



Important Notice Concerning Fund Investment Changes In The Oklahoma County Defined Contribution Plan And The Oklahoma County 457(b) Plan

The notice contains important information about changes to your plans. Please review it carefully. If you have any questions about the changes to your plan, the plan's investments or other information provided in this notice, please don't hesitate to contact InvesTrust at 405-848-0258 or via email at sponsor@investrust.com.

Changes to Plan Investment Options:

There have been some positive changes to the Oklahoma County Defined Contribution Plan and the Oklahoma County 457(b) Plan. Five funds have recently introduced lower share classes for use in retirement plans. Both plans have been approved for the new share class that offers a lower expense ratio, which allows you to take advantage of lower fees. The funds in your plan(s) line up affected by this conversion include the following:

Investment Performance and Expenses								
Name	Average Annual Total Return				Benchmark			
	Data as of 9/30/2016							
	1 yr.	5yr.	10yr.	Since Inception	1 yr.	5yr.	10yr.	Since Inception
Artisan International Institutional	5.64%	10.32%	3.82%	7.5%	11.51%	7.45%	3.14%	3.9%
	Inception Date: 7/1/1997				MSCI ACWI Ex USA Growth NR USD			
Total annual operating expense:	0.95% (\$9.50 per \$1000)		Sales Charge:	0.00%	Deferred Load:	0.00%	Redemption Fee:	0.00%
The investment seeks maximum long-term capital growth. The fund invests primarily in developed markets but also may invest up to 35% of the fund's total assets at market value at the time of purchase in emerging and less developed markets. Under normal market conditions, it is substantially fully invested in common stocks and similar securities, and invests at least 65% of its net assets at market value at the time of purchase in securities of non-U.S. companies.								
Note: Performance reported prior to the inception date is calculated using the fund's oldest share class.								
Harbor Capital Appreciation Retirement	9.07%	16.00%	8.68%	14.0%	13.76%	16.60%	8.85%	11.0%
	Inception Date: 3/1/2016				Russell 1000 Growth TR USD			
Total annual operating expense:	0.65% (\$6.50 per \$1000)		Sales Charge:	0.00%	Deferred Load:	0.00%	Redemption Fee:	0.00%
The investment seeks long-term growth of capital. The fund invests primarily in equity securities, principally common and preferred stocks, of U.S. companies with market capitalizations of at least \$1 billion at the time of purchase and that the Subadviser considers to have above average prospects for growth. The stocks of mid and large cap companies in the fund's portfolio are those the Subadviser expects to maintain or achieve above average earnings growth. The fund may invest up to 20% of its total assets in the securities of foreign issuers, including issuers located or doing business in emerging markets.								
Note: Performance reported prior to the inception date is calculated using the fund's oldest share class.								
Harbor International Retirement	7.78%	7.32%	3.82%	8.69%	9.26%	6.04%	2.16%	4.21%
	Inception Date: 3/1/2016				MSCI ACWI Ex USA NR USD			
Total annual operating expense:	0.73% (\$7.30 per \$1000)		Sales Charge:	0.00%	Deferred Load:	0.00%	Redemption Fee:	0.00%
The investment seeks long-term total return, principally from growth of capital. The fund invests normally in a minimum of ten countries throughout the world, focusing on companies located in Europe, the Pacific Basin and emerging industrialized countries whose economies and political regimes appear stable. It invests primarily (no less than 65% of its total assets) in common and preferred stocks of foreign companies, including those located in emerging market countries. Companies in the fund's portfolio generally have market capitalizations in excess of \$1 billion at the time of purchase.								
Note: Performance reported prior to the inception date is calculated using the fund's oldest share class.								

Investment Performance and Expenses

Name	Average Annual Total Return Data as of 9/30/2016				Benchmark			
	1 yr.	5yr.	10yr.	Since Inception	1 yr.	5yr.	10yr.	Since Inception
Invesco International Growth R6	8.72%	8.19%	4.08%	5.79%	11.51%	7.45%	3.14%	3.85%
	Inception Date: 9/24/2012				MSCI ACWI Ex USA Growth NR USD			
Total annual operating expense: 0.91% (\$9.10 per \$1000) Sales Charge: 0.00% Deferred Load: 0.00% Redemption Fee: 0.00%								
The investment seeks long-term growth of capital. The fund invests primarily in equity securities and depositary receipts of foreign issuers. It will provide exposure to investments that are economically tied to at least three different countries outside of the U.S. The fund may also invest up to 1.25 times the amount of the exposure to emerging markets countries in the MSCI All Country World ex-U.S. Growth Index. The fund invests primarily in the securities of large-capitalization issuers; however, the fund may invest a significant amount of its net assets in the securities of mid-capitalization issuers.								
Note: Performance reported prior to the inception date is calculated using the fund's oldest share class.								
TIAA-CREF Mid-Cap Value Institutional	13.61%	15.53%	7.48%	11.82%	17.26%	17.38%	7.89%	11.96%
	Inception Date: 10/1/2002				Russell Mid Cap Value TR USD			
Total annual operating expense: 0.42% (\$4.20 per \$1000) Sales Charge: 0.00% Deferred Load: 0.00% Redemption Fee: 0.00%								
The investment seeks a favorable long-term total return, mainly through capital appreciation, primarily from equity securities of medium-sized domestic companies. Under normal circumstances, the fund invests at least 80% of its assets in mid-cap equity securities. The fund will invest primarily in equity securities of medium-sized domestic companies, as defined by the fund's benchmark index (the Russell Midcap® Value Index) that the fund's investment adviser believes appear undervalued by the market based on an evaluation of their potential worth.								
Note: Performance reported prior to the inception date is calculated using the fund's oldest share class.								

You do not need to take any action, InvesTrust will transfer your balance to the corresponding new share class for you on **October 27, 2016**. If you want to see more information on these funds, go to www.checkmy401k.com.

To achieve long-term retirement security, you should give careful consideration when choosing your investment allocations. Spreading your contributions among different types of investments will help achieve a favorable rate of return, while minimizing your overall risk for volatility. Market or other economic conditions that cause one category of assets to underperform often cause another asset category to perform very well. Diversification among various asset classes is an effective strategy to help minimize risk.

It is also important to periodically review your asset allocation and investment objectives to help ensure your retirement savings. When doing this, you should take into account all of your assets. No single approach is right for everyone. Individuals have different financial goals, different time horizons, and different tolerances for risk that need to be taken into consideration.