The SoonerSaver

SUMMER 2007 *for SoonerSave Participants*

SoonerSave Participation

A story of good news/bad news.

While SoonerSave enjoys an above average participation rate among large government-sponsored defined contribution plans (70%, thanks to you!),[1] the majority of you may not be utilizing its saving opportunities to the fullest extent. The table to the right shows that more than half of the current participants are contributing only $50 a month or less. Will this be enough to meet their retirement income needs? Take into consideration the rising cost of healthcare, inflation and Social Security uncertainty and it may not.

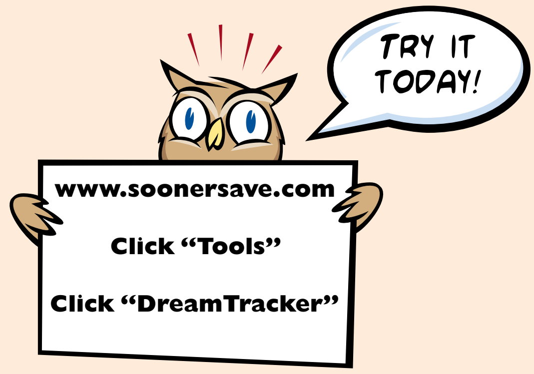
To see if you are on track to meet your own retirement income needs, use the DreamTracker[SM] calculator on the Web site. Visit **www.soonersave.com** and click on the *Tools* tab at the top of the page and then *DreamTracker*.[2]

If you find that you need to increase your contribution amount, log in to your account and click on *Change Account,* then *Change Deferral*. From there, just follow the instructions to change your contribution amount. **Note**: Deferral changes requested by the end of the current month will become effective the following month.

You all have made the wise decision to supplement your retirement savings with SoonerSave, one of the most powerful retirement savings vehicles around. Now make another wise decision and increase the amount that you contribute to the Plan.

SoonerSave Participant Contributions as of 5/31/07

Contribution Amount/Month	Number of Participants	Average Participant Account Balance
More than $250	3,336	$71,482
$201-$250	468	$29,525
$151-$200	1,323	$21,011
$101-$150	1,301	$15,831
$51-100	5,090	$10,476
$25-$50	20,179	$ 3,937



1 Source: *2006 Plan Sponsor Industry Report*

2 Access to KeyTalk and the Web site may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

The Right Mix

Attempt to maximize growth while minimizing portfolio risk.

Asset allocation means determining the right mix of stocks, bonds and cash equivalents to help you prepare for a comfortable retirement. It may also help to reduce risk in your investment portfolio.

Create a Timeline

Although your primary goal is retirement, your financial objectives probably fall into three categories: growth, income and protecting your investments from risk. While you're working, you may seek growth; as retirement approaches, your focus may shift to income generation and risk avoidance.

Pick and Choose

Only you know your risk tolerance, but experts agree your allocation should gradually become more conservative as you age. For example, while a mix of 80% stock funds and 20% bond funds might be fine when you're younger, at retirement age you might want to preserve your assets and generate income while continuing to seek growth. Consider adjusting your investment allocation over your working years to gradually get more conservative as retirement approaches. When you retire, depending on your risk tolerance, you may have a more conservative mix of 40% stock funds and 60% spread among bond funds and cash equivalents.

Rebalance to Stay on Track

Once you've chosen an allocation, review it periodically to make sure your savings are on track. You may need to rebalance if personal circumstances change, or if market performance has caused certain asset classes to become overweighted in your portfolio.[3] For example, if the stock market has gone up while the bond market has stayed flat, you may need to sell a portion of your stock funds and reinvest the proceeds in bond funds to maintain your original mix.

Finally, remember that no single asset allocation is right for every investor. Yours should reflect your risk tolerance, time horizon and retirement goals.

3 Rebalancing neither ensures profit nor protects against loss in declining markets. Investors should consider their financial ability to continue a rebalancing plan during periods of fluctuating price levels.

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Investments in Harmony

Make sure your savings are working together.

Think of a symphony orchestra: All the musicians play together. But it doesn't just happen by chance. The instruments must be positioned so the sounds blend: violins up front, brass in the middle and percussion in the rear. You aren't conducting a symphony, but you are coordinating something complex—your retirement savings. So you, too, must position all the components with great care. You have the savings you built through your SoonerSave Plan and the retirement benefit provided by the Oklahoma Public Employees Retirement System. Perhaps you own an Individual Retirement Account (IRA) or hold other assets outside of your tax-deferred savings accounts, like mutual funds, stocks, bonds or a certificate of deposit (CD).[4] Maybe your spouse or companion has savings and investments of his or her own, too.

