1734	\$0.00
1733	\$0.00
1732	\$0.00
1731	\$0.00
1730	\$0.00
1729	\$0.00
1728	\$0.00
1727	\$0.00
1726	\$0.00
1725	\$0.00
1724	\$0.00
1723	\$0.00
1722	\$0.00
1721	\$0.00
1720	\$0.00
1719	\$0.00
1718	\$0.00
1717	\$0.00
1716	\$0.00
1715	\$0.00
1714	\$0.00
1713	\$0.00
1712	\$0.00
1711	\$0.00
1710	\$0.00
1709	\$0.00
1708	\$0.00
1707	\$0.00
1706	\$0.00
1705	\$0.00
1704	\$0.00
1703	\$0.00
1702	\$0.00
1701	\$0.00
1700	\$0.00
1699	\$0.00
1698	\$0.00
1697	\$0.00
1696	\$0.00
1695	\$0.00
1694	\$0.00
1693	\$0.00
1692	\$0.00
1691	\$0.00
1690	\$0.00
1689	\$0.00
1688	\$0.00
1687	\$0.00
1686	\$0.00
1685	\$0.00
1684	\$0.00
1683	\$0.00
1682	\$0.00
1681	\$0.00
1680	\$0.00
1679	\$0.00
1678	\$0.00
1677	\$0.00
1676	\$0.00
1675	\$0.00
1674	\$0.00
1673	\$0.00
1672	\$0.00
1671	\$0.00
1670	\$0.00
1669	\$0.00
1668	\$0.00
1667	\$0.00
1666	\$0.00
1665	\$0.00
1664	\$0.00
1663	\$0.00
1662	\$0.00
1661	\$0.00
1660	\$0.00
1659	\$0.00
1658	\$0.00
1657	\$0.00
1656	\$0.00
1655	\$0.00
1654	\$0.00
1653	\$0.00
1652	\$0.00
1651	\$0.00
1650	\$0.00
1649	\$0.00
1648	\$0.00
1647	\$0.00
1646	\$0.00
1645	\$0.00
1644	\$0.00
1643	\$0.00
1642	\$0.00
1641	\$0.00
1640	\$0.00
1639	\$0.00
1638	\$0.00
1637	\$0.00
1636	\$0.00
1635	\$0.00
1634	\$0.00
1633	\$0.00
1632	\$0.00
1631	\$0.00
1630	\$0.00
1629	\$0.00
1628	\$0.00
1627	\$0.00
1626	\$0.00
1625	\$0.00
1624	\$0.00
1623	\$0.00
1622	\$0.00
1621	\$0.00
1620	\$0.00
1619	\$0.00
1618	\$0.00
1617	\$0.00
1616	\$0.00
1615	\$0.00
1614	\$0.00
1613	\$0.00
1612	\$0.00
1611	\$0.00
1610	\$0.00
1609	\$0.00
1608	\$0.00
1607	\$0.00
1606	\$0.00
1605	\$0.00
1604	\$0.00
1603	\$0.00
1602	\$0.00
1601	\$0.00
1600	\$0.00
1599	\$0.00
1598	\$0.00
1597	\$0.00
1596	\$0.00
1595	\$0.00
1594	\$0.00
1593	\$0.00
1592	\$0.00
1591	\$0.00
1590	\$0.00
1589	\$0.00
1588	\$0.00
1587	\$0.00
1586	\$0.00
1585	\$0.00
1584	\$0.00
1583	\$0.00
1582	\$0.00
1581	\$0.00
1580	\$0.00
1579	\$0.00
1578	\$0.00
1577	\$0.00
1576	\$0.00
1575	\$0.00
1574	\$0.00
1573	\$0.00
1572	\$0.00
1571	\$0.00
1570	\$0.00
1569	\$0.00
1568	\$0.00
1567	\$0.00
1566	\$0.00
1565	\$0.00
1564	\$0.00
1563	\$0.00
1562	\$0.00
1561	\$0.00
1560	\$0.00
1559	\$0.00
1558	\$0.00
1557	\$0.00
1556	\$0.00
1555	\$0.00
1554	\$0.00
1553	\$0.00
1552	\$0.00
1551	\$0.00
1550	\$0.00
1549	\$0.00
1548	\$0.00
1547	\$0.00
1546	\$0.00
1545	\$0.00
1544	\$0.00
1543	\$0.00
1542	\$0