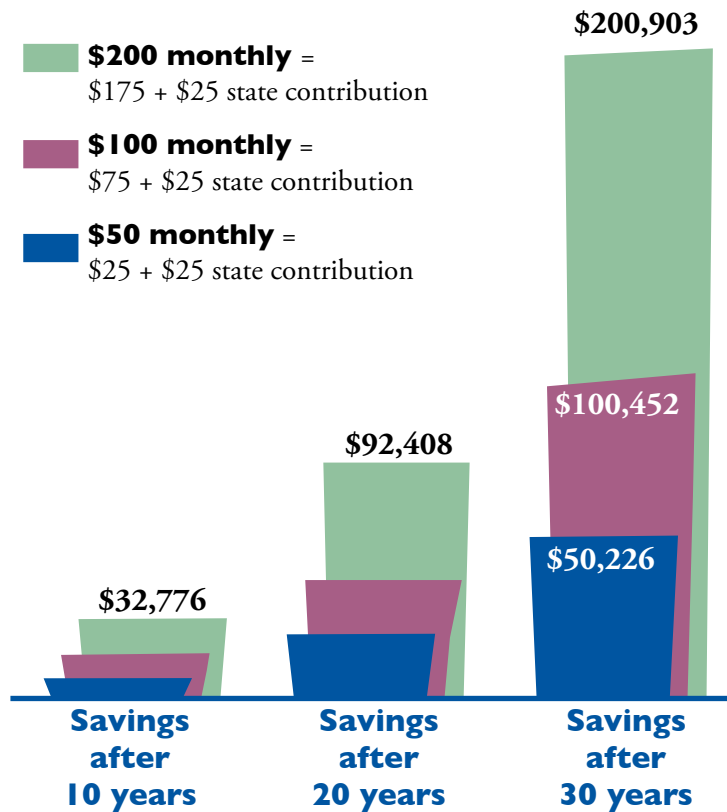




A SMALL INCREASE IN YOUR CONTRIBUTIONS CAN MAKE A BIG DIFFERENCE

CONTRIBUTING A LITTLE MORE CAN REALLY ADD UP

You may think that contributing the minimum amount of \$25 per paycheck to SoonerSave will be enough money to supplement your retirement. While that's a great start, contributing extra may help close the gap between your dreams and reality. The chart to the right shows how just a small (or large!) increase in your contribution level, along with the \$25 state contribution and compounding over time, could mean thousands of dollars more for your future.



FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration is not intended as a projection or prediction of future investment results, nor is it intended as financial planning or investment advice. It assumes a 6% annual rate of return and reinvestment of earnings with no withdrawals. Rates of return may vary. The illustration does not reflect any associated charges, expenses or fees. The tax-deferred accumulation shown would be reduced if these fees were deducted.

Don't delay – consider contributing more today!

For questions about your account or to make changes, please call the voice response system at (877) 538-3457 or log on to www.soonersave.com.



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