

Oklahoma Municipal Retirement Fund

First-time user will need to select SSN and enter their password that was provided to them via US Mail.

The screenshot shows the website header with the OkMRF logo and the text "Oklahoma Municipal Retirement Fund". Below the header is a navigation bar with "Log In" highlighted. A dropdown menu titled "Select Login Preference" is open, showing "SSN" and "Username" options. A red arrow points from the "Username" option to the "Username" field in the login form. The login form includes fields for "Enter Username" and "Enter Password", an "Enter" button, and a "Remember Me" checkbox. Below the form are links for "Forgot Password?" and "Need Help?". To the right of the login form is a "myOrangeMoney® Web Experience" section with a "LEARN MORE" button. Further right are sections for "Plan News and Updates" and "Accessing Your Account", each with a "Learn More" link.

▲ Online Tax Forms: If you received a taxable distribution in 2015, tax forms will be mailed by January 31, 2016. Duplicates may be ordered beginning February 8, 2016. Tax forms will also be viewable in the Statements and Documents section of your online account on January 31.

Planning Tools and Resources

Key Plan Features & Options

This brochure provides an overview of key plan features and options.

Learn More About Voya Financial®

Voya is the recordkeeper for your retirement plan. Voya's mission is to guide Americans on their journey to greater retirement readiness and to make a secure financial future possible - one person, one family and one institution at a time.

Pointers Newsletter

Read articles and financial market commentary on saving and investing for your future. You can sign-up to receive this quarterly communication directly through your preferred eMail - visit the Subscribe section.

Plan website survey

Share your thoughts about your plan's website. Note, this survey is also available on the logout page.

Voya Retirement Advisors

An introduction to Voya Retirement Advisors. Take a tour!

Voya Fixed Plus III Information

The Voya Fixed Plus III Account is a fixed interest investment option available through a group fixed annuity contract. The Voya Fixed Plus III Account guarantees* a minimum rate of interest. **The credited interest rate for OkMRF is 1.85% and no less than 1.65% through December 31, 2016.** This rate is subject to change at any time. A minimum guarantee rate does apply to this product, the lifetime guaranteed minimum interest rate is 1.00%.

*Guarantee is based on the claims paying ability of the Voya Retirement Insurance and Annuity Company. Guarantees do not apply to the investment return or principal value of the separate account.

[Browser Requirements](#) | [Security Information](#)

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During your initial setup you will be asked to setup security questions with their answers. After the security questions are setup you will be asked to answer a couple of your security questions on your next login to the website.



Oklahoma Municipal Retirement Fund

Security Questions

You are seeing this message because you are using our enhanced login security system. In certain situations we will ask you to answer several personal questions to ensure the identity of the person accessing this account. **Once you successfully answer your questions on file you have the option to change your security questions through the User Preferences option.**

Please enter your answers for the security questions below:

Question 1:	What is your oldest cousin's first and last name?
Answer 1:	<input type="text"/>
Question 2:	What is your city of birth?
Answer 2:	<input type="text"/>

Having trouble? We can help! Call 1-844-466-5673 if you still need assistance with account access. This may require establishing new security questions and answers.

Save Time!

Register this computer/device to skip these security questions next time you sign in. We recommend that you only register computers or devices that are private, such as your home computer.

Clear Entries

Cancel

Submit

Once logged in could see the following popup messages. Participants will have the ability to update or add beneficiary by clicking on Add Beneficiary link. If you do not want to add a beneficiary click the “X” in the right corner of the box.

The screenshot displays the myOrangeMoney website interface. At the top, there is a navigation bar with links for 'Contact Us', 'Voya Retirement Advisors', 'Statements & Documents', 'User Preferences', and 'Logout'. A search bar is also present. Below the navigation bar, there are tabs for 'Account', 'Investments', 'Plan Information', 'Personal Information', 'Message Center', and 'Education and Tools'. The main content area shows a 'Quick Access' section with links for 'View Statements', 'Fund Performance', 'Transaction History', and 'Forms'. A user login status is shown as 'Last login Apr 19, 2016 03:52 PM ET'. A 'VOYA FINANCIAL' logo is visible, along with a 'close x' button. A prominent 'Beneficiary Designation' popup message is overlaid on the screen, containing the text: 'If you would like to add beneficiary information at this time, please select the Add Beneficiary button below.' and a button labeled 'Add Beneficiary'. Below the popup, there is a section titled 'Prepared for Advice1 Tammy:' with a message: 'You could have \$27,900/yr at age 65. That may not be enough. This includes your Oklahoma Municipal Retirement Fund account and estimated Social Security. Could be \$27,200/yr or less, if markets perform poorly.' At the bottom of the page, there are three icons representing income sources: 'From my Investments \$122/mo', 'From Social Security \$2,200/mo', and 'My Income Gap \$4,258/mo'. A 'Your Investment Evaluation' section is also visible, with a red circle icon and the text: 'Advice1: your investments may be too conservative. If you're retiring in 30 years, a change now may improve your'.

Once you have closed the beneficiary box you will see the How much do you need to retire window. From this window you can click on “Can you do better?” button to go directly to the Voya Retirement Advisor Online Service or you can click the “close” button in the right corner.

The screenshot displays the myOrangeMoney portal for the Oklahoma Municipal Retirement Fund (OMRF). At the top, the OMRF logo is on the left, and navigation links for 'Contact Us', 'Voya Retirement Advisors', 'Statements & Documents', 'User Preferences', and 'Logout' are on the right. Below the header, there are tabs for 'Home' and 'Message Center'. The main content area shows the user's account information: 'Oklahoma Municipal Retirement Fund', 'Last login Mar 14, 2016 10:45 AM ET', and 'The total of your accounts is..... \$50,590.15' with a 'Details' link. A 'myOrangeMoney' banner is present. The central focus is a 'My Monthly Retirement' window with a 'close x' button. This window displays 'Estimated Monthly Income' of \$272 and 'Estimated Monthly Income' of \$417. A 'VOYA FINANCIAL' logo is at the top, and 'powered by financial engines' is on the right. The main text asks 'How much do you need to retire?' with a large question mark icon and a 'Can you do better?' button. Below this, it says 'Prepared for Part70 Test70:' and 'Find out if you'll have enough income in retirement to meet your goals.' At the bottom of the window, there are two items: 'From my Investments \$272/mo' and 'My Income Gap \$145/mo'. To the right of the window, there is a 'Now' button and a 'Get Details' button. A small text box at the bottom right says 'Part70, wonder when you can retire? This may help. See your Social Security options and better understand your retirement income.' with a 'Detailed view' link.

From Oklahoma account page you can access Voya Retirement Advisor Online service from three different links that are provided. On the Top Navigation toolbar you can select Voya Retirement Advisors, or click on the link in the mini Iframe in myOrangeMoney or from the Get Advice accordion folder.

myOrangeMoney

My Monthly Retirement Income

\$272

Estimated Monthly Income

\$417

Estimated Monthly Goal

\$145

The gap I need to close



Hypothetical Presentation

1

From my Investments
\$272/mo

2

My Income Gap
\$145/mo

STILLWATER ▾

When I plan to retire ⓘ

← **65** →

Reset
Make Change Now

Your Savings Evaluation

 **Consider Saving More**

If your budget allows, saving a little more now may make a difference later.

frameserver.view

Get Advice

Other Retirement Savings & Income

Retirement Healthcare

About Me

Privacy / How This Works

Will you be ready for retirement?

Be ready for retirement.

It takes planning and action - and sometimes a few ideas - to help set you in motion...

Click on the titles to get started.

Get Advice

Help is here



Part70, we want to help keep you on track.

Get professional help with your OKMRF investments.

