



International Investment Equity Fund

AS OF SEPTEMBER 30, 20XX

Investment Objective

The International Equity Fund is an OkMRF white label fund. It seeks to achieve returns of 100 basis points (1%) in excess of the MSCI EAFE Index and rank above median in a universe of international developed markets equity managers over a complete market cycle (typically 3 to 5 years).

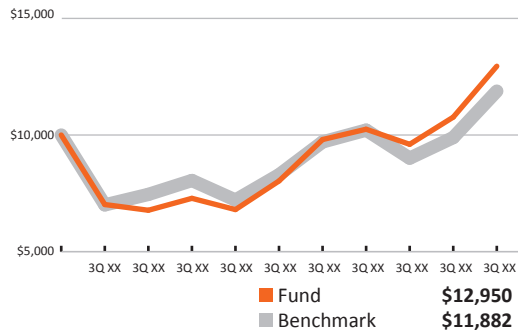
Investment Strategy

The International Equity Fund utilizes a fund-of-funds approach to invest primarily in the common stock of companies headquartered outside the U.S. The stocks are actively monitored to include rapidly growing companies (growth stocks) and companies with a stock price which (in the opinion of the investment manager) does not fairly reflect the value of the company (value stocks). Roughly 2/3 of all common stock available for investment in the world today are in this category. Not all foreign stock markets are as developed and efficient as the U.S. market and can exhibit extreme volatility with the potential for negative yearly returns. However, since some economies of the world are growing more rapidly than the U.S., significant investment returns have been achieved by international investors over longer time periods. Participants should expect volatility and have a minimum investment time horizon of 10 or more years.

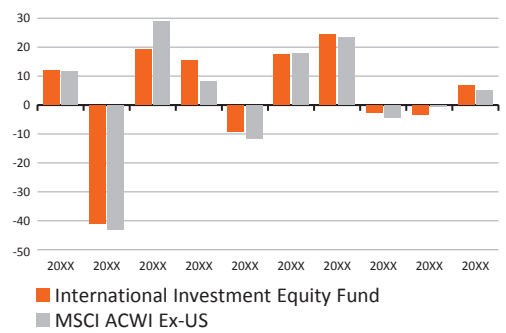
Annual Returns

	20XX	20XX	20XX	20XX	20XX	20XX	20XX	20XX	20XX	20XX
Fund	12.01%	-41.10%	19.23%	15.39%	-9.26%	17.53%	24.27%	-2.65%	-3.31%	6.63%
Benchmark	11.62%	-43.06%	32.45%	8.21%	-11.75%	17.92%	23.29%	-4.48%	-0.39%	5.01%

Growth of \$10,000 (10/01/20XX - 09/30/20XX)



Return vs Benchmark



Performance

	Quarter	YTD	1 Year	3 Year	5 Year	10 Year
Fund	6.39%	23.60%	20.29%	8.12%	10.03%	2.61%
Benchmark	6.25%	21.61%	20.15%	5.19%	7.45%	4.79%

Underlying Funds

Artisan International Value
 Harding Loevner Emerging Markets CIT
 SSgA Global Equity ex US Index
 Harding Loevner International Equity

Target Allocation

25%
 25%
 25%
 25%

Fee Disclosure

Investment Management	0.78%
Plan Administration	0.32%
Total Annual Fees	1.10%

Plan Administration fee charged to all participants is .32% (approximately .02667% per month). This fee appears as a line item on your quarterly statement.

Additional Disclosures

- OkMRF white label funds have the capability to invest in a variety of investment vehicles. By aggregating Defined Contribution Plan assets onto Voya's platform, the white label funds are able to access institutional investment strategies and provide better diversification and lower fees for plan participants. If an underlying manager ever needs to be replaced, the change can be completed quickly and easily with the help of OkMRF's Trustees, Staff and Investment Consultant.
- OkMRF does not participate in commissions, front-end or back-end load fees or surrender charges.
- Returns measure the change in market value of fund assets over the prior period and are reported net of all fees and expenses.
- The amount of fees and expenses paid from a participant's account may vary slightly from the amounts reported above due to cash flow from investment shifts during the period and/or timing of plan contributions.
- Benchmarks do not have management or administration fees and are listed for comparison purposes only.
- The fees for investment management are charged by the investment management company and are based on the amount of money you have invested in each investment. Please review the fund fact sheets for the current investment management fee associated with each investment option.
- Past performance does not guarantee future results. Investment returns and principal value will fluctuate and participant balances may be worth more or less than the original investment. Participants should consider a fund's investment objectives, risks, fees and expenses carefully before investing.