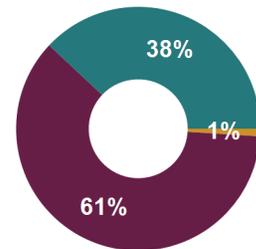


TCO RETIREMENT INCOME

		Fund Allocation
INVESCO PREMIER PORTFOLIO	IPPXX	1.0%
<i>Total Cash Equivalent Funds</i>		1.0%
Total Cash		1.0%
VANGUARD S/T INFLAT-PROT SEC INDEX I	VTSPX	11.0%
VANGUARD S/T INV-GRADE - I	VFSIX	6.4%
THORNBURG LIMITED-TERM INCOME I	THIIX	6.4%
DODGE & COX INCOME FUND X	DOXIX	11.4%
VANGUARD INTER-TERM INVEST-GRADE ADM	VFIDX	11.4%
PIMCO INVESTMENT GRADE CREDIT BOND I	PIGIX	11.3%
PIMCO HIGH YIELD I	PHIYX	3.1%
<i>Total Fixed Income Funds</i>		61.0%
Total Fixed Income		61.0%
FIDELITY 500 INDEX	FXAIX	22.4%
FIDELITY LARGE CAP GROWTH IDX INS PR	FSPGX	1.2%
DODGE & COX STOCK-X	DOXGX	1.2%
<i>Total Large Cap Equity Funds</i>		24.8%
VANGUARD MID CAP INDEX INSTITUTIONAL	VMCIX	1.0%
VANGUARD MID-CAP GROWTH INDEX ADM	VMGMX	0.3%
JOHN HANCOCK DISCIPL VALUE MID-CAP R6	JVMRX	0.3%
VANGUARD TAX-MANAGED SMALL-CAP ADM	VTMSX	0.9%
VANGUARD SMALL CAP INDEX INSTL	VSCIX	1.3%
<i>Total Mid/Small Cap Equity Funds</i>		3.8%
FIDELITY INTERNATIONAL INDEX FUND	FSPSX	1.9%
VANGUARD DEVELOPED MARKETS INDEX ADM	VTMGX	1.9%
DODGE & COX INTL STCK-X	DOXFX	2.5%
<i>Total International Equity Funds</i>		6.3%
VANGUARD EMERGING MKTS STOCK IDX ADM	VEMAX	1.0%
NOMURA EMERGING MARKETS FUND - I	DEMZX	2.1%
<i>Total Emerging Market Equity Funds</i>		3.1%
Total Equities		38.0%
TOTAL FUND ALLOCATION		100%



■ Cash ■ Fixed Income ■ Equities

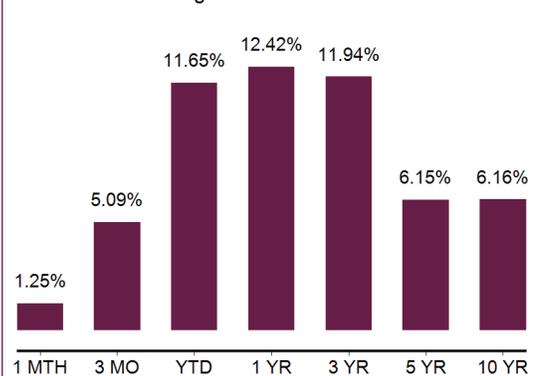
Objective

This option invests in a mix of equity and fixed income funds suitable for an investor in retirement. Target Retirement Income is designed to be the most conservative allocation of the Target Retirement options. This option is suitable for an investor who wants a simple, one-decision investment designed to build assets to meet their retirement needs. The mix among the mutual funds is managed by The Trust Company of Oklahoma.

Current Fund Expense Ratio: 0.52%

Inception Date: 03/31/2005

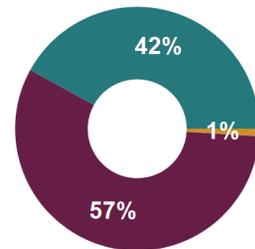
Performance through 10/31/2025



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TCO TARGET RETIREMENT 2015

		Fund Allocation
INVESCO PREMIER PORTFOLIO	IPPXX	1.0%
<i>Total Cash Equivalent Funds</i>		1.0%
Total Cash		1.0%
VANGUARD S/T INFLAT-PROT SEC INDEX I	VTSPX	10.3%
VANGUARD S/T INV-GRADE - I	VFSIX	6.0%
THORNBURG LIMITED-TERM INCOME I	THIIX	6.0%
DODGE & COX INCOME FUND X	DOXIX	10.6%
VANGUARD INTER-TERM INVEST-GRADE ADM	VFIDX	10.6%
PIMCO INVESTMENT GRADE CREDIT BOND I	PIGIX	10.6%
PIMCO HIGH YIELD I	PHIYX	2.9%
<i>Total Fixed Income Funds</i>		57.0%
Total Fixed Income		57.0%
FIDELITY 500 INDEX	FXAIX	24.5%
FIDELITY LARGE CAP GROWTH IDX INS PR	FSPGX	1.4%
DODGE & COX STOCK-X	DOXGX	1.4%
<i>Total Large Cap Equity Funds</i>		27.3%
VANGUARD MID CAP INDEX INSTITUTIONAL	VMCIX	1.1%
VANGUARD MID-CAP GROWTH INDEX ADM	VMGMX	0.4%
JOHN HANCOCK DISCPL VALUE MID-CAP R6	JVMRX	0.4%
VANGUARD TAX-MANAGED SMALL-CAP ADM	VTMSX	0.9%
VANGUARD SMALL CAP INDEX INSTL	VSCIX	1.4%
<i>Total Mid/Small Cap Equity Funds</i>		4.2%
FIDELITY INTERNATIONAL INDEX FUND	FSPSX	2.1%
VANGUARD DEVELOPED MARKETS INDEX ADM	VTMGX	2.1%
DODGE & COX INTL STCK-X	DOXFX	2.8%
<i>Total International Equity Funds</i>		7.0%
VANGUARD EMERGING MKTS STOCK IDX ADM	VEMAX	1.2%
NOMURA EMERGING MARKETS FUND - I	DEMZX	2.3%
<i>Total Emerging Market Equity Funds</i>		3.5%
Total Equities		42.0%
TOTAL FUND ALLOCATION		100%