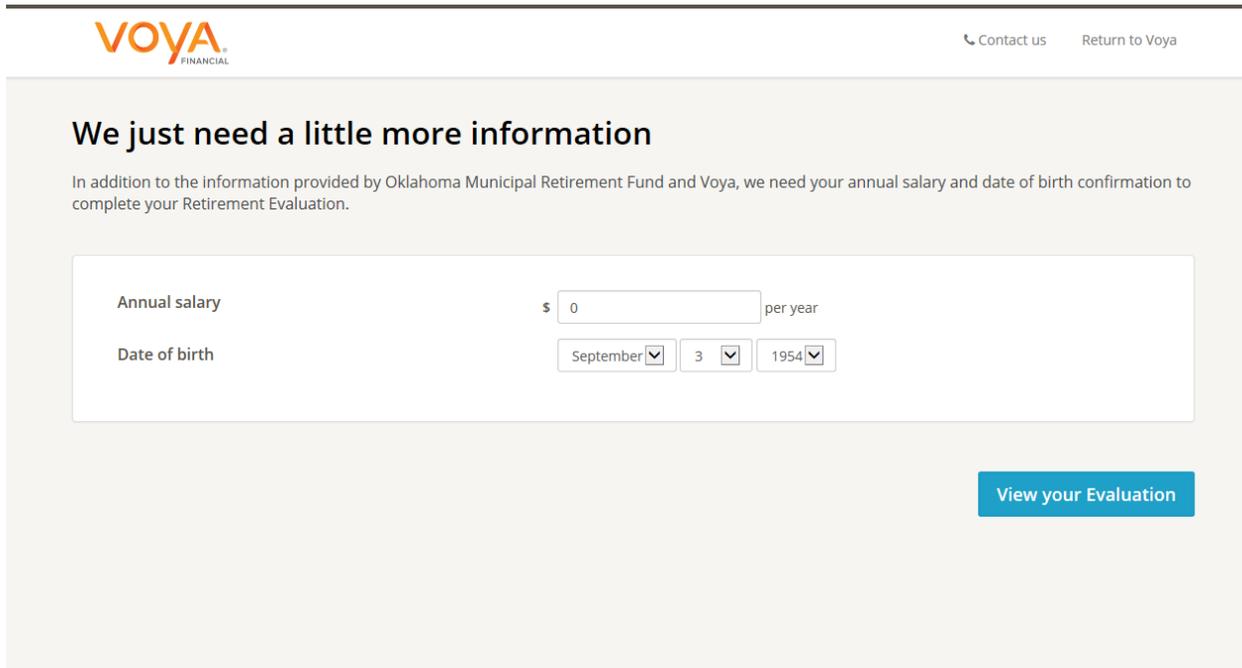
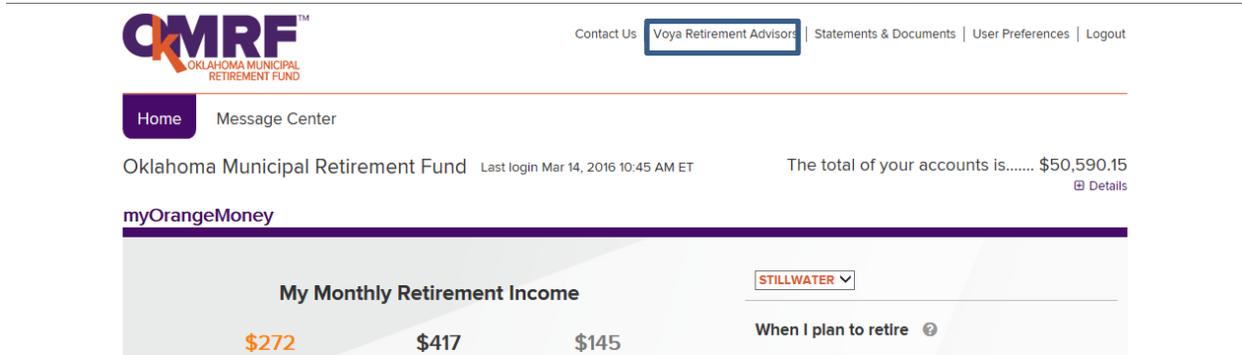
frameserver.view
Get more details

Diversify

Stay Connected

1
2
3

If you were to click on Voya Retirement Advisor Service link in the Top NAV and if Voya did not have a salary on file for you the online service will prompted you to add it. Your salary will be used to calculate your employee deferral and if eligible for an Employer contribution. Once you have enter your salary the online advice service will retain this information .



Once you enter your salary click on “View your Evaluation” link to review your Online Retirement Evaluation.



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We just need a little more information

In addition to the information provided by Oklahoma Municipal Retirement Fund and Voya, we need your annual salary and date of birth confirmation to complete your Retirement Evaluation.

Annual salary	\$	<input type="text" value="35218.51"/>	per year
Date of birth	September	3	1954

[View your Evaluation](#)

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[maoachoice.forecastinfo@promot](#)

The online Retirement Evaluation will provide your retirement goal and provide and breakdown on the different asset class you are invested in currently. To move to the next screen click on the "Next" button either on the top or bottom of the page.



[Contact us](#) [Return to Voya](#)

Retirement Evaluation for Part70 Test70.

For your Oklahoma Municipal Retirement Fund accounts.

NEXT



Keep up the good work.

We estimate your retirement income could be sufficient.

[Help me stay on track](#)

You might have

\$24,700/yr

POOR

\$26,500/yr

AVERAGE

You might need
\$26,000/yr

market performance

Potential 1 year loss 11.7% or more ⓘ

[Methodology and assumptions](#)

investments

We have personalized suggestions for you.

- Congratulations! Your investment risk seems to be appropriate for someone with 4 years until retirement.
- Your investment mix is appropriate for your current risk level. Other investments you hold can impact your overall diversification.
- Save more. Saving a little more now may make a difference later.

CURRENT
NEW



■ Cash	0%	0%
■ Bonds	37%	41%
■ Large-cap stocks	63%	40%
■ Mid/small-cap stocks	0%	5%
■ International stocks	0%	14%
■ Individual equities	0%	0%
Total	100%	100%

Have questions? Call an Advisor at 1-844-466-5673

NEXT

Voya has teamed with Financial Engines Advisors L.L.C. to provide you with this analysis. This analysis does not constitute investment advice or management and is provided for educational purposes only. The analysis does not address all aspects of your strategy; you may be able to improve your outlook with additional changes.

The next page is called the choice flow page where you can choose from having your account Professional Managed (“We can do the work”), or you can choose to manage your own account “You do the work”). The Professional Management service is a fee based service and “You can do the work” is a free advice service offered by your employer. To compare the two types of service click on the “Compare Service” link. Once you select the type of service click the “Next” button.

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It's easy to get help with your retirement plan.

Your Oklahoma Municipal Retirement Fund accounts include features that could help get your plan on track quickly and easily.

We can do the work.
Investing professionals design your plan, put it into action, then provide ongoing help.

OR

You can do the work.
Use our powerful tools to build a strategy, then check back regularly to stay on track.

[Compare Services](#)

NEXT

Compare Services

What service is right for you?

<p>We do the work with Professional Management</p> <ul style="list-style-type: none">We design a personalized plan for you.We rebalance your account.We regularly monitor your account.We make adjustments as needed.We have VRA Investment Advisor Representatives you can talk to.We keep you informed with updates.We offer you the flexibility of payouts.Low fee through Oklahoma Municipal Retirement Fund.	<p>Or you do the work with Online Advice</p> <ul style="list-style-type: none">You use our online tools to build a strategy.You get specific fund recommendations.You can log in to see if you're on track.You request the transactions for your accounts.You get online help/support by phone.You can sign up for e-mail updates.You determine plan-allowed distributions.Available to use at no additional cost.
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NEXT

You do the work with Online Advice.

Unlimited access to powerful retirement planning tools.



You use our online tools.
Enter details about other investments you hold.



You request the transactions.
Use our specific fund suggestions as a guide.



You see if you're on track.
Log in regularly for updated advice.



Build your personalized plan.
Fine-tune your investing strategy with powerful tools like those used by professional advisors.

No additional cost.
This service is offered through your sponsored retirement plan at no additional cost to you.

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Online Advice not right for you?

Let us do the work.

[LEARN MORE](#)

Have questions? Call 1-844-466-5673

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If you check the box "Always take me to Online Advice" on your next session you will be taken directly to the Online Advice dashboard.



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Want to go directly to Online Advice from now on?

