THE SOONERSAVER

WINTER 2008 *for SoonerSave Participants*

Three Powerful Savings Tools

Try these time-tested strategies for retirement investing.

Nobody knows what the financial markets will do in the future. Because you can't forecast bull or bear markets, try to create a portfolio diversified enough to balance risk, and don't lose sight of your long-term investing goals. Your retirement plan offers three powerful tools that can help to build your nest egg.

Taking the Average

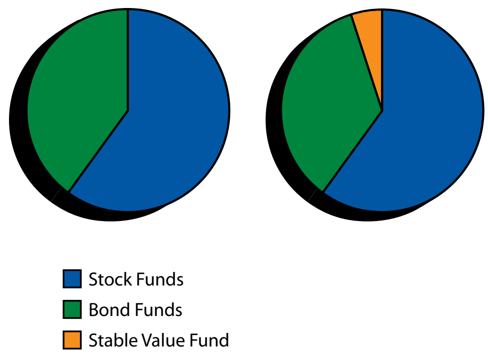
Start with dollar cost averaging (DCA).[1] When you contribute a fixed amount each month to SoonerSave, you may be able to achieve every investor's goal of buying low and selling high. Over time, that technique may help to lower your average cost per share. The hypothetical example below shows how monthly contributions of $100 might lower your average cost per share over a year.

Time Period	Share Price	Shares Purchased
January-March	$25.00	12
April-June	$15.00	20
July-September	$10.00	30
October-December	$20.00	15
Average Price	$17.50	77
Average Cost with DCA	$15.58	77

To calculate your average cost per share, divide your total annual investment ($1,200) by the total number of shares purchased (77). The average cost is $15.58, lower than the average share price because your monthly investments buy more shares when the price is lower.

Personalize Your Portfolio

Your second tool is asset allocation: an investment combination that fits you. The optimal mix is aggressive enough to outpace inflation, but stable enough to let you sleep at night. Many fund managers have long favored a 60/40 allocation of stock funds to bond funds.[2] As a retirement investor, you may want to include the SoonerSave Stable Value Fund allocation and consider a 60/35/5 mix of stock funds, bond funds and the Stable Value Fund. That may sound conservative, but it can help you maintain confidence in bear markets.



The Right Blend

The third tool is diversification: a mix of different types of stock and bond funds. Your stock allocation, for example, may include domestic and international funds[3], large- and small-company[4] funds, plus growth and value funds. On the bond side, you could own short-, intermediate- and long-term bond funds. When you diversify, aim for a mix of investments that behave differently from each other, so that at any given time, some may perform better than others.

These time-tested strategies can remove the temptation to react to short-term market swings, and they can help to enforce regular savings habits.

Please consider the investment objectives, risk, fees and expenses carefully before investing. For this and other important information please obtain the mutual fund prospectus and disclosure documents from the SoonerSave Web site (www.soonersave.com) or by calling KeyTalk® at (877) 538-3457. For prospectuses on Self-Directed Brokerage, contact TD AMERITRADE at (866) 766-4015. Read them carefully before investing.

Power of One (Percent)

A small change can make for big returns.

Imagine receiving a $50,000 bonus check upon your retirement. Your employer may be generous, but he or she probably won't be able to offer you a retirement bonus of that magnitude.

But you can still retire $50,000 richer—if you can improve the rate of return on your investments by as little as 1%. Suppose you contribute $150 to your SoonerSave account each month, and your savings earn 8% for 30 years. At retirement, you'd have $223,554. But if you took on a little more risk and increased your average return to 9%, then you'd retire with $274,612. That one little percent could earn you more than $50,000 worth of additional security!

Even if you only have 15 years until retirement, 1% can still make a difference. Using the same $150 per month and 8% annual return, your total nest egg would grow to $51,905. With a 9% average return, you'd have an additional $4,855.

One way to potentially boost earnings is to increase your exposure to stock funds, which have historically offered greater returns than bond funds or cash equivalents. Remember that greater rewards usually come with additional risks. With careful planning, you could begin your golden years with a hefty nest egg.

1 Dollar cost averaging does not ensure a profit, nor does it protect against loss in declining markets. To be effective, there must be a continuous investment regardless of fluctuating price levels. Investors should consider their financial ability to continue to make purchases through periods of low price levels.
2 A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news and the quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.
3 Foreign investments involve special risks, including currency fluctuations and political developments.
4 Equity securities of companies with relatively small market capitalization may be more volatile than securities of larger, more established companies.