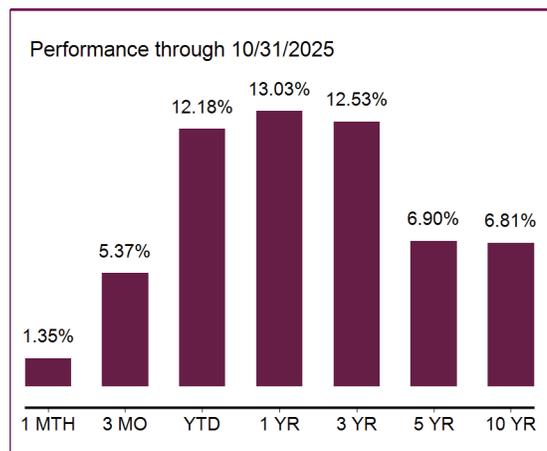
Cash Fixed Income Equities

Objective

This option invests in a mix of equity and fixed income funds that initially focus on growth and then gradually become more conservative on a predetermined schedule, reaching its most conservative, final allocation in 2030. Target Retirement 2015 is designed for those who retired between 2010 and 2019. This option is suitable for an investor who wants a simple, one-decision investment designed to build assets to meet their retirement needs. The mix among the mutual funds is managed by The Trust Company of Oklahoma.

Current Fund Expense Ratio: 0.51%

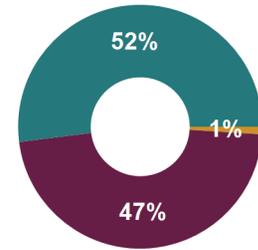
Inception Date: 03/31/2005



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TCO TARGET RETIREMENT 2025

		Fund Allocation
INVESCO PREMIER PORTFOLIO	IPPXX	1.0%
<i>Total Cash Equivalent Funds</i>		1.0%
Total Cash		1.0%
VANGUARD S/T INFLAT-PROT SEC INDEX I	VTSPX	8.5%
VANGUARD S/T INV-GRADE - I	VFSIX	4.9%
THORNBURG LIMITED-TERM INCOME I	THIIX	4.9%
DODGE & COX INCOME FUND X	DOXIX	8.8%
VANGUARD INTER-TERM INVEST-GRADE ADM	VFIDX	8.8%
PIMCO INVESTMENT GRADE CREDIT BOND I	PIGIX	8.7%
PIMCO HIGH YIELD I	PHIYX	2.4%
<i>Total Fixed Income Funds</i>		47.0%
Total Fixed Income		47.0%
FIDELITY 500 INDEX	FXAIX	30.3%
FIDELITY LARGE CAP GROWTH IDX INS PR	FSPGX	1.7%
DODGE & COX STOCK-X	DOXGX	1.7%
<i>Total Large Cap Equity Funds</i>		33.7%
VANGUARD MID CAP INDEX INSTITUTIONAL	VMCIX	1.4%
VANGUARD MID-CAP GROWTH INDEX ADM	VMGMX	0.5%
JOHN HANCOCK DISCIPL VALUE MID-CAP R6	JVMRX	0.5%
VANGUARD TAX-MANAGED SMALL-CAP ADM	VTMSX	1.2%
VANGUARD SMALL CAP INDEX INSTL	VSCIX	1.8%
<i>Total Mid/Small Cap Equity Funds</i>		5.4%
FIDELITY INTERNATIONAL INDEX FUND	FSPSX	2.6%
VANGUARD DEVELOPED MARKETS INDEX ADM	VTMGX	2.6%
DODGE & COX INTL STCK-X	DOXFX	3.4%
<i>Total International Equity Funds</i>		8.6%
VANGUARD EMERGING MKTS STOCK IDX ADM	VEMAX	1.4%
NOMURA EMERGING MARKETS FUND - I	DEMZX	2.9%
<i>Total Emerging Market Equity Funds</i>		4.3%
Total Equities		52.0%
TOTAL FUND ALLOCATION		100%



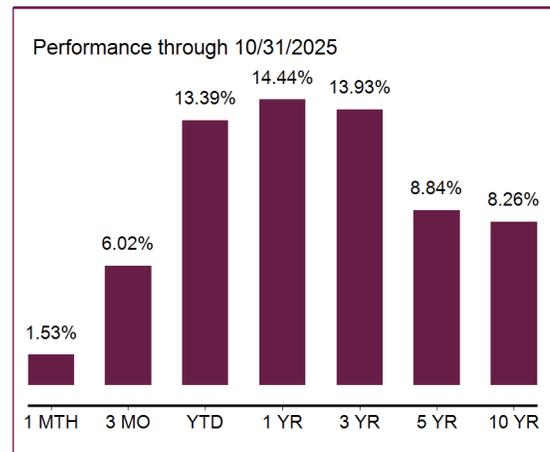
■ Cash ■ Fixed Income ■ Equities

Objective

This option invests in a mix of equity and fixed income funds that initially focus on growth and then gradually become more conservative on a predetermined schedule, reaching its most conservative, final allocation in 2040. Target Retirement 2025 is designed for those planning to retire between 2020 and 2029. This option is suitable for an investor who wants a simple, one-decision investment designed to build assets to meet their retirement needs. The mix among the mutual funds is managed by The Trust Company of Oklahoma.