It looks like you're a frequent user of Online Advice.

Actively managing your account with our powerful online tools? You can skip the previous screens the next time you come here. We'll assume you're comfortable doing the work yourself. Just select "Always take me to Online Advice" below.

Always take me to Online Advice

Have questions? Call 1-844-466-5673

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maoachoice@voya.com

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The next six pages are the first time user flow and will only be shown during their first use of the Online Advice service.



STEP 1 of 6

Welcome Part70 Test70

Voya Financial® is composed of premier retirement, investment and insurance companies serving the financial needs of approximately 13 million individual and institutional customers in the United States. The company's vision is to be America's Retirement Company™ and its guiding principle is centered on solving the most daunting financial challenge facing Americans today — retirement readiness. As an industry leader and advocate for greater retirement readiness, Voya® is committed to delivering on its vision and its mission to make a secure financial future possible — one person, one family, one institution at a time.

The next few pages will:

- Gather some personal information we need to create your Retirement Plan.
- Explain how your new Retirement Plan works.

Click "Next" to get started.

NEXT

On Your Information page you can change your gender if you are male. You will also need to provide your email address. You can also select not to receive your progress report and only receive communications that are legally required.



Contact us Return to Voya

STEP 2 of 6

Your information

This information will help us create your retirement forecast and keep in touch with you if necessary.

Date of birth	September	3	1954
Gender	<input type="radio"/> Male <input checked="" type="radio"/> Female		
Annual salary	\$ 35,218	per year	
In which state do you pay taxes	Massachusetts		
Home phone (optional)	555-555-4444		
E-mail address	email@fff.com		

I do not want to receive quarterly progress reports. Only contact me by e-mail for legally-required communications or to provide important account information. Please read our [Privacy Policy](#).

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The default desired retirement income goal is set at 70% of your annual salary.

The default minimum retirement income goal is set at 50% of your annual salary.

You can adjust your retirement income goals.



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STEP 3 of 6

Retirement goals

Please tell us your desired retirement age and income goals in [today's dollars](#). These decisions can be changed at any time.

Desired retirement age	<input type="text" value="65"/>
Desired retirement income goal	\$ <input type="text" value="26,000"/> per year
Minimum retirement income goal	\$ <input type="text" value="18,000"/> per year

[Learn more about setting your retirement income goals.](#)

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STEP 4 of 6

Do you have other retirement accounts?

For a more accurate forecast, tell us the balance of your other retirement accounts.

What is the approximate balance of your other accounts? (optional)

\$

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Tell us more details about your other retirement accounts

[Add account](#)

Investments		
Account name	Last updated	Balance
Stillwater 401k Plan	Apr 20, 2016	\$9,367.56
Oklahoma Municipal Retirement Fund 401(a) Plan	Apr 20, 2016	\$41,222.59
Retirement accounts total		\$50,590.00

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Welcome to your Retirement Plan

The next page you will see will be your Retirement Plan. Your future. Made easier.SM

On your Retirement Plan you can:

- See how much money you might have in retirement.
- Add information that could improve your plan.
- Review our suggestions of how you can improve your outlook.

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From the Online Advice dashboard you can review your profile, investments, contributions and retirement income.


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Retirement Plan
Your Profile
Account Activity
Income Planner

Current
Advice



You could do better.

We have savings advice that may help you improve your plan.

Get advice

✉ [Click here for additional Plan info.](#)

investments

What are your investments worth?

OKMRF accounts	\$50,590
Other account	+ add account
Total	\$50,590

As of April 20, 2016

\$50,590

+
Portfolio details

savings

What are your total annual contributions?

This includes all contributions we know about to your employer sponsored accounts.

\$31,696

per year

+
Savings details

retirement income

Forecast:
[Portfolio](#)
[Income](#)
[Goal](#)

How much income could you have in retirement?

By age 65, your \$50,590 plus contributions (if any) could be worth \$175,000 or less if market performance is average. That amount, combined with Social Security, could produce \$26,500 or less per year of retirement income.

Starting at age 65

\$26,500

per year

+
How we estimate your income forecast

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On the Your Profile you can edit your information, investments and or communication preferences.

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Retirement Plan **Your Profile** Account Activity Income Planner

Your Information Your Investments **Communication Preferences**

Tell us about yourself

The more we know about you the more tailored our advice will be. Help us understand you better by keeping this information up to date.

Family [add spouse/partner](#)

Name	Gender	Date of birth	
Part70 Test70	Female	Sep 3, 1954	edit

Jobs [add job](#)

Employer	Employee	Income	
OKMRF	Part70	\$35,218/yr	edit

Goals

Retirement	When	Amount	
Retirement income		\$26,000/yr	edit
Retirement age: Part70	65		edit

Other retirement income [add income](#)

Income	Who	Amount	
Social Security estimate	Part70	\$16,656/yr at age 66	edit

Taxes

Filing status	Filing single	edit
State	MA	edit
Effective tax rate	Default	edit

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Retirement Plan **Your Profile** Account Activity Income Planner

Your Information Your Investments **Communication Preferences**

Your Investments

These are the accounts we are using to create your plan and to forecast your estimated retirement income. If you have other accounts that will be used to fund your retirement, please add them.

Accounts [Add account](#)

Account name	Last updated	Symbol	Balance	Contributions	
<input type="checkbox"/> Stillwater 401k Plan	Apr 20, 2016			\$0/yr	edit
Voya Fixed Plus III			\$9,367		
Subtotal			\$9,367		
<input type="checkbox"/> Oklahoma Municipal Retirement Fund 401(a) Plan	Apr 20, 2016			\$31,696/yr	edit
Voya Fixed Plus III			\$9,293		
S&P 500 Index Fund			\$31,928		
Subtotal			\$41,222		
Total			\$50,590	\$31,696/yr	

[Add stock options](#)

Investment research

How would you like us to communicate with you?

Phone preferences [edit](#)

Home Phone	555-555-4444
Work Phone	-- None entered --
Other Phone	-- None entered --
Contact preference	OK to call me.

E-mail preferences [edit](#)

E-mail	email@fff.com
Contact preference	OK to contact me.
Communications received by e-mail	Retirement Update, What's New, Helpful Information, Market Summary, Customer Feedback Surveys

From the Online Advice dashboard you can adjust your account to see how these changes would impact your retirement goals.


Contact us Return to Voya

Retirement Plan
Your Profile
Account Activity
Income Planner

Current
Advice



You could do better.

We have savings advice that may help you improve your plan.

[Get advice](#)

[Click here for additional Plan info.](#)

investments

What are your investments worth?

OKMRF accounts \$50,590

Other account [add account](#)

Total \$50,590

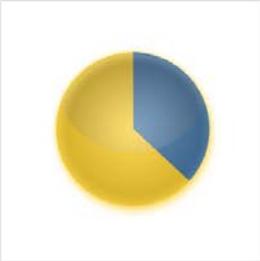
As of April 20, 2016

\$50,590

[Portfolio details](#)

Investment style: Total retirement assets

Portfolio	%
Cash	0%
Bonds	37%
Large-cap stocks	63%
Mid/small-cap stocks	0%
International stocks	0%
Individual equities	0%
100%	



[Export](#) [Add account](#)

Investments

Account name	Last updated	Balance
<div style="display: flex; align-items: flex-start;"> [-] Stillwater 401k Plan </div> <div style="margin-left: 20px; font-size: 0.8em;"> Voya Fixed Plus III </div>	April 20, 2016	<div style="font-size: 0.8em;">\$9,367</div> <div style="font-size: 0.8em;">edit</div>
Subtotal		\$9,367
<div style="display: flex; align-items: flex-start;"> [-] Oklahoma Municipal Retirement Fund 401(a) Plan </div> <div style="margin-left: 20px; font-size: 0.8em;"> Voya Fixed Plus III S&P 500 Index Fund </div>	April 20, 2016	<div style="font-size: 0.8em;">\$9,293</div> <div style="font-size: 0.8em;">\$31,928</div> <div style="font-size: 0.8em;">edit</div>
Subtotal		\$41,222
Retirement accounts total		\$50,590

[Add stock options](#)

[Investment research](#)

The "edit" button is displayed under all three sections (Investment, Savings and Retirement Income).