To keep your assets working harmoniously, consider all of them together before making changes to your portfolio. Be sure to include your partner's investments before determining your household diversification and asset allocation strategies. Then, you might begin taking withdrawals from tax-deferred accounts like your SoonerSave Plan or IRA (if you have one). You may even consider withdrawing money from a Roth IRA if you have the option.

The better your investments fit together, the better your chance of orchestrating a beautiful retirement.

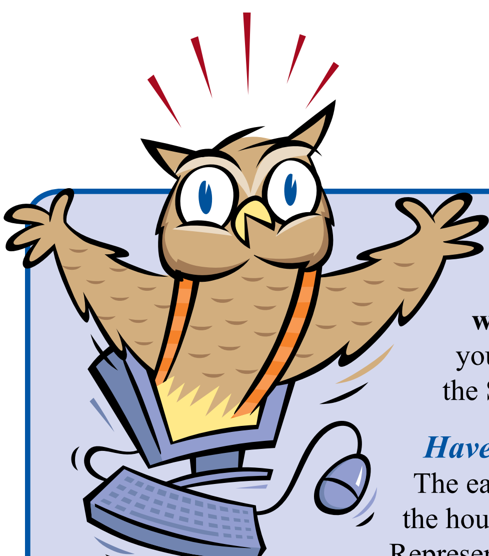
4 Certificates of deposit are insured and offer a fixed rate of return, whereas both the principal and yield of bonds and stocks will fluctuate with market conditions.

Investment Overlap

How diversified is your investment portfolio?

If you own several different funds, you may think you are diversified. But what if all of your funds hold stock in one company—say, General Widget? That's overlap—when you own the same stock or bond in more than one fund. The more overlap you have, the less you benefit from diversification. Check for overlap by reading your funds' periodic reports to see the stocks or bonds each individual fund owns.

For a fast take on overlap, check out the top-10 holdings of each of your funds. If most of your funds own the same few stocks or bonds, consider selling and directing the proceeds into funds that hold different stocks or bonds. That way, your portfolio can benefit from diversification.



Help, I Don't Know My PIN!

So you've read all of the articles in this newsletter and now you're ready to log in to **www.soonersave.com** and check your own mix of investment options. The trouble is, you don't know your Personal Identification Number (PIN) and/or Username. Fear not—the SoonerSave Web site makes it easy to obtain your PIN and/or Username.[5]

Have you misplaced both your PIN and your Username?

The easiest thing to do is to call KeyTalk® at (877) 538-3457 Monday through Friday between the hours of 8:00 a.m. and 7:00 p.m. Central time. Remain on the line and a Service Center Representative will assist you with resetting your PIN. Then, go to **www.soonersave.com**, click on *Forgot your username?* and enter your Social Security number and PIN.

You may also have a new PIN sent to you in seven to 10 business days via regular mail by clicking *Forgot your PIN?* and then *Order PIN*.

Know your Username, but forgot your PIN?

At **www.soonersave.com**, click on *Forgot your PIN?* and enter your Username. Click *Continue* and you will be asked to answer your User Verification Question. By answering this question correctly and providing the last four digits of your Social Security number, you will be prompted to reset your PIN and be allowed entry into the Web site.

Know your PIN, but forgot your Username?

Some of you may now be asking yourselves, "What's my Username?" If you do not already have a Username, click on *Don't have a Username? Register Here*. Your Social Security number and PIN are required to register for a Username. If you have already registered for a Username but have forgotten it, click on *Forgot your Username?* Your Social Security number and PIN are required for this feature also.

5 The account owner is responsible for keeping the assigned PIN confidential. Please contact Great-West Retirement Services® immediately if you suspect any unauthorized use.

Have a Question? Need Information?

Visit the SoonerSave Web site at **www.soonersave.com** or call KeyTalk at **(877) 538-3457!** You can access your account 24 hours a day, seven days a week.[2]

All you need is your Username and PIN.

Please note: This newsletter does not constitute investment or financial planning advice. Please consult with your financial planner, attorney and/or tax advisor as needed.

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