Current Fund Expense Ratio: 0.49%

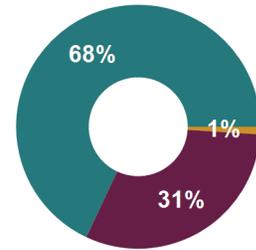
Inception Date: 03/31/2005



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TCO TARGET RETIREMENT 2035

		Fund Allocation
INVESCO PREMIER PORTFOLIO	IPPXX	1.0%
<i>Total Cash Equivalent Funds</i>		1.0%
Total Cash		1.0%
VANGUARD S/T INFLAT-PROT SEC INDEX I	VTSPX	5.6%
VANGUARD S/T INV-GRADE - I	VFSIX	3.3%
THORNBURG LIMITED-TERM INCOME I	THIIX	3.3%
DODGE & COX INCOME FUND X	DOXIX	5.8%
VANGUARD INTER-TERM INVEST-GRADE ADM	VFIDX	5.7%
PIMCO INVESTMENT GRADE CREDIT BOND I	PIGIX	5.7%
PIMCO HIGH YIELD I	PHIYX	1.6%
<i>Total Fixed Income Funds</i>		31.0%
Total Fixed Income		31.0%
FIDELITY 500 INDEX	FXAIX	39.8%
FIDELITY LARGE CAP GROWTH IDX INS PR	FSPGX	2.2%
DODGE & COX STOCK-X	DOXGX	2.2%
<i>Total Large Cap Equity Funds</i>		44.2%
VANGUARD MID CAP INDEX INSTITUTIONAL	VMCIX	1.8%
VANGUARD MID-CAP GROWTH INDEX ADM	VMGMX	0.6%
JOHN HANCOCK DISCIPL VALUE MID-CAP R6	JVMRX	0.6%
VANGUARD TAX-MANAGED SMALL-CAP ADM	VTMSX	1.5%
VANGUARD SMALL CAP INDEX INSTL	VSCIX	2.3%
<i>Total Mid/Small Cap Equity Funds</i>		6.8%
FIDELITY INTERNATIONAL INDEX FUND	FSPSX	3.4%
VANGUARD DEVELOPED MARKETS INDEX ADM	VTMGX	3.4%
DODGE & COX INTL STCK-X	DOXFX	4.6%
<i>Total International Equity Funds</i>		11.4%
VANGUARD EMERGING MKTS STOCK IDX ADM	VEMAX	1.9%
NOMURA EMERGING MARKETS FUND - I	DEMZX	3.7%
<i>Total Emerging Market Equity Funds</i>		5.6%
Total Equities		68.0%
TOTAL FUND ALLOCATION		100%



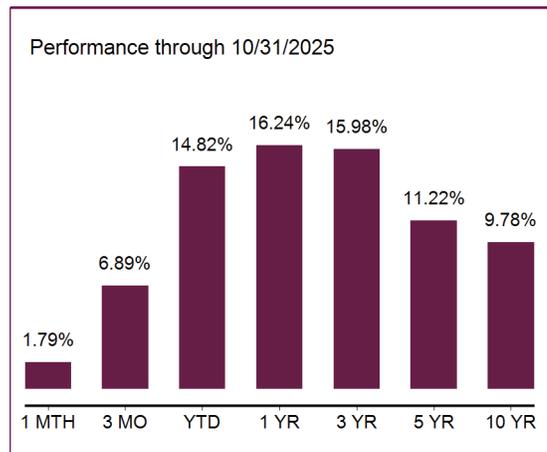
Cash Fixed Income Equities

Objective

This option invests in a mix of equity and fixed income funds that initially focus on growth and then gradually become more conservative on a predetermined schedule, reaching its most conservative, final allocation in 2050. Target Retirement 2035 is designed for those planning to retire between 2030 and 2039. This option is suitable for an investor who wants a simple, one-decision investment designed to build assets to meet their retirement needs. The mix among the mutual funds is managed by The Trust Company of Oklahoma.

Current Fund Expense Ratio: 0.45%

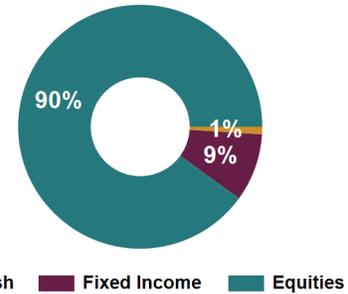
Inception Date: 03/31/2005



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TCO TARGET RETIREMENT 2045

		Fund Allocation
INVESCO PREMIER PORTFOLIO	IPPXX	1.0%
<i>Total Cash Equivalent Funds</i>		1.0%
Total Cash		1.0%
VANGUARD S/T INFLAT-PROT SEC INDEX I	VTSPX	1.6%
VANGUARD S/T INV-GRADE - I	VFSIX	0.9%
THORNBURG LIMITED-TERM INCOME I	THIIX	0.9%
DODGE & COX INCOME FUND X	DOXIX	1.7%
VANGUARD INTER-TERM INVEST-GRADE ADM	VFIDX	1.7%
PIMCO INVESTMENT GRADE CREDIT BOND I	PIGIX	1.7%
PIMCO HIGH YIELD I	PHIYX	0.5%
<i>Total Fixed Income Funds</i>		9.0%
Total Fixed Income		9.0%
FIDELITY 500 INDEX	FXAIX	52.6%
FIDELITY LARGE CAP GROWTH IDX INS PR	FSPGX	2.9%
DODGE & COX STOCK-X	DOXGX	2.9%
<i>Total Large Cap Equity Funds</i>		58.4%
VANGUARD MID CAP INDEX INSTITUTIONAL	VMCIX	2.4%
VANGUARD MID-CAP GROWTH INDEX ADM	VMGMX	0.8%
JOHN HANCOCK DISCIPL VALUE MID-CAP R6	JVMRX	0.8%
VANGUARD TAX-MANAGED SMALL-CAP ADM	VTMSX	2.0%
VANGUARD SMALL CAP INDEX INSTL	VSCIX	3.0%
<i>Total Mid/Small Cap Equity Funds</i>		9.0%
FIDELITY INTERNATIONAL INDEX FUND	FSPSX	4.5%
VANGUARD DEVELOPED MARKETS INDEX ADM	VTMGX	4.5%
DODGE & COX INTL STCK-X	DOXFX	6.0%
<i>Total International Equity Funds</i>		15.0%
VANGUARD EMERGING MKTS STOCK IDX ADM	VEMAX	2.5%
NOMURA EMERGING MARKETS FUND - I	DEMZX	5.1%
<i>Total Emerging Market Equity Funds</i>		7.6%
Total Equities		90.0%
TOTAL FUND ALLOCATION		100%