10076

[Export](#) [Add account](#)

Investments

Account name	Last updated	Balance
Stillwater 401k Plan Voya Fixed Plus III Subtotal	April 20, 2016	edit
Oklahoma Municipal Retirement Fund 401(a) Plan Voya Fixed Plus III S&P 500 Index Fund Subtotal	April 20, 2016	\$9,293 \$31,928 \$41,222
Retirement accounts total		\$50,590

[Add stock options](#)

[Investment research](#)

[dashboard](#)

Stillwater 401k Plan close x

Data as of Apr 20, 2016

Investment	Shares	Share price as of 04/20/16	Balance
Voya Fixed Plus III		\$1.00	\$ 9,367.56
Investment choices ?			
Total Yield Bond Fund	<input type="text" value="0.00"/>	\$1.00	\$ 0.00
Bond Index Fund	<input type="text" value="0.00"/>	\$1.00	\$ 0.00
Target Date Retirement	<input type="text" value="0.00"/>	\$1.00	\$ 0.00
Target Date 2020	<input type="text" value="0.00"/>	\$1.00	\$ 0.00
Target Date 2025	<input type="text" value="0.00"/>	\$1.00	\$ 0.00
Target Date 2030	<input type="text" value="0.00"/>	\$1.00	\$ 0.00
Target Date 2035	<input type="text" value="0.00"/>	\$1.00	\$ 0.00
Target Date 2040	<input type="text" value="0.00"/>	\$1.00	\$ 0.00
Total			\$9,367.56

[onlineadvice.editinvest](#)

[ck options](#)

[stment research](#)

savings

What are your total annual contributions?

This includes all contributions we know about to your employer sponsored accounts.

\$31,696

per year

— Savings details

Add account

Contributions

Account name	Contributions
<input type="checkbox"/> Stillwater 401k Plan edit	
Pre-tax (includes any age 50+ catch-up)	\$0/yr
Subtotal	\$0/yr
<input type="checkbox"/> Oklahoma Municipal Retirement Fund 401(a) Plan edit	
After-tax	\$31,696/yr
Subtotal	\$31,696/yr
Total	\$31,696/yr

See a [description of how we estimated your Total Annual Contributions](#).

Under account details you can select to include the account in your retirement forecast.

The image shows a modal dialog box titled "Stillwater 401k Plan" with a "close" button in the top right corner. The dialog contains the following fields and options:

- Account type:** 401(k)
- Account name:** Stillwater 401k Plan
- Account owner:** Part70
- Include in retirement forecast:** Include in retirement forecast ?

At the bottom right of the dialog are "Cancel" and "Save" buttons. At the bottom left, there is a small text field containing "onlineadvice.editaccount".

Under contributions you can add a contribution percentage that you would like the system to take into account in your forecast. If you are already contributing to your retirement plan this election will be shown on this page. From the page you can click the “Next” button to view matching contributions.

The screenshot shows a web form titled "Stillwater 401k Plan" with a "close" button in the top right corner. The form contains the following elements:

- A question: "Which job contributes to this account?" with a help icon. The selected option is "OKMRF" with a help icon.
- A section titled "Annual contributions" containing a label "Pre-tax (includes any age 50+ catch-up)" and a text input field with the value "0.0" followed by a percent sign "%".
- A question: "How does this affect your take-home pay?"
- At the bottom right, there are two buttons: "Cancel" and "Next".
- At the bottom left, there is a small link: "onlineadvice.editcontributions".

Oklahoma Municipal Retirement Fund 401(a) Plan ?

close ×

Which job contributes to this account? ?

OKMRF ?

Annual contributions

After-tax

%

Advanced editing

After-tax total cost basis ?

\$

How does this affect your [take-home pay?](#)

[onlineadvice.editocontributions](#)

Cancel

Next ▶

On the matching contribution page you can add your employer's matching contribution (if applicable).

Stillwater 401k Plan close x

OKMRF's matching contributions ?

OKMRF's employer matches %

Up to Part70's initial contribution of \$ dollars
percent

This account has additional match rules

Not to exceed \$ dollars

onlineadvice.editemployercontributions

To add a pension plan click on “add other income”.

retirement income Forecast: [Portfolio](#) | [Income](#) | [Goal](#)

How much income could you have in retirement?

By age 65, your \$50,590 plus contributions (if any) could be worth \$175,000 or less if market performance is average. That amount, combined with Social Security, could produce \$26,500 or less per year of retirement income.

Starting at age 65
\$26,500
per year

[How we estimate your income forecast](#)

Income you may have in retirement

[Average market performance](#) | [Poor market performance](#)

Sources of retirement income	
Investments	\$10,800/yr
By age 65, your current investments may be worth \$175,000 or less. That amount could produce \$10,800 or less per year of income in retirement if market performance is average. If market performance is poor, it may produce \$9,100 per year or less.	
Other income	\$0/yr*
add other income	
Social Security	\$15,700/yr*
Part70 Social Security	\$16,656/yr at age 66 edit
Total	\$26,500/yr

* Social Security benefits have been adjusted to start at age 65 and spread evenly over your retirement years accounting for inflation. [Learn more...](#)

retirement income

Forecast
\$26,500
per year

\$10,800
\$0
\$15,700

if market performance is:
Average

Can you do better?
[Get advice](#)

All amounts shown are estimates and are not guaranteed. See detailed [methodology and assumptions](#) used for your forecast.

