

OKLAHOMA PATHFINDER

STAY IN YOUR PLAN WITH CONTINUED SUPPORT

Stay on the road to retirement with Pathfinder

No matter where you travel next, let your State of Oklahoma-sponsored retirement savings account continue to work for you.

Stay invested in your retirement

Staying in the State's Pathfinder Plan once you leave employment can provide important advantages. You'll get the same support from OPERS and Empower, and your money will have the chance to grow.

In addition, you'll continue to have:

- Pathfinder's low administrative fees
- Multiple, separate streams of potential retirement income
- Access to your account without hassle
- Same saving, planning, and investing tools
- Flexible investments

Simplify your savings strategy

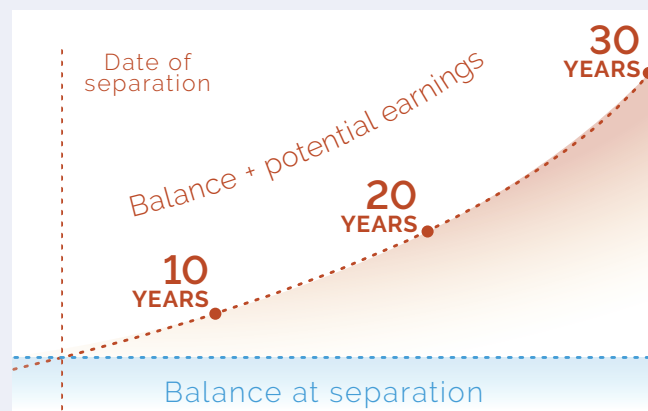
If the idea of having multiple retirement plans seems too much, talk to the administrator for your new employer's retirement plan. You may have the option to consolidate your accounts and to keep your savings working for you. You may avoid taxes and penalties by rolling your retirement savings into a qualified retirement account versus withdrawing. Consider all your options and their features and fees before moving money between accounts.

Avoid starting from scratch

It is tempting to withdraw money from your Pathfinder account. However, a big part of retirement savings comes from the potential of compound earnings, which can work if funds remain invested. It may not seem like a lot of money now, but time can make a difference!

Retired workers in America are generally receiving an average of 40% of their pre-retirement income per month in Social Security benefits¹ – this income is probably not enough on its own, which is where retirement savings come in.

Set yourself up for a strong financial future and consider staying with Pathfinder.



FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration is not intended as a projection or prediction of future investment results. Rates of return may vary. The illustration does not reflect any associated charges, expenses or fees.

Reminder on vesting

Vesting simply refers to your ownership of a retirement benefit. Your employee contributions are 100% vested from day one. However, the employer matching contributions and any earnings in your account are vested based on a schedule, or 20% for each complete year of employment. You become 100% vested after completing five full years of employment – meaning you are entitled to full ownership of all the funds in your account. If you leave before five years, you will forfeit the unvested portion of employer matching contributions.

VESTING %	VESTING PERIOD*
20%	1 year
40%	2 years
60%	3 years
80%	4 years
100%	5 years

*The vesting period is measured in the days of participation following your date of hire (e.g., you become vested in the first 20% of the employer-matching funds if you participate for 365 days after your hire date). If you leave employment before you are 100% vested, you are only eligible to receive the percentage of the matching employer contributions listed above. Any non-vested employer-matching contributions are permanently forfeited to the retirement system after 90 days to offset Plan expenses. If you return to employment, your new vesting period picks up where you left off (e.g., if you left on day 275 of your fourth year, when you return you will begin your new vesting period on day 276 of year four on the vesting schedule).

Managing your account



okpathfinder.com



844-465-7284



Download the Empower app in the App Store® or Google Play®.

Make sure to keep your personal contact information up to date including address, phone number, and personal email address(es). Regularly review your beneficiary information and set up direct deposit now to save time later.

Ready to withdraw funds?

When you are ready to start spending your retirement savings, Empower can help set up your distributions. Keep in mind that you must be off payroll at least 45 days before taking your first distribution. Distributions come in options such as whole or partial lump sum, periodic payments, or a combination. Remember: Distributions may be subject to regular taxes. If you are younger than age 59½, you may be assessed an early withdrawal penalty.

➤ To get started, simply call Empower at 844-465-7284.

Questions?

Schedule a one-on-one session with your dedicated Retirement Plan Counselor, Chad Guest.



Scan the code, or visit
virtual_meetin_w_chad_ok.empowermytime.com.



Chad Guest
Retirement Plan Counselor

✉ chad.guest@empower.com

☎ 405-323-6359



1 Social Security Administration Retirement Ready Fact Sheet For Workers Ages 61-69, February 2023. "https://www.ssa.gov/myaccount/assets/materials/workers-61-69.pdf"

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