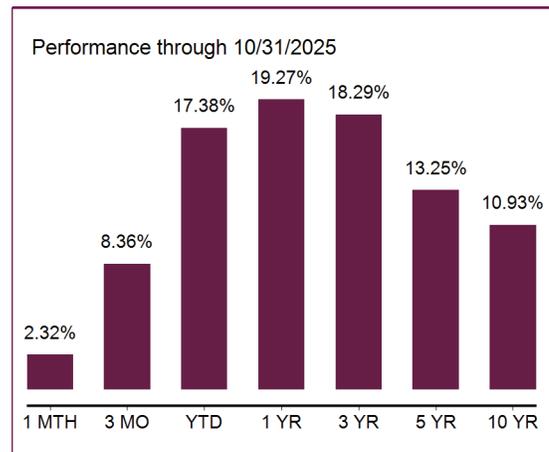


Objective

This option invests in a mix of equity and fixed income funds that initially focus on growth and then gradually become more conservative on a predetermined schedule, reaching its most conservative, final allocation in 2060. Target Retirement 2045 is designed for those planning to retire between 2040 and 2049. This option is suitable for an investor who wants a simple, one-decision investment designed to build assets to meet their retirement needs. The mix among the mutual funds is managed by The Trust Company of Oklahoma.

Current Fund Expense Ratio: 0.41%

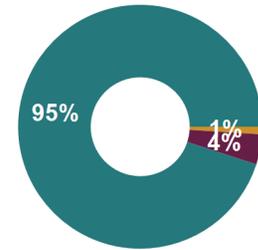
Inception Date: 03/31/2005



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TCO TARGET RETIREMENT 2055

		Fund Allocation
INVESCO PREMIER PORTFOLIO	IPPXX	1.0%
<i>Total Cash Equivalent Funds</i>		1.0%
Total Cash		1.0%
VANGUARD S/T INFLAT-PROT SEC INDEX I	VTSPX	0.7%
VANGUARD S/T INV-GRADE - I	VFSIX	0.4%
THORNBURG LIMITED-TERM INCOME I	THIIX	0.4%
DODGE & COX INCOME FUND X	DOXIX	0.8%
VANGUARD INTER-TERM INVEST-GRADE ADM	VFIDX	0.7%
PIMCO INVESTMENT GRADE CREDIT BOND I	PIGIX	0.8%
PIMCO HIGH YIELD I	PHIYX	0.2%
<i>Total Fixed Income Funds</i>		4.0%
Total Fixed Income		4.0%
FIDELITY 500 INDEX	FXAIX	55.4%
FIDELITY LARGE CAP GROWTH IDX INS PR	FSPGX	3.1%
DODGE & COX STOCK-X	DOXGX	3.1%
<i>Total Large Cap Equity Funds</i>		61.6%
VANGUARD MID CAP INDEX INSTITUTIONAL	VMCIX	2.6%
VANGUARD MID-CAP GROWTH INDEX ADM	VMGMX	0.9%
JOHN HANCOCK DISCIPL VALUE MID-CAP R6	JVMRX	0.9%
VANGUARD TAX-MANAGED SMALL-CAP ADM	VTMSX	2.1%
VANGUARD SMALL CAP INDEX INSTL	VSCIX	3.2%
<i>Total Mid/Small Cap Equity Funds</i>		9.7%
FIDELITY INTERNATIONAL INDEX FUND	FSPSX	4.8%
VANGUARD DEVELOPED MARKETS INDEX ADM	VTMGX	4.8%
DODGE & COX INTL STCK-X	DOXFX	6.3%
<i>Total International Equity Funds</i>		15.9%
VANGUARD EMERGING MKTS STOCK IDX ADM	VEMAX	2.6%
NOMURA EMERGING MARKETS FUND - I	DEMZX	5.2%
<i>Total Emerging Market Equity Funds</i>		7.8%
Total Equities		95.0%
TOTAL FUND ALLOCATION		100%



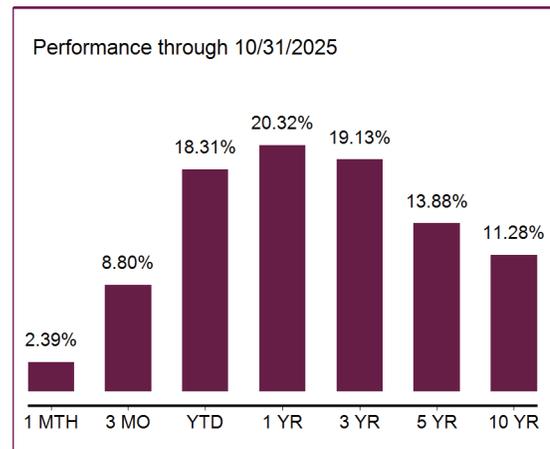
Cash Fixed Income Equities

Objective

This option invests in a mix of equity and fixed income funds that initially focus on growth and then gradually become more conservative on a predetermined schedule, reaching its most conservative, final allocation in 2070. Target Retirement 2055 is designed for those planning to retire between 2050 and 2059. This option is suitable for an investor who wants a simple, one-decision investment designed to build assets to meet their retirement needs. The mix among the mutual funds is managed by The Trust Company of Oklahoma.