Other income

\$15,600
close ✕

Other retirement income

Income name

Recipient

Part70

Annual amount

\$

in

future dollars

COLA

yes no

Begins at age

Duration

for life
 one time payment
 for

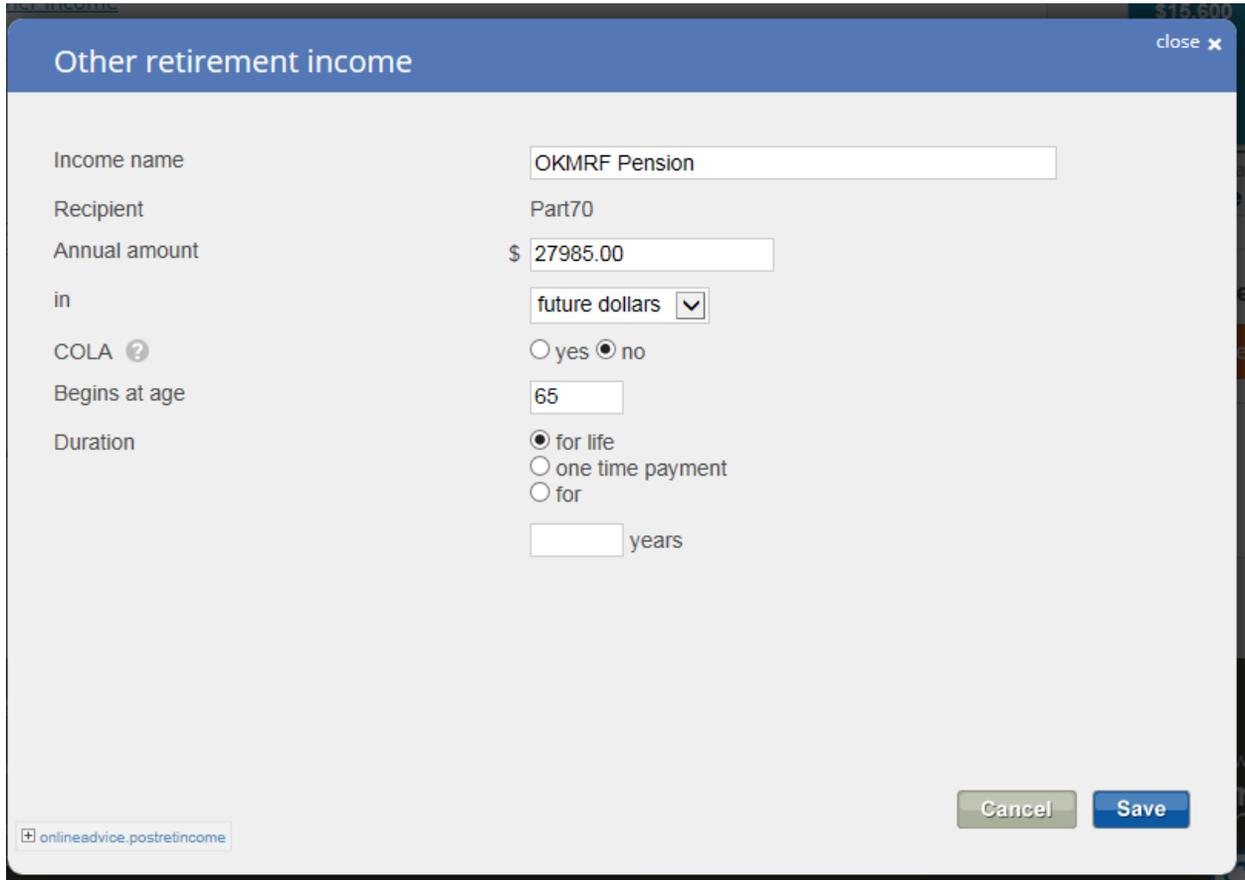
years

[onlineadvice.postretincome](#)

Cancel

Save

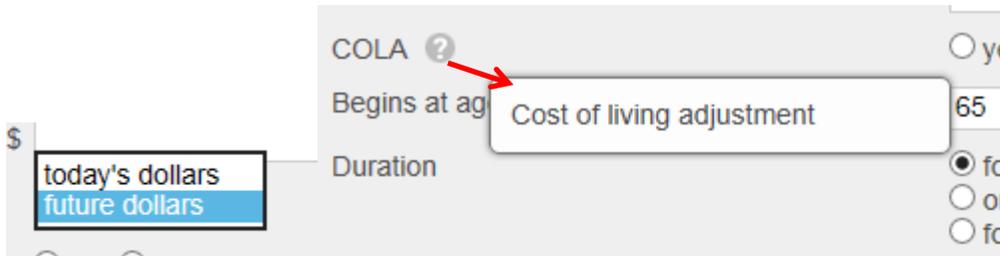
When adding a pension account you have the choice of between future dollars or today dollars and you can add COLA (Cost of living adjustment) if the plan offers it.



The screenshot shows a web form titled "Other retirement income" with a "close" button in the top right corner. The form contains the following fields and options:

- Income name:** OKMRF Pension
- Recipient:** Part70
- Annual amount:** \$ 27985.00
- in:** future dollars (dropdown menu)
- COLA ?**: yes no
- Begins at age:** 65
- Duration:** for life, one time payment, for [] years

At the bottom right, there are "Cancel" and "Save" buttons. A small link "onlineadvice.postretirement" is visible in the bottom left corner.



This close-up view highlights the "COLA ?" section and the currency selection dropdown. A red arrow points from the question mark to a tooltip that reads "Cost of living adjustment". The currency dropdown menu is open, showing "today's dollars" and "future dollars" as options.

Income you may have in retirement ⓘ

Average market performance

Poor market performance

Sources of retirement income

Investments \$10,800/yr

By age 65, your current investments may be worth \$173,000 or less. That amount could produce \$10,800 or less per year of income in retirement if market performance is average. If market performance is poor, it may produce \$9,300 per year or less.

Other income ⓘ \$17,000/yr*

OKMRF Pension \$27,985/yr at age 65 [edit](#)
[add other income](#)

Social Security ⓘ \$15,600/yr*

Part70 Social Security \$16,656/yr at age 66 [edit](#)

Total \$43,400/yr

* Social Security benefits and other income estimates have been adjusted to start at age 65 and spread evenly over your retirement years accounting for inflation. [Learn more...](#)

retirement income

Forecast
\$43,400
per year

\$10,800

\$17,000

\$15,600

if market performance is:
Average

Can you do better?

Get advice

All amounts shown are estimates and are not guaranteed. See detailed [methodology and assumptions](#) used for your forecast.

retirement income

Forecast: [Portfolio](#) | [Income](#) | [Goal](#)

How much might your portfolio be worth?

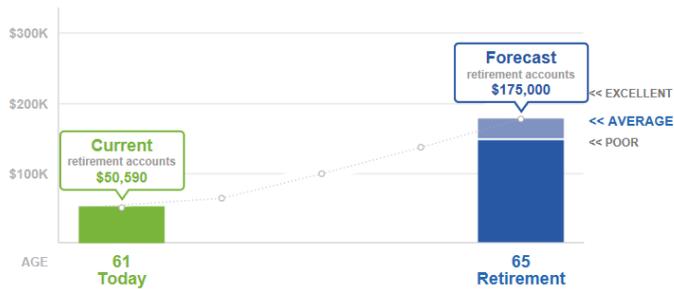
Your \$50,590 plus contributions (if any) could be worth \$175,000 by age 65 or less if market performance is average.

\$175,000

by age 65

How we estimate your forecast

Value of your retirement accounts over time



By age 65, your \$50,590 plus contributions (if any) could be worth \$175,000 or less if market performance is average. That amount, combined with Social Security, could produce **\$26,500 per year** or less in Estimated Retirement income. The potential one-year loss of your portfolio is 11.7% or more. [How we create your forecast.](#)

All amounts shown are estimates and are not guaranteed. See detailed [methodology and assumptions](#) used for your forecast.

Can you do better?

[Get advice](#)

Will you reach your goal?

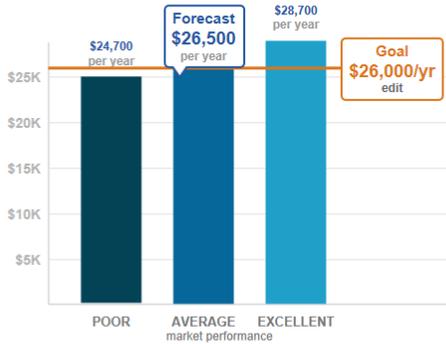
You have a likely chance of reaching your retirement income goal of \$26,000 per year at your planned retirement age of 65 years old.



likely
to meet your goal

— How we create your forecast

Retirement income starting at age 65



Your retirement income may be **\$26,500** per year or less at age 65 if market performance is average. This could be \$24,700 or less if the market performance is poor or \$28,700 or more if market performance is excellent. [Edit your goal.](#)

Your retirement income goal is **\$26,000** per year. There is about a 67% chance that you will exceed your goal. [How we create your forecast.](#)

There is a 5% chance that your total portfolio may decline by **\$5,930 (11.7%)** over the next 12 months.

Retirement income from investments reflect how much inflation adjusted income you may have. [Learn more about how we calculate your benefit estimates.](#)

All forecasts are in [today's dollars](#) and include Social Security.

All amounts shown are estimates and are not guaranteed. See detailed [methodology and assumptions](#) used for your forecast.

Can you do better?

[Get advice](#)

To get Online Advice Recommendation click on "Get advice"

Contact us | Return to Voya

Retirement Plan | Your Profile | Account Activity | Income Planner

Current | Advice



You could do better.
We have savings advice that may help you improve your plan.

[Get advice](#)

 [Click here for additional Plan info.](#)

investments

What are your investments worth?

OKMRF accounts	\$50,590
Other account add account	
Total	\$50,590

As of April 20, 2016

\$50,590

[+ Portfolio details](#)

savings

What are your total annual contributions?

This includes all contributions we know about to your employer sponsored accounts.

\$31,696

per year

[+ Savings details](#)

retirement income

Forecast: [Portfolio](#) | [Income](#) | [Goal](#)

How much income could you have in retirement?

By age 65, your \$50,590 plus contributions (if any) could be worth \$175,000 or less if market performance is average. That amount, combined with Social Security, could produce \$26,500 or less per year of retirement income.

Starting at age 65

\$26,500

per year

[+ How we estimate your income forecast](#)

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TESTS ONLY

[onlineadvice.dashboard](#)

On Your personalized advice either edit the recommendation or review the plan. When you click on the “Edit plan” button the system will allow you to use a slider to adjust your portfolio risk or Your Annual Contribution and or Desired retirement age.


