



CONSIDER STAYING IN THE SOONERSAVE PLAN

When you separate service from the State of Oklahoma, you have a number of options for managing your SoonerSave account. Keeping your money in the Plan may provide you with better retirement opportunities than other investment products.

Reasons to stay with your SoonerSave Plan:

1
You might pay less in fees if you stay in the Plan.

If you're approached about moving your account to a broker's company, be sure to compare your current fee structure with the broker's fee structure. If the expenses are higher with the alternative, what is the real reason to move your money? Whom will it benefit? Consider all options before you hand over your hard-earned money. The best option is to ask questions first. After all, it's your money.

2
You get low-cost investment options.

SoonerSave offers you investment products that are competitively priced when compared to many other mutual funds. Low investment fees continue to keep more of your retirement money working for you in your portfolio.

3
You retain distribution flexibility with a variety of payout options.

You can keep your money in the Plan — even if you retire or leave your job — or you may choose from a variety of distribution options to suit your financial needs, which can include periodic payments and partial withdrawals.¹ You can also change your distribution arrangement as many times as necessary to meet your needs, as long as you begin receiving payments by the required date.

4
Quick and easy transfers among investment options are still available.

If you stay in the SoonerSave Plan, there is no paperwork to transfer your assets among investment options. Transfers made online or by phone are processed within 24 hours.

5
SoonerSave offers flexible, easy account management.

You may continue to call the voice response system at **(877) 538-3457** to speak with a representative about your Plan-specific questions. The website at **www.soonersave.com** allows you to log in to your account to manage your retirement savings and access financial education information that can help you effectively prepare for retirement. Access both the voice response system and the website at any time for account information or to make changes to your investments.

The SoonerSave Plan offers tax-deferred growth and flexible distribution options — with added benefits like low costs, flexibility and access to valuable services. Consider keeping your dollars in the Plan.

Voice Response System: (877) 538-3457 Web: www.soonersave.com

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¹ Withdrawals may be subject to ordinary income tax. The 10% federal early withdrawal penalty does not apply to 457 plan withdrawals except for withdrawals attributable to rollovers from another type of plan or account.

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