Current Fund Expense Ratio: 0.40%

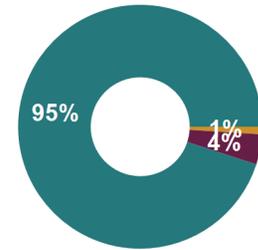
Inception Date: 12/31/09



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TCO TARGET RETIREMENT 2065

		Fund Allocation
INVESCO PREMIER PORTFOLIO	IPPXX	1.0%
<i>Total Cash Equivalent Funds</i>		1.0%
Total Cash		1.0%
VANGUARD S/T INFLAT-PROT SEC INDEX I	VTSPX	0.7%
VANGUARD S/T INV-GRADE - I	VFSIX	0.4%
THORNBURG LIMITED-TERM INCOME I	THIIX	0.4%
DODGE & COX INCOME FUND X	DOXIX	0.8%
VANGUARD INTER-TERM INVEST-GRADE ADM	VFIDX	0.7%
PIMCO INVESTMENT GRADE CREDIT BOND I	PIGIX	0.8%
PIMCO HIGH YIELD I	PHIYX	0.2%
<i>Total Fixed Income Funds</i>		4.0%
Total Fixed Income		4.0%
FIDELITY 500 INDEX	FXAIX	55.4%
FIDELITY LARGE CAP GROWTH IDX INS PR	FSPGX	3.1%
DODGE & COX STOCK-X	DOXGX	3.1%
<i>Total Large Cap Equity Funds</i>		61.6%
VANGUARD MID CAP INDEX INSTITUTIONAL	VMCIX	2.6%
VANGUARD MID-CAP GROWTH INDEX ADM	VMGMX	0.9%
JOHN HANCOCK DISCIPL VALUE MID-CAP R6	JVMRX	0.9%
VANGUARD TAX-MANAGED SMALL-CAP ADM	VTMSX	2.1%
VANGUARD SMALL CAP INDEX INSTL	VSCIX	3.2%
<i>Total Mid/Small Cap Equity Funds</i>		9.7%
FIDELITY INTERNATIONAL INDEX FUND	FSPSX	4.8%
VANGUARD DEVELOPED MARKETS INDEX ADM	VTMGX	4.8%
DODGE & COX INTL STCK-X	DOXFX	6.3%
<i>Total International Equity Funds</i>		15.9%
VANGUARD EMERGING MKTS STOCK IDX ADM	VEMAX	2.6%
NOMURA EMERGING MARKETS FUND - I	DEMZX	5.2%
<i>Total Emerging Market Equity Funds</i>		7.8%
Total Equities		95.0%
TOTAL FUND ALLOCATION		100%



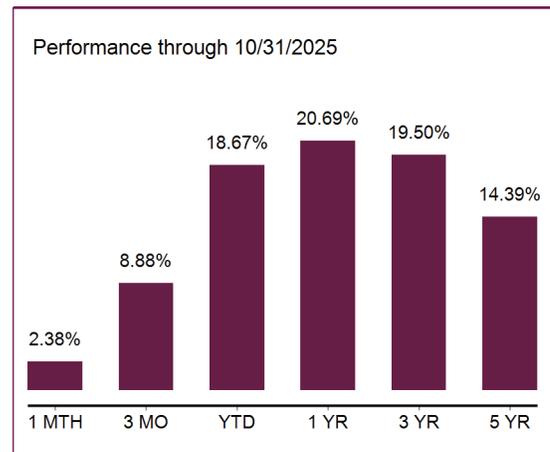
Cash Fixed Income Equities

Objective

This option invests in a mix of equity and fixed income funds that initially focus on growth and then gradually become more conservative on a predetermined schedule, reaching its most conservative, final allocation in 2080. Target Retirement 2065 is designed for those planning to retire between 2060 and 2069. This option is suitable for an investor who wants a simple, one-decision investment designed to build assets to meet their retirement needs. The mix among the mutual funds is managed by The Trust Company of Oklahoma.

Current Fund Expense Ratio: 0.40%

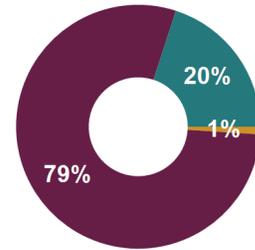
Inception Date: 6/30/2020



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TCO CONSERVATIVE

		Fund Allocation
INVESCO PREMIER PORTFOLIO	IPPXX	1.0%
<i>Total Cash Equivalent Funds</i>		1.0%
Total Cash		1.0%
VANGUARD S/T INFLAT-PROT SEC INDEX I	VTSPX	14.2%
VANGUARD S/T INV-GRADE - I	VFSIX	8.3%
THORNBURG LIMITED-TERM INCOME I	THIIX	8.3%
DODGE & COX INCOME FUND X	DOXIX	14.8%
VANGUARD INTER-TERM INVEST-GRADE ADM	VFIDX	14.7%
PIMCO INVESTMENT GRADE CREDIT BOND I	PIGIX	14.7%
PIMCO HIGH YIELD I	PHIYX	4.0%
<i>Total Fixed Income Funds</i>		79.0%
Total Fixed Income		79.0%
FIDELITY 500 INDEX	FXAIX	11.7%
FIDELITY LARGE CAP GROWTH IDX INS PR	FSPGX	0.6%
DODGE & COX STOCK-X	DOXGX	0.6%
<i>Total Large Cap Equity Funds</i>		12.9%
VANGUARD MID CAP INDEX INSTITUTIONAL	VMCIX	0.5%
VANGUARD MID-CAP GROWTH INDEX ADM	VMGMX	0.2%
JOHN HANCOCK DISCIPL VALUE MID-CAP R6	JVMRX	0.2%
VANGUARD TAX-MANAGED SMALL-CAP ADM	VTMSX	0.5%
VANGUARD SMALL CAP INDEX INSTL	VSCIX	0.7%
<i>Total Mid/Small Cap Equity Funds</i>		2.1%
FIDELITY INTERNATIONAL INDEX FUND	FSPSX	1.0%
VANGUARD DEVELOPED MARKETS INDEX ADM	VTMGX	1.0%
DODGE & COX INTL STCK-X	DOXFX	1.3%
<i>Total International Equity Funds</i>		3.3%
VANGUARD EMERGING MKTS STOCK IDX ADM	VEMAX	0.6%
NOMURA EMERGING MARKETS FUND - I	DEMZX	1.1%
<i>Total Emerging Market Equity Funds</i>		1.7%
Total Equities		20.0%
TOTAL FUND ALLOCATION		100%



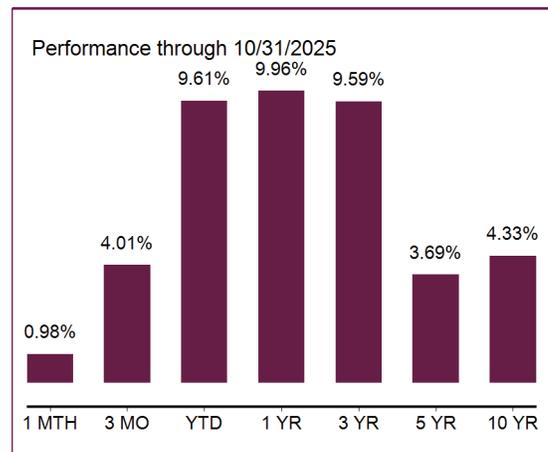
■ Cash ■ Fixed Income ■ Equities

Objective

This option seeks primarily current income and safety of principal through investment in various mutual funds. Growth is a secondary objective. The mix among the mutual funds is determined and managed by The Trust Company of Oklahoma.