Contact us Return to Voya

Retirement Plan
Your Profile
Account Activity
Income Planner

Current
Advice

Your personalized advice [Edit plan](#) [Review plan](#)

investments

	CURRENT	NEW
<p>Consider a different mix of investments</p> <p>We recommend that you make changes to your investment allocations.</p>	<p>1.17</p> <p>moderate</p>	<p>1.09</p> <p>moderate</p> <p style="text-align: right;">edit</p>
<p>+ Investment advice</p>		

savings

	CURRENT	NEW
<p>Consider changing your contributions</p> <p>We recommend increasing your savings to \$1,761 per year in your Stillwater 401k Plan. Saving more now could make a big difference later.</p>	<p>total savings of</p> <p>\$31,696</p> <p>per year</p>	<p>total savings of</p> <p>\$33,457</p> <p>per year</p> <p style="text-align: right;">edit</p>
<p>+ Savings advice</p>		

retirement income

	CURRENT	NEW
<p>Your retirement age is appropriate</p> <p>Your retirement age of 65 is in line with your retirement goal.</p>	<p>65</p> <p>years old</p>	<p>65</p> <p>years old</p> <p style="text-align: right;">edit</p>
<p>+ Retirement forecasts</p>		

[Edit plan](#) [Review plan](#)

Once you are done making any changes you can either save the recommendation for later or click on Review Plan


Contact us | Return to Voya

Retirement Plan
Your Profile
Account Activity
Income Planner

Current
Advice

Edit your plan Review plan

[Cancel](#) | [Save this plan for later](#)

investments

● CURRENT ▼ CONSIDER

CURRENT	NEW
0.98 moderate	1.09 moderate

Portfolio Risk

conservative

very aggressive

+ Investment advice

savings

Stillwater 401k Plan ▼

Your Annual Contribution

\$0

\$24,000

CURRENT	NEW
total savings of \$31,696 per year	total savings of \$33,457 per year

+ Savings advice

retirement income

Desired Retirement Age

62

75

CURRENT	NEW
65 years old	65 years old

- Retirement forecasts

Portfolio forecast
Income forecast
Goal forecast

How much income could you have?

With your new plan detailed above, we estimate your retirement income may be \$26,800 per year if market performance is average, or \$25,100 per year if market performance is poor. [How we create your forecast.](#)

All forecasts are in [today's dollars](#) and include Social Security and pension, if any. ⓘ

All amounts shown are estimates and are not guaranteed. See detailed [methodology and assumptions](#) used for your forecast.



POTENTIAL LOSS IN NEXT 12 MONTHS → 8.5% or more 10.7% or more

Review plan

[Cancel](#) | [Save this plan for later](#)

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Before the transaction are placed you will need to verify the transactions. Once verified click on "Implement plan" button.



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STEP 1 of 2

Review your retirement plan

Edit plan

Implement plan

You will be asked to verify transactions before they are placed.

investments

Your new investment strategy¹
Review your new portfolio risk level and investment allocations below.

Your retirement portfolio advice

Consistent with your selected risk level, your recommended portfolio is weighted toward the Bond and Large-Cap Stock investment styles. Bond style investments tend to have higher risk and returns than Cash, but lower risk and lower expected return than the average investment for the U.S. securities markets. Large-Cap Stock style investments tend to have higher risk and higher expected returns than the average investment for the U.S. securities markets.

See below for your new investment allocations that show how this new retirement portfolio would be implemented.

	CURRENT	NEW
1.17	1.09	
moderate	moderate	




Your investment style

	CURRENT	NEW
■ Cash	0%	0%
■ Bonds	37%	41%
■ Large-cap stocks	63%	41%
■ Mid/small-cap stocks	0%	4%
■ International stocks	0%	14%
■ Individual equities	0%	0%
Total	100%	100%

Your investment allocations

Stillwater 401k Plan last updated (Wednesday 04/20/2016)

	CURRENT	NEW
Voya Fixed Plus III	100%	35%
Bond Index Fund	0%	7%
Global Equity Fund	0%	35%
International Investment Equity	0%	4%
S&P 500 Index Fund	0%	19%
Total	100%	100%

Oklahoma Municipal Retirement Fund 401(a) Plan last updated (Wednesday 04/20/2016)

	CURRENT	NEW
Voya Fixed Plus III	23%	28%
Bond Index Fund	0%	12%
Global Equity Fund	0%	20%
International Investment Equity	0%	6%
S&P 500 Index Fund	77%	34%
Total	100%	100%

savings

Your total annual contributions²

Review your new annual contributions below.

CURRENT	NEW
total savings of \$31,696 per year	total savings of \$33,457 per year

How often do you get paid? semi-monthly

Estimated take-home pay change: ▼ **\$59 less** (semi-monthly) ²

Your contributions

Stillwater 401k Plan²

	CURRENT	NEW
Pre-tax (includes any age 50+ catch-up)	0% / \$0/yr	5% / \$1,761/yr
Subtotal	\$0/yr	\$1,761/yr

Oklahoma Municipal Retirement Fund 401(a) Plan²

	CURRENT	NEW
After-tax	90% / \$31,696/yr	90% / \$31,696/yr
Subtotal	\$31,696/yr	\$31,696/yr
Total	\$31,696/yr	\$33,457/yr

retirement income

Your retirement income forecast³

Review your new annual retirement income forecast and likelihood of achieving your goal, below.

CURRENT	NEW
\$26,500 per year	\$26,800 per year

Your retirement outlook³

Desired retirement age	65	65
Estimated retirement income if performance is average	\$26,500/yr	\$26,800/yr
Desired retirement income goal	\$26,000/yr	\$26,000/yr
Likelihood of achieving desired retirement goal of \$26,000/yr	likely (67%)	likely (78%)
Potential loss in the next 12 months	11.7% or more	10.7% or more

Estimated retirement income forecast

With your new plan detailed above, we estimate your retirement income may be \$26,800 per year if market performance is average, or \$25,100 per year if market performance is poor.

All forecasts are in today's dollars³ and include Social Security and pension, if any.³

All amounts shown are estimates and are not guaranteed. See detailed methodology and assumptions below.



Edit plan

Implement plan

You will be asked to verify transactions before they are placed.

To send these transactions to Oklahoma Municipal Retirement Fund participant website click on the change button. Please note the button could either be “Make Changes” button “Make Investments Changes”.



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STEP 2 of 2
 [printable view](#)

Complete your new Plan

Make changes

You need to:

- ➔ Stillwater 401k Plan - make your savings and investment changes
- ➔ Oklahoma Municipal Retirement Fund 401(a) Plan - make your investment changes

Stillwater 401k Plan - detailed instructions
Click "Make changes". This takes you to the Voya Web site where these changes are displayed for your final approval.

Change your contributions per the table below.

he

Your contributions

Types	New amounts
Pre-tax	5%

Change your investments per the table below.

Your new allocations

	Existing balances	Future contributions ⓘ
Voya Fixed Plus III	35%	35%
Bond Index Fund	7%	7%
Global Equity Fund	35%	35%
International Investment...	4%	4%
S&P 500 Index Fund	19%	19%
Total	100%	100%

Oklahoma Municipal Retirement Fund 401(a) Plan - detailed instructions
Click "Make changes". This takes you to the Voya Web site where these changes are displayed for your final approval.

Change your investments per the table below.

Your new allocations

	Existing balances	Future contributions ⓘ
Voya Fixed Plus III	28%	28%
Bond Index Fund	12%	12%
Global Equity Fund	20%	20%
International Investment...	6%	6%
S&P 500 Index Fund	34%	34%
Total	100%	100%

[View Transaction Request XML](#)
[Go to Retirement Plan homepage](#)

Make changes

To submit these transaction click on the "Submit"



Search Keyword

Accept Advice

You have advice pending.

If you have a pending transaction, by submitting the Accept Advice transaction, you will cancel your existing pending transaction(s).

To process this Accept Advice transaction, click Submit. To exit the Accept Advice Landing Page without processing this transaction, click Cancel.

