

PATHFINDER DISTRIBUTION GUIDE



This guide provides essential information on how to withdraw from your Oklahoma Pathfinder Plans, including eligibility, distribution options and tax considerations.

Pathfinder is composed of a 401(a) Plan for mandatory and matching contributions and a 457(b) Plan for additional voluntary contributions.

Important Contact Information

You can manage your account online at www.okpathfinder.com, by downloading the Empower app or by calling the voice response system at (844) 465-7284.

Eligibility and Distribution Options

When can I withdraw from my account(s)?

You can withdraw vested funds from your account(s):

- After you have separated from employment with the state
- In the event of your death (benefits are paid to your beneficiary)

How does vesting work?

Vesting refers to your ownership of a benefit. You are always 100% vested in contributions you make to your Pathfinder Plan. However, you “earn” a percentage of your employer’s contributions based on a five-year vesting schedule. For every 365 days of employment, you vest 20% of what your employer contributed plus the earnings. After five years, you are fully vested and entitled to 100% of what your employer contributed.

Period	1 year	2 years	3 years	4 years	5 years
Vesting %	20%	40%	60%	80%	100%

What if I leave a participating employer and then return later?

You will give up the unvested employer contributions from your first round of employment if the break is longer than 90 days; however, you still get credit for that time on the vesting schedule.

What happens to non-vested funds?

You forfeit non-vested funds after 90 days. When you apply for your first withdrawal, non-vested funds are removed if they have not been already.

I tried to take a withdrawal, but Empower shows I need to contact my employer. Why might that be, and what do I do next?

It is possible that Empower does not have your termination date on file. Contact the Pathfinder administration office at (405) 858-6737, and we will verify that your termination date has been relayed to Empower.

What is the waiting period?

You must wait 45 days after separating service with the state before you can take a withdrawal. You may withdraw funds starting on the 46th day or anytime later.

Continued on back page



Eligibility and Distribution Options (continued)

What are my distribution options?

1. Defer Distribution

- You may wait to withdraw your funds until a future date, up to the year you reach the Required Minimum Distribution (RMD) age. Your funds will remain invested until the account is depleted. You can continue to manage your investment choices online or by calling Empower. No forms are needed if you choose to defer.

2. Lump Sum or Partial Payment

- Withdraw a portion or the full amount of your account in one payment.

3. Periodic Payments – Selected Amount

- Choose a set payment amount and frequency (monthly, quarterly, semi-annual or annual). Payments will continue until the account is fully depleted.

4. Periodic Payments – Selected Payout Period

- Choose a set payout period (e.g., five, 10, 15 or 20 years).
- Empower will recalculate the payment amount before each withdrawal based on the remaining balance and the number of payments left in the payout period.

5. Partial Lump Sum + Periodic Payments

- Take an initial payment followed by periodic payments. Example: Withdraw \$10,000 up front, then receive the remaining balance over five years.

6. Rollover to an IRA or another qualified retirement plan

- Roll over your accounts to another retirement plan or IRA outside of Pathfinder.

Taxes and Penalties

How is my distribution taxed?

Pre-tax and non-qualified Roth distributions are subject to 20% federal tax withholding and any applicable state tax withholding.

Tax withholdings work differently for periodic payments scheduled for more than 10 years. For this payment type, federal income tax will be withheld as if you are single with no adjustments. You may also elect out of withholding or complete IRS Form W-4P to change the withholding amount.

Is there a tax penalty for early withdrawal?

457 Plan: No penalty.

401(a) Plan: Yes, withdrawals made prior to age 59½ may be subject to a 10% federal tax penalty when you file your taxes

Managing Your Distributions

How do I begin distributions?

Visit www.okpathfinder.com or call Empower at (844) 465-7284 to initiate your withdrawal over the phone or to obtain the appropriate forms.

Can I change my distribution schedule?

Yes. Once distributions have started, you may change both the method and amount.

Required Minimum Distributions (RMD)

You must begin taking annual RMDs the year you turn age 73.¹ You can delay taking your RMDs until the year you retire from state service. As required by the IRS, Empower will notify you when you reach the RMD age and of the minimum amount required for that year.

Empower will calculate the RMD amount based on the IRS formula. RMDs only apply to funds from pre-tax contributions and earnings. You must take separate RMDs from both the 401(a) and 457 plans.



¹ SECURE Act 2.0 increases the RMD age to 75 for those born on or after January 1, 1960.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

"EMPOWER" and all associated logos and product names are trademarks of Empower Annuity Insurance Company of America.

©2025 Empower Annuity Insurance Company of America. All rights reserved. 98788-FLY-WF-3996750-0325 RO4223569-0325

