



How to Access your Account

The City of Milwaukee Deferred Compensation Plan (“the Plan”) 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.

When accessing your account online for the first time, you will click on Register Now and use your Social Security Number and Voya-issued Personal Identification Number (PIN), which is mailed to you in a small security mailer within 2-4 weeks of your hire date. You will then be asked to set up a unique Username and Password. You will need that same Voya-issued PIN to use the automated telephone system.

If you’ve lost or misplaced your Voya-issued PIN, you can still register through the Plan website. Click Register Now, select Social Security Number and date of birth and follow the instructions including the security questions to confirm your identity. Or, you can call the Information Line and request a PIN reminder, just press 0 for a Customer Service Associate.

If you have previously registered, but forgotten your Username or Password, select the appropriate link and follow the instructions to have a temporary verification code sent to you via text message or email, depending on what you elected at registration.

The City of Milwaukee
Deferred Compensation Plan website:
www.milwaukeeedcp.com



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 by both asset class and individual investment options, and your balance history
- See your personal investment elections
- View current fund performance and vested balances

The screenshot shows the myOrangeMoney interface for Chris Smith. It includes a navigation menu, account summary (Current Balance: \$35,000.00, Rate of Return: 7.16%, Pre-tax Contribution: 3%), and investment details. The investment details section shows a pie chart for asset allocation (15.83% BOND FUND, 10.87% Small/Mid/Specialty) and a table of investments with current prices and vested balances.

| Investment | Current Price | # of Units | Fund Balance |
|-----------------------------------|---------------|------------|--------------|
| BOND FUND | \$9,004.08 | 219,929 | \$3,300.50 |
| SMALL/MID/SPECIALTY | \$24,076.02 | 129,562 | \$8,200.00 |
| Other Retirement Savings & Income | | | |
| Retirement Healthcare | | | |
| About Me | | | |
| How Does This Work? | | | |

4 Action Steps and Education

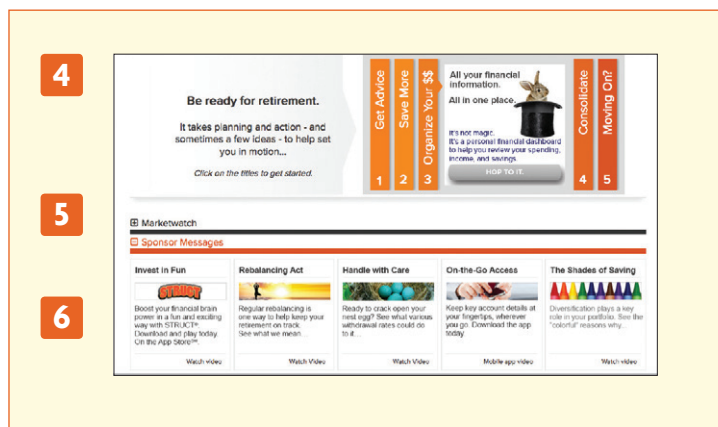
Messages with action steps, educational ideas, or both to help you be ready for retirement

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



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 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

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Information Line:

844-360-MDCP (844-360-6327)

Automated Voice Response System

Gives you 24/7 access to obtain balance information, perform transactions, request forms or other documents, and more. To use the automated voice response system, you will need to enter your Social Security Number (SSN) and the Voya-issued PIN. You have the option to change your PIN for future access.



Customer Service Associates

If you would like to connect directly to a Customer Service Associate, you may do so by calling **844-360-MDCP (844-360-6327)** and pressing 0. Customer Service Associates are available Monday through Friday from 7 a.m. to 7 p.m. Central Time, Monday through Friday (excluding New York Stock Exchange holidays).

Why does Voya require that I provide my full SSN when I call?

In the past, our prior recordkeeper processed transactions based on hardcopy document requests, which are very unsecure (can be duplicated, lost, stolen, etc.). Voya can take transaction requests over the phone, but to do so, needs to use higher security practices which require a social security number. If you prefer, you may process all transactions through the Plan's website.

Our Commitment to Your Online Security

As a trusted provider of retirement services and investment management and insurance solutions, Voya is fully committed to making Information security a top priority. Our Information Security and Risk Management program is dedicated to:

- Ensuring the security and confidentiality of your information
- Protecting against any anticipated threats to security or system integrity
- Protecting against unauthorized access to, or use of, Voya's systems and information. Voya has implemented multiple security measures to safeguard the confidentiality, integrity and availability of our customers' information. These measures have been built into the design and day-to-day practices of the entire operating environment as part of our continuing commitment to risk management. They are designed and intended to prevent corruption of data, block unknown or unauthorized access to systems and information, and provide protection for your personal and account information.



Financial independence. It starts today.



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