[Cancel](#)

[Submit](#)





Accept Advice Confirmation

AFTON

Please make a note of the following confirmation number: 05787121865

You have completed this transaction on April 21, 2016 3:02:32 PM EDT. Transactions completed before 4:00 PM EDT on any business day will be reflected in your account the following day. You may cancel this transaction before that time by selecting this transaction again.

Your transaction will be reflected in your AFTON account on April 22, 2016.

Election Recommendation

Fund Name	Across All Available Sources
Voya Fixed Plus III	28%
Bond Index Fund	12%
S&P 500 Index Fund	34%
Global Equity Fund	20%
International Investment Equity Fund	6%
Total	100%

Reallocation Recommendation

Election Recommendation

Fund Name	Across All Available Sources
Voya Fixed Plus III	35%
Bond Index Fund	7%
S&P 500 Index Fund	19%
Global Equity Fund	35%
International Investment Equity Fund	4%
Total	100%

Reallocation Recommendation

Fund Name	Across All Available Sources
Voya Fixed Plus III	35%
Bond Index Fund	7%
S&P 500 Index Fund	19%
Global Equity Fund	35%
International Investment Equity Fund	4%
Total	100%

If you wish to cancel any of the transactions above, you need to go to the Pending Transaction area in that plan.

The confirmation number acknowledges that you have completed this transaction. A confirmation statement will be mailed to you in two business days. You should receive it within five to seven business days.

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Reallocation Recommendation

Fund Name	Across All Available Sources
Voya Fixed Plus III	28%
Bond Index Fund	12%
S&P 500 Index Fund	34%
Global Equity Fund	20%
International Investment Equity Fund	6%
Total	100%

STILLWATER

Please make a note of the following confirmation number: 05787141865

You have completed this transaction on April 21, 2016 3:02:32 PM EDT. Transactions completed before 4:00 PM EDT on any business day will be reflected in your account the following day. You may cancel this transaction before that time by selecting this transaction again.

Your transaction will be reflected in your STILLWATER account on April 22, 2016.

Contribution Recommendation

- Change my Employee 401(k) Contribution from 0% to 5%
- Change my After-tax Matched Contribution from 0% to 0%

To use Income Planner (Social Security benefit), click on Income Planner

The screenshot shows the VOYA Financial website interface. At the top, the VOYA logo is on the left, and "Contact us" and "Return to Voya" are on the right. A blue navigation bar contains "Retirement Plan", "Your Profile", "Account Activity", and "Income Planner" (which is highlighted with a blue box). Below this, there are tabs for "Current" and "Advice". A notification box with a traffic light icon says "You could do better. We have savings advice that may help you improve your plan." with a "Get advice" button and a link to "Click here for additional Plan info.". Below this is the "investments" section, titled "What are your investments worth?" with a date of "As of April 21, 2016". It lists "OKMRF accounts" at \$50,617, "Other account" with an "add account" button, and a "Total" of \$50,617. A "+ Portfolio details" link is at the bottom. The "savings" section is partially visible at the bottom.

The income planner has a short video to help you get started or you can click on "Get Started!" link.

This screenshot shows the VOYA Financial website with the "Income Planner" tab selected. The navigation bar includes "Retirement Plan", "Your Profile", "Account Activity", and "Income Planner". The main content area features a video player. The video title is "Part70, In just 5 minutes you may gain thousands of dollars more in Social Security benefits." Below the title is a "GET STARTED!" button. The video player shows a woman on a motorcycle and a sign that says "RETIREMENT AHEAD". The video duration is 00:59. A woman's portrait is visible on the right side of the video player. Below the video player, there is a note: "After the passage of the Bipartisan Budget Act of 2015, the number of available claiming strategies for married couples may be fewer than 8000."

Income Planner will walk you through the process. For life expectancy click on the arrow and select the appropriate statement for you. For Marital status again click on the arrow and select the appropriate status. Depen

VOYA
FINANCIAL

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Retirement Plan Your Profile Account Activity **Income Planner**

STEP 1 OF 4

Who's included on your retirement journey?

[Frequently asked questions](#)



Name	Part70
Age	61
Annual Salary	\$ 35,218
Life expectancy	<input type="text" value="Average"/> 
	More about life expectancy
Marital Status	<input type="text" value="Single, no previous marriages"/> 

 **Double-check your estimate.**

Make sure to use your [Social Security statement estimate](#) when using this tool for accuracy.

[Important information about our analysis, including limitations and assumptions.](#)

Annual Salary	\$ 35,218
Life expectancy	<input type="text" value="Average"/> 

Much shorter than average

Shorter than average

Average

Longer than average

Much longer than average

Marital Status	<input type="text" value="Single, no previous marriages"/> 
----------------	--

Select...

Married

Single, no previous marriages

Single, divorced

Single, widowed*

Unmarried, in a relationship

Below are the additional questions that would need to be filled out when selecting Married, Single divorced or unmarried, in a relationship.

Marital Status

 **Spouse's name**

Date of birth

Annual Salary \$

Gender

Life expectancy
[More about life expectancy](#)

Annual Salary \$ 35,218

Life expectancy
[More about life expectancy](#)

Marital Status

Were you married at least 10 years?

[Important information about our analysis, including limitations and assumptions.](#)

Life expectancy
[More about life expectancy](#)

Marital Status

 **Partner's name**

Date of birth

Annual Salary \$

Gender

Life expectancy
[More about life expectancy](#)

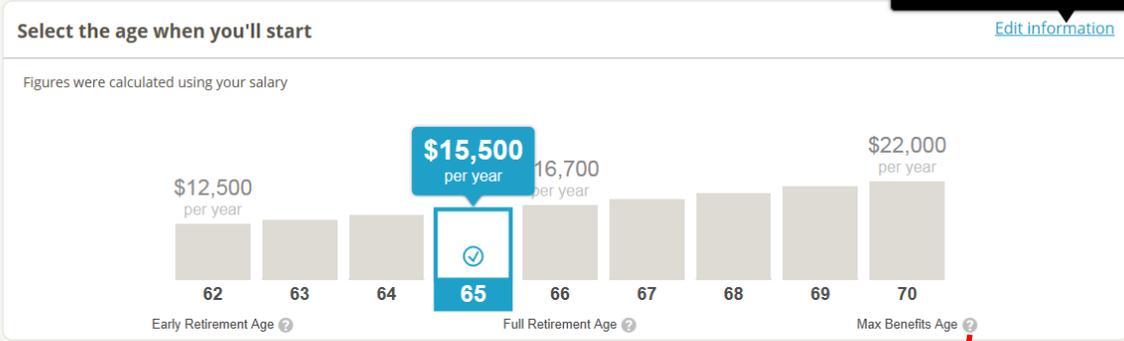
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STEP 2 OF 4

When do you plan to start Social Security?

Want to use your Social Security estimate? Already receiving benefits? Make a quick edit here.



BACK

NEXT

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Your Social Security benefits

close x

1. How should we estimate your benefits? (Choose one)

Use my salary information on file.

Use my earned benefit estimate from the Social Security Administration (SSA).

Yearly Estimates	
Start Age	Earned Benefit
62	\$12,195
63	\$13,113
64	\$14,320
65	\$15,545
66	\$16,656
67	\$17,988
68	\$19,320
69	\$20,653
70	\$21,985

2. Desired Social Security start age

onlineadvice.editsocialsecuritynew

Age at which your Social Security benefits are highest, which is 70. You'll receive about \$1.32 for every \$1 of benefits you could claim starting at Full Retirement Age. Claiming after your Max Benefits Age won't increase your benefit, as there's no advantage in delaying beyond age 70.

STEP 3 OF 4

Can you get more from Social Security?

[Frequently asked questions](#)

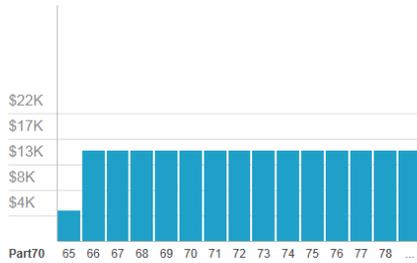
Initial Strategy

You begin at 65



Expected lifetime benefits ⓘ

\$363,900



We'll analyze multiple strategies to see if we can find more.

