

THE SOONERSAVER

SPRING 2011

for SoonerSave Participants

Stay in the SoonerSave Plan

When you separate service from the State of Oklahoma, you have a number of options to manage your SoonerSave account. Keeping your money in the Plan may provide you with better retirement opportunities than other investment products.

Reasons to stay with your SoonerSave Plan:

1
You might pay less in fees if you stay in the Plan.

If you're approached about moving your account to a broker's company, be sure to compare your current fee structure with the broker's fee structure. If the expenses are higher with the alternative, what is the real reason to move your money? Who will it benefit? Consider all options. After all, it's your money.

2
You get low-cost investment options.

SoonerSave offers you investment products that are competitively priced when compared to many other investment options. Low investment fees continue to keep more of your retirement money working for you in your portfolio.

3
You retain distribution flexibility with a variety of payout options.

You can keep your money in the Plan—even if you retire or leave your job—or you may choose from a variety of distribution options to suit your financial needs, which can include periodic payments and partial withdrawals. You can also change your distribution arrangement as many times as necessary to meet your needs as long as you begin receiving payments by the required date.

4
Quick and easy transfers among investment options are still available.

Stay in the SoonerSave Plan and there is no paperwork to transfer your assets among investment options. Transfers made online or by phone are processed within 24 hours.¹

5
SoonerSave offers flexible, easy account management.

You may continue to call KeyTalk® at (877) 538-3457¹ to speak with a representative about your Plan-specific questions. The website at www.soonersave.com¹ allows you to log in to your account to manage your retirement savings and access financial education information that can help you effectively prepare for retirement. Access both KeyTalk and the website at any time for account information or to make changes to your investments.

The SoonerSave Plan offers tax-deferred growth and flexible distribution options—with added benefits like low costs, flexibility, and access to valuable services. Consider keeping your dollars in the Plan.



WEBSITE QUICK TIPS



Did you know... that by visiting the SoonerSave website, you can view a schedule of available educational seminars? Go to www.soonersave.com and mark your calendar for a seminar in your area.

It's a Two Percent Tax Holiday in 2011!

Why Not Put Your Extra Money to Good Use?



In December 2010, the Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 (TRA 2010) was signed into law creating a tax holiday of sorts for you in 2011! In short, it reduces the Social Security tax withholding rate from 6.2 percent to 4.2 percent—a payroll tax cut that will increase the amount of take-home pay you receive.

As an employee with the opportunity to contribute to the SoonerSave Plan, it makes sense to increase your contribution today. Why? You know how to live by your current means of income, so it is possible to take the increase that you receive due to the payroll tax cut and invest it directly in your SoonerSave account. By contributing as much as you can to the Plan now, you can benefit from compounding and higher potential earnings in the long run.

The reduction in the Social Security tax as legislated in TRA 2010 is only for 2011, but we can take this concept of contributing a little more to your Plan a step further. Let's take a look at a hypothetical example of a 30-year-old employee making \$30,000 a year and see how increasing his or her contribution amount by 2 percent, or \$50, can affect the employee's retirement savings over time.

Contribution Amount per month	\$75	\$125
SoonerSave Match per month	\$25	\$25
Savings Amount (assuming retirement at age 65)	\$142,471	\$213,707

FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration does not represent the performance of any particular investment options. This example assumes a tax-deferred contribution with a 6% annual rate of return and reinvestment of earnings, with no withdrawals. Rates of return may vary. This illustration does not reflect any charges, expenses or fees that may be associated with your Plan. The tax-deferred accumulation shown above would be reduced if these fees had been deducted. It also assumes the employee will contribute on a monthly basis (12 times a year) and retire at age 65.

As you can see, increasing the employee's contribution by 2 percent boosts his or her contribution amount by \$50 per month, and he or she could potentially see \$71,236 in additional retirement savings come retirement.

When it comes down to it, we all hope for financial security when we retire, and the tax holiday in 2011 is the perfect way to give yourself the opportunity to have a more comfortable retirement. Take action today!

SoonerSave Welcomes Marc Pierce, Education Counselor



OPERS and Great-West Retirement Services® (Great-West) are pleased to welcome Marc Pierce to the SoonerSave Plan. In the coming weeks, Marc will transition to the role of Education Counselor, replacing Derek Helms who will be moving on to a new opportunity with Great-West. We would like to express our gratitude to Derek for his dedication to educating the participants of SoonerSave over the past two years.

Marc joins the SoonerSave Plan with a wealth of knowledge about deferred compensation. From 2001 to 2007, he worked for OPERS in the administrative offices of SoonerSave. In 2007, he was hired by Great-West as an Education Counselor for nonprofit and governmental 457 plans in the Oklahoma City area. He lives in the Oklahoma City area and is excited to work with the participants of SoonerSave once again.

Marc will be hosting informative seminars at locations near you in 2011.² To schedule a group meeting in your area, call (405) 315-0558, toll free at (866) 613-6189, ext. 26, or e-mail marcus.pierce@gwrs.com.

Help us welcome Marc to the SoonerSave Plan!



KeyTalk®: (877) 538-3457
Web¹: www.soonersave.com

1 Access to KeyTalk and the website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the website or KeyTalk received on business days prior to close of the New York Stock Exchange (3:00 p.m. Central Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

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