Current Fund Expense Ratio: 0.56%

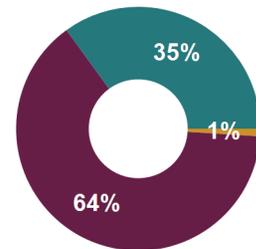
Inception Date: 10/01/1999



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TCO BALANCED INCOME

		Fund Allocation
INVESCO PREMIER PORTFOLIO	IPPXX	1.0%
<i>Total Cash Equivalent Funds</i>		1.0%
Total Cash		1.0%
VANGUARD S/T INFLAT-PROT SEC INDEX I	VTSPX	11.5%
VANGUARD S/T INV-GRADE - I	VFSIX	6.7%
THORNBURG LIMITED-TERM INCOME I	THIIX	6.7%
DODGE & COX INCOME FUND X	DOXIX	12.0%
VANGUARD INTER-TERM INVEST-GRADE ADM	VFIDX	12.0%
PIMCO INVESTMENT GRADE CREDIT BOND I	PIGIX	11.9%
PIMCO HIGH YIELD I	PHIYX	3.2%
<i>Total Fixed Income Funds</i>		64.0%
Total Fixed Income		64.0%
FIDELITY 500 INDEX	FXAIX	20.5%
FIDELITY LARGE CAP GROWTH IDX INS PR	FSPGX	1.1%
DODGE & COX STOCK-X	DOXGX	1.1%
<i>Total Large Cap Equity Funds</i>		22.7%
VANGUARD MID CAP INDEX INSTITUTIONAL	VMCIX	0.9%
VANGUARD MID-CAP GROWTH INDEX ADM	VMGMX	0.3%
JOHN HANCOCK DISCIPL VALUE MID-CAP R6	JVMRX	0.3%
VANGUARD TAX-MANAGED SMALL-CAP ADM	VTMSX	0.8%
VANGUARD SMALL CAP INDEX INSTL	VSCIX	1.2%
<i>Total Mid/Small Cap Equity Funds</i>		3.5%
FIDELITY INTERNATIONAL INDEX FUND	FSPSX	1.8%
VANGUARD DEVELOPED MARKETS INDEX ADM	VTMGX	1.8%
DODGE & COX INTL STCK-X	DOXFX	2.3%
<i>Total International Equity Funds</i>		5.9%
VANGUARD EMERGING MKTS STOCK IDX ADM	VEMAX	1.0%
NOMURA EMERGING MARKETS FUND - I	DEMZX	1.9%
<i>Total Emerging Market Equity Funds</i>		2.9%
Total Equities		35.0%
TOTAL FUND ALLOCATION		100%



■ Cash ■ Fixed Income ■ Equities

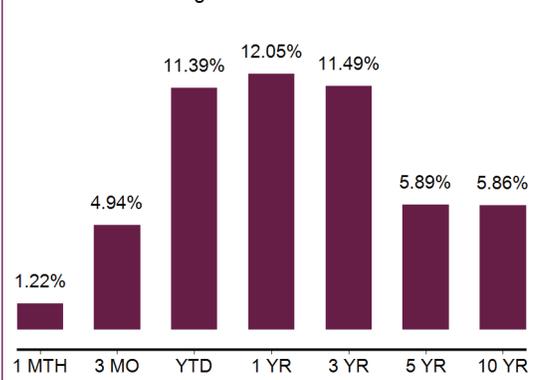
Objective

This option seeks both current income and long-term growth through investment in various mutual funds. The option emphasizes income over growth in its investments. The mix among the mutual funds is determined and managed by The Trust Company of Oklahoma.

Current Fund Expense Ratio: 0.52%

Inception Date: 03/20/03

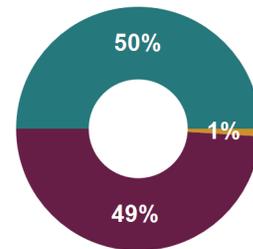
Performance through 10/31/2025



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TCO BALANCED

		Fund Allocation
INVESCO PREMIER PORTFOLIO	IPPXX	1.0%
<i>Total Cash Equivalent Funds</i>		1.0%
Total Cash		1.0%
VANGUARD S/T INFLAT-PROT SEC INDEX I	VTSPX	8.8%
VANGUARD S/T INV-GRADE - I	VFSIX	5.1%
THORNBURG LIMITED-TERM INCOME I	THIIX	5.1%
DODGE & COX INCOME FUND X	DOXIX	9.2%
VANGUARD INTER-TERM INVEST-GRADE ADM	VFIDX	9.2%
PIMCO INVESTMENT GRADE CREDIT BOND I	PIGIX	9.1%
PIMCO HIGH YIELD I	PHIYX	2.5%
<i>Total Fixed Income Funds</i>		49.0%
Total Fixed Income		49.0%
FIDELITY 500 INDEX	FXAIX	29.0%
FIDELITY LARGE CAP GROWTH IDX INS PR	FSPGX	1.6%
DODGE & COX STOCK-X	DOXGX	1.6%
<i>Total Large Cap Equity Funds</i>		32.2%
VANGUARD MID CAP INDEX INSTITUTIONAL	VMCIX	1.4%
VANGUARD MID-CAP GROWTH INDEX ADM	VMGMX	0.5%
JOHN HANCOCK DISCIPL VALUE MID-CAP R6	JVMRX	0.5%
VANGUARD TAX-MANAGED SMALL-CAP ADM	VTMSX	1.1%
VANGUARD SMALL CAP INDEX INSTL	VSCIX	1.7%
<i>Total Mid/Small Cap Equity Funds</i>		5.2%
FIDELITY INTERNATIONAL INDEX FUND	FSPSX	2.5%
VANGUARD DEVELOPED MARKETS INDEX ADM	VTMGX	2.5%
DODGE & COX INTL STCK-X	DOXFX	3.4%
<i>Total International Equity Funds</i>		8.4%
VANGUARD EMERGING MKTS STOCK IDX ADM	VEMAX	1.4%
NOMURA EMERGING MARKETS FUND - I	DEMZX	2.8%
<i>Total Emerging Market Equity Funds</i>		4.2%
Total Equities		50.0%
TOTAL FUND ALLOCATION		100%