Show me

Back

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STEP 3 OF 4

Can you get more from Social Security?

[Frequently asked questions](#)

Initial Strategy

You begin at 65



Expected lifetime benefits ⓘ

\$363,900



Way to go Part 70.

We've found a strategy that gets you more.

We found **\$44,900 more** in expected lifetime benefits ⓘ

Show proposed strategy

Back

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STEP 3 OF 4

Can you get more from Social Security?

[Frequently asked questions](#)

Initial Strategy
You begin at 65

Expected lifetime benefits ⓘ **\$363,900**

Age	Benefit
65	\$4,000
66	\$13,000
67	\$13,000
68	\$13,000
69	\$13,000
70	\$13,000
71	\$13,000
72	\$13,000
73	\$13,000
74	\$13,000
75	\$13,000
76	\$13,000
77	\$13,000
78	\$15,500

Proposed Strategy [Why this strategy?](#)
You begin at 70

Expected lifetime benefits ⓘ **\$408,800** \$44,900 ↕

Age	Benefit
70	\$4,000
71	\$17,000
72	\$17,000
73	\$17,000
74	\$17,000
75	\$17,000
76	\$17,000
77	\$17,000
78	\$17,000

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[important information about our analysis, including limitations and assumptions](#)

STEP 4 OF 4

Your Social Security Plan

[Frequently asked questions](#)

Next: Get your Income Plan.

Get your Income Plan and see how your finances—Social Security, 401(k), IRAs, pensions and others—all work together to help you transition into retirement. This next step takes only 5 minutes

GET MY INCOME PLAN

Proposed Strategy

Expected lifetime benefits [?] **\$408,800**

Part70 65 66 67 68 69 70 71 72 73 74 75 76 77 78 ...

Action Plan

Today **Call our Retirement Advisors**
Tailor your plan even further.
1-844-466-5673
M-F, 7 AM to 7 PM CT

Sep 2024 **Part70 (at age 70)**
Files for earned benefits.

Retire well

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* Social Security may need to be contacted up to 3 months in advance of any of these steps. Benefits may not begin until up to 2 months after these dates.
 * All amounts are shown in today's dollars. All amounts except Expected Lifetime Benefits are annual. Some amounts shown in the chart may be prorated if benefits start or change in the middle of a calendar year.
 * Decisions regarding Social Security are highly personal and depend on a number of factors such as your health and family longevity, whether you plan to work in retirement, whether you have other retirement income sources as well as your anticipated future financial needs and obligations.

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[PROCEED TO INCOME PLAN](#)

[Important information about our analysis, including limitations and assumptions.](#)

If the participant is near retirement (5 years) the system will show them Income planning. This feature is available to participants that are being Professional Managed by Voya Retirement Advisor Service.



Contact us Return to Voya

STEP 1 OF 2

How do your income and savings work together?

Annual Income

When you're 66

- Work income [?] **\$0**
- Other retirement income [?] **\$24,600**
- Social Security income [?] **\$0**

Total \$24,600

[Add account](#)

[Show my goal](#)

Income amounts shown are projections only. Your actual payouts will depend on a number of factors. If you plan to use income from your savings so you can defer claiming Social Security, please contact a Retirement Specialist.

Total Savings

- Stillwater 401k Plan **\$9,368**
- Oklahoma Municipal Retirement Fund 401(a) Plan **\$41,250**
- Total (as of today) \$50,618**
- Value at retirement (age 65)* **\$168,000**
*based on average market performance

Use savings to add more to your annual retirement income.

[SHOW ME HOW](#)

Social Security Benefits may be lower than what is shown in years where you also have work income, and may be higher than what is shown in years after Full Retirement Age.

For the forecast of Total Savings at retirement, there is a 50% chance you will have at least the "average market performance" portfolio forecast of \$168,000 at your retirement age of 65. There is a 5% chance that you will have the "poor market performance" portfolio forecast of \$151,000 or less at retirement age. This income plan assumes average market performance. If your portfolio does not achieve average market performance, your Income from Savings may be lower. All amounts are shown in today's dollars, hypothetical in nature, do not reflect actual investment results and are not a guarantee of future results. Your forecast does not include one off payments, like lump sum pensions. The forecast may also exclude certain investments, like holdings in self-directed brokerage windows, unless you have told us about these specific holdings.

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[Important information about our analysis, including limitations and assumptions.](#)

STEP 1 OF 2

How do your income and savings work together?

Annual Income

When you're 66

Savings income	\$15,200
Work income	\$0
Other retirement income	\$24,600
Social Security income	\$0
Total	\$39,800

[Add account](#)

[Show my goal](#)

Savings income	\$15,200
Work income	\$0
Other retirement income	\$24,600
Social Security income	\$0
Total	\$39,800

Income amounts shown are projections only. Your actual payouts will depend on a number of factors. If you plan to use income from your savings so you can defer claiming Social Security, please contact a Retirement Specialist.

Total Savings

Stillwater 401k Plan	\$9,368
Oklahoma Municipal Retirement Fund 401(a) Plan	\$41,250
Total (as of today)	\$50,618
Value at retirement (age 65)*	\$168,000

*based on average market performance

Savings used for your retirement income:

\$84,000

Amount of savings remaining: **\$84,000**

Social Security Benefits may be lower than what is shown in years where you also have work income, and may be higher than what is shown in years after Full Retirement Age.

For the forecast of Total Savings at retirement, there is a 50% chance you will have at least the "average market performance" portfolio forecast of \$168,000 at your retirement age of 65. There is a 5% chance that you will have the "poor market performance" portfolio forecast of \$151,000 or less at retirement age. This income plan assumes average market performance. If your portfolio does not achieve average market performance, your Income from Savings may be lower. All amounts are shown in today's dollars, hypothetical in nature, do not reflect actual investment results and are not a guarantee of future results. Your forecast does not include one off payments, like lump sum pensions. The forecast may also exclude certain investments, like holdings in self-directed brokerage windows, unless you have told us about these specific holdings.

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STEP 2 OF 2

Your retirement income plan

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Way to go Part70!

There's no need for you to commit to your income plan right now. But we recommend that you think about protecting your savings today so you're prepared for tomorrow.

Figuring out how your income plan fits into your overall retirement picture is enough to make anybody anxious. We can work together to create a plan focused on income, savings and investment strategies—all designed to work together and help ease your transition into retirement. So you can do *more* relaxing and *less* worrying.

Phone: **1-844-466-5673**



[Learn more >](#)

2029	75	--	\$22,000	\$17,900	--	\$39,900	--
2030	76	--	\$22,000	\$17,300	--	\$39,300	--
2031	77	--	\$22,000	\$16,700	--	\$38,700	--
2032	78	--	\$22,000	\$16,200	--	\$38,100	--
2033	79	--	\$22,000	\$15,600	--	\$37,600	--
2034	80	--	\$22,000	\$15,100	--	\$37,100	--
2035	81	--	\$22,000	\$14,500	--	\$36,500	--
2036	82	--	\$22,000	\$14,000	--	\$36,000	--
2037	83	--	\$22,000	\$13,600	--	\$35,600	--
2038	84	--	\$22,000	\$13,100	--	\$35,100	--
2039	85	--	\$22,000	\$12,600	--	\$34,600	--

P = Prorated amounts.
 This income plan is for guidance purposes only. All amounts are shown in today's dollars, are hypothetical in nature, do not reflect actual investment results, and are not a guarantee of future results.
 This income plan assumes average market performance. If your portfolio does not achieve average market performance, your Income from Savings may be lower. Your forecast does not include one-off payments, like lump sum pensions. The forecast may also exclude certain investments, like holdings in self-directed brokerage windows, unless you have told us about these specific holdings.
 Other Retirement Income may include a pension. The amount shown may differ from other estimates because it is shown in today's dollars.
 Decisions regarding financial planning are highly personal and depend on a number of factors such as your health and family longevity, whether you plan to work in retirement, have other retirement income sources, as well as your anticipated future financial needs and obligations.

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