Understanding the Required Minimum Distribution (RMD)

If you've participated in SoonerSave for any length of time, you've probably noticed that putting money into your account has become a habit. What you might not realize is that eventually you'll need to make a new habit of taking money out of your account.

Generally, unless your plan provides otherwise, you are required to begin taking RMDs no later than April 1 of the calendar year following the later of: 1) the year in which you turn 70½ or 2) the year in which you retire from the employer sponsoring the plan. Except for the first payment, you must take your annual RMD by December 31. If you postpone taking your first RMD until April 1, you will be required to take another RMD by December 31 of the same year. If you don't take your RMD or you take less than required, you'll pay a stiff penalty—50% of the amount you were required to withdraw.

The amount of each withdrawal depends on several factors, including your life expectancy (as determined by IRS life expectancy tables), age, account balance, and whether your spouse is your sole beneficiary and is more than 10 years younger than you.

For example: Let's say you have $100,000 in your account as of December 31 of the year prior to your distribution year. You will be 71 years old by December 31 of the distribution year, and your spouse is 65 and your only designated beneficiary. The first year, you are required to withdraw at least $3,774. The next year (assuming the rate of return on your account is 5%), you must withdraw a minimum of $3,954.[5]

Remember, the IRS doesn't require you to spend the money. You're only obligated to make a withdrawal. You're free to use that money in any way you wish. You can even invest it another way, if you like. For questions regarding your specific situation or calculating your RMD, please consult your financial adviser or tax professional.

You can also find more information at www.irs.gov.[6]

5 This hypothetical example is for illustrative purposes only. These calculations were made using the IRS Regulations and IRS life expectancy tables finalized in 2002.

Consolidate Your Previous Plans with SoonerSave

Do you have other retirement account balances from your previous employers? Tired of receiving multiple statements each quarter? Simplify your retirement planning by consolidating all of your tax-deferred account balances into one place. Approved balances from eligible 457(b), 401(k), 403(b) or 401(a) plans may be rolled into your SoonerSave account.

Along with the convenience of a single statement, you may be able to reduce administrative fees charged by other retirement account providers.

Call your SoonerSave administrative offices today at (800) 733-9008 or (405) 858-6781 and find out how you can consolidate your retirement accounts.

How Much Will I Need?

Find the answer with a savings calculator.

Most of us dream of retirement, but only 43% of Americans know how much it will cost us.[7] For an idea of how much you may need, start by thinking about how you'll spend your time—and money—in retirement.

If you plan to travel, for example, you'll likely spend more than if you stay close to home. Also, consider your current expenses. Some of them, like your mortgage and insurance costs, may remain constant. Count on some variable expenses, for things like hobbies and medical care.

Use the savings calculator at smartmoney.com/retirement/planning to learn how much you'll need.[6] If you find that your savings fall short of your goal, consider increasing your monthly plan contributions.

6 Great-West Retirement Services® is not responsible for and does not endorse the content contained in the additional Web sites provided These Web sites are for general education and information only and are provided as a benefit to the users of the sites. SmartMoney and Great-West Retirement Services are separate and unaffiliated companies.

7 Employee Benefit Research Institute, 2007.

Are You Taking Credit?

Take advantage of the retirement savings contributions credit.

Participants contributing to SoonerSave may benefit from a valuable federal income tax credit worth up to $1,000, depending on your adjusted gross income. If your adjusted gross income is $25,000 or less if you're single, or $50,000 or less if you're married (joint income with your spouse), you may be eligible for a federal tax credit that reduces the federal income tax you pay for the calendar year.

In order to claim the Tax Savers Credit, you must file Internal Revenue Service Form 1040 or Form 1040A and submit Form 8880. Form 1040EZ does not provide for this credit.

Please contact your tax adviser for help determining your eligibility for the Tax Savers Credit.

New Statement Options Now Available on the Web

Look for the new menu tab titled "Statements" appearing at the top of your account page after you log in to **www.soonersave.com**. This link takes you to a page that displays the following new options for managing your account statements.

- Statement on Demand—You are now able to run ad hoc statements for any period of time for up to three years of activity.
- Quarterly Statements—Your quarterly statements are now available electronically through Online File Cabinet.®
- What is Online File Cabinet—Learn more about the features of Online File Cabinet and how you can elect to stop receiving a paper copy of your quarterly statement.

Visit the 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.[8]

8 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.

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

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