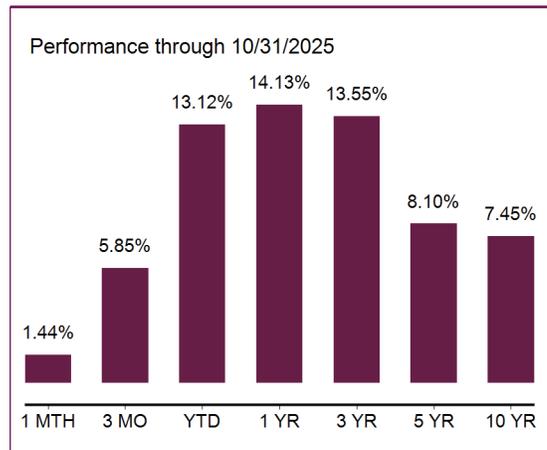
■ Cash ■ Fixed Income ■ Equities

Objective

This option seeks a balance between income, conservation of principal and long-term growth through investment in various mutual funds. The mix among the mutual funds is determined and managed by The Trust Company of Oklahoma.

Current Fund Expense Ratio: 0.49%

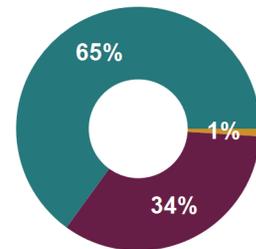
Inception Date: 10/01/1999



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TCO BALANCED GROWTH

		Fund Allocation
INVESCO PREMIER PORTFOLIO	IPPXX	1.0%
<i>Total Cash Equivalent Funds</i>		1.0%
Total Cash		1.0%
VANGUARD S/T INFLAT-PROT SEC INDEX I	VTSPX	6.1%
VANGUARD S/T INV-GRADE - I	VFSIX	3.6%
THORNBURG LIMITED-TERM INCOME I	THIIX	3.6%
DODGE & COX INCOME FUND X	DOXIX	6.3%
VANGUARD INTER-TERM INVEST-GRADE ADM	VFIDX	6.4%
PIMCO INVESTMENT GRADE CREDIT BOND I	PIGIX	6.3%
PIMCO HIGH YIELD I	PHIYX	1.7%
<i>Total Fixed Income Funds</i>		34.0%
Total Fixed Income		34.0%
FIDELITY 500 INDEX	FXAIX	37.8%
FIDELITY LARGE CAP GROWTH IDX INS PR	FSPGX	2.1%
DODGE & COX STOCK-X	DOXGX	2.1%
<i>Total Large Cap Equity Funds</i>		42.0%
VANGUARD MID CAP INDEX INSTITUTIONAL	VMCIX	1.8%
VANGUARD MID-CAP GROWTH INDEX ADM	VMGMX	0.6%
JOHN HANCOCK DISCIPL VALUE MID-CAP R6	JVMRX	0.6%
VANGUARD TAX-MANAGED SMALL-CAP ADM	VTMSX	1.5%
VANGUARD SMALL CAP INDEX INSTL	VSCIX	2.2%
<i>Total Mid/Small Cap Equity Funds</i>		6.7%
FIDELITY INTERNATIONAL INDEX FUND	FSPSX	3.3%
VANGUARD DEVELOPED MARKETS INDEX ADM	VTMGX	3.3%
DODGE & COX INTL STCK-X	DOXFX	4.3%
<i>Total International Equity Funds</i>		10.9%
VANGUARD EMERGING MKTS STOCK IDX ADM	VEMAX	1.8%
NOMURA EMERGING MARKETS FUND - I	DEMZX	3.6%
<i>Total Emerging Market Equity Funds</i>		5.4%
Total Equities		65.0%
TOTAL FUND ALLOCATION		100%



Cash Fixed Income Equities

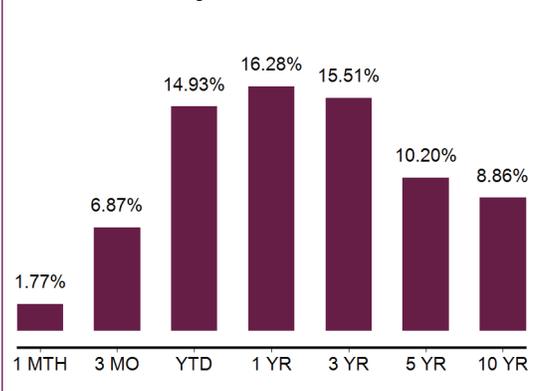
Objective

This option seeks both long-term growth and current income through investment in various mutual funds. The option emphasizes growth over income in its investments. The mix among the mutual funds is determined and managed by The Trust Company of Oklahoma.

Current Fund Expense Ratio: 0.46%

Inception Date: 03/20/03

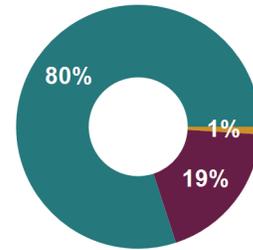
Performance through 10/31/2025



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TCO GROWTH

		Fund Allocation
INVESCO PREMIER PORTFOLIO	IPPXX	1.0%
<i>Total Cash Equivalent Funds</i>		1.0%
Total Cash		1.0%
VANGUARD S/T INFLAT-PROT SEC INDEX I	VTSPX	3.4%
VANGUARD S/T INV-GRADE - I	VFSIX	2.0%
THORNBURG LIMITED-TERM INCOME I	THIIX	2.0%
DODGE & COX INCOME FUND X	DOXIX	3.5%
VANGUARD INTER-TERM INVEST-GRADE ADM	VFIDX	3.6%
PIMCO INVESTMENT GRADE CREDIT BOND I	PIGIX	3.5%
PIMCO HIGH YIELD I	PHIYX	1.0%
<i>Total Fixed Income Funds</i>		19.0%
Total Fixed Income		19.0%
FIDELITY 500 INDEX	FXAIX	46.7%
FIDELITY LARGE CAP GROWTH IDX INS PR	FSPGX	2.6%
DODGE & COX STOCK-X	DOXGX	2.6%
<i>Total Large Cap Equity Funds</i>		51.9%
VANGUARD MID CAP INDEX INSTITUTIONAL	VMCIX	2.2%
VANGUARD MID-CAP GROWTH INDEX ADM	VMGMX	0.7%
JOHN HANCOCK DISCPL VALUE MID-CAP R6	JVMRX	0.7%
VANGUARD TAX-MANAGED SMALL-CAP ADM	VTMSX	1.8%
VANGUARD SMALL CAP INDEX INSTL	VSCIX	2.7%
<i>Total Mid/Small Cap Equity Funds</i>		8.1%
FIDELITY INTERNATIONAL INDEX FUND	FSPSX	4.0%
VANGUARD DEVELOPED MARKETS INDEX ADM	VTMGX	4.0%
DODGE & COX INTL STCK-X	DOXFX	5.4%
<i>Total International Equity Funds</i>		13.4%
VANGUARD EMERGING MKTS STOCK IDX ADM	VEMAX	2.2%
NOMURA EMERGING MARKETS FUND - I	DEMZX	4.4%
<i>Total Emerging Market Equity Funds</i>		6.6%
Total Equities		80.0%
TOTAL FUND ALLOCATION		100%



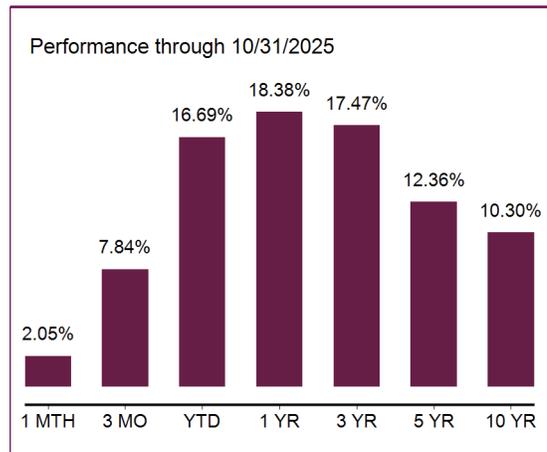
Cash Fixed Income Equities

Objective

This option seeks primarily long-term growth through investment in various mutual funds. Current income is a secondary objective. The mix among the mutual funds is determined and managed by The Trust Company of Oklahoma.

Current Fund Expense Ratio: 0.43%

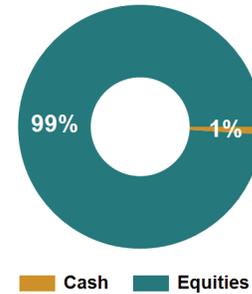
Inception Date: 10/01/1999



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TCO AGGRESSIVE

		Fund Allocation
INVESCO PREMIER PORTFOLIO	IPPXX	1.0%
<i>Total Cash Equivalent Funds</i>		1.0%
Total Cash		1.0%
FIDELITY 500 INDEX	FXAIX	57.9%
FIDELITY LARGE CAP GROWTH IDX INS PR	FSPGX	3.2%
DODGE & COX STOCK-X	DOXGX	3.2%
<i>Total Large Cap Equity Funds</i>		64.3%
VANGUARD MID CAP INDEX INSTITUTIONAL	VMCIX	2.7%
VANGUARD MID-CAP GROWTH INDEX ADM	VMGMX	0.9%
JOHN HANCOCK DISCPL VALUE MID-CAP R6	JVMRX	0.9%
VANGUARD TAX-MANAGED SMALL-CAP ADM	VTMSX	2.2%
VANGUARD SMALL CAP INDEX INSTL	VSCIX	3.3%
<i>Total Mid/Small Cap Equity Funds</i>		10.0%
FIDELITY INTERNATIONAL INDEX FUND	FSPSX	5.0%
VANGUARD DEVELOPED MARKETS INDEX ADM	VTMGX	5.0%
DODGE & COX INTL STCK-X	DOAFX	6.6%
<i>Total International Equity Funds</i>		16.6%
VANGUARD EMERGING MKTS STOCK IDX ADM	VEMAX	2.7%
NOMURA EMERGING MARKETS FUND - I	DEMZX	5.4%
<i>Total Emerging Market Equity Funds</i>		8.1%
Total Equities		99.0%
TOTAL FUND ALLOCATION		100%

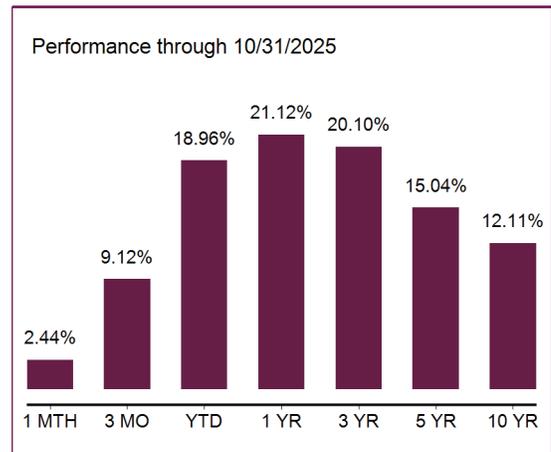


Objective

This option seeks primarily long-term growth through investment in various mutual funds that focus on growth as opposed to income. The mix among the mutual funds is determined and managed by Trust Company of Oklahoma.

Current Fund Expense Ratio: 0.39%

Inception Date: 10/01/1999



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