# COORDINATOR MEETINGS

PATHFINDER OKLAHOMA

$OONER $AVE

# AGENDA

- News & Plan Updates
- Enrollment & Beneficiaries
- Contributions
- In-Service Updates
- Leaving Employment
- Resources

# Presenters

- Marc Pierce 405-858-6708
  Administrator, Defined Contribution Plans mpierce@opers.ok.gov
- Matt Kesser 405-858-6794
  Communications Manager mkesser@opers.ok.gov
- Chad Guest 405-323-6359
  Retirement Plan Counselor chad.guest@empower.com

# Pathfinder By the Numbers

As of June 30, 2025

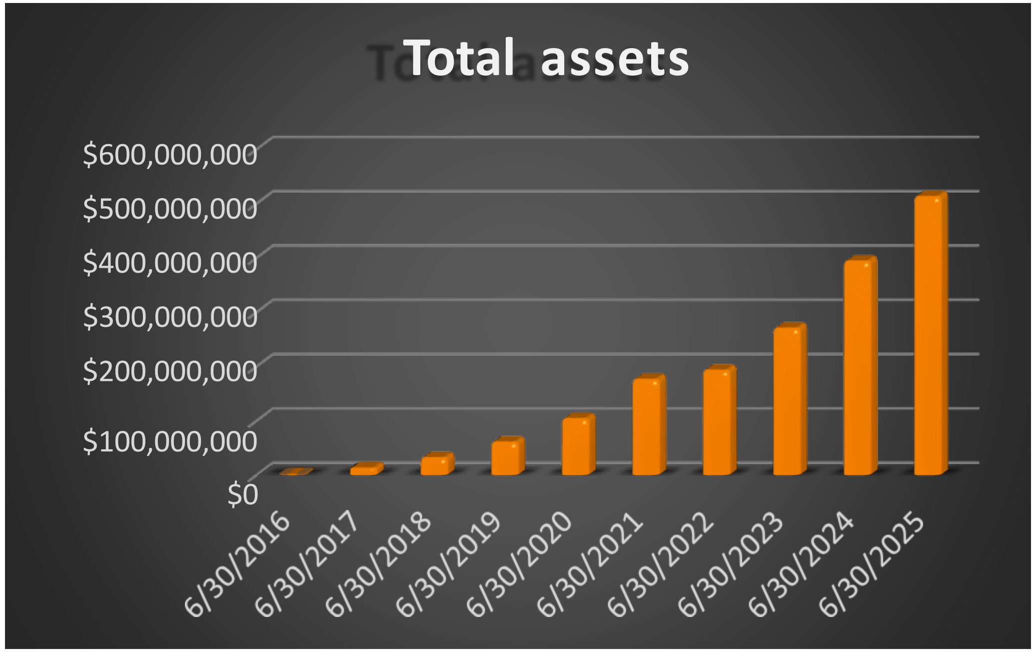
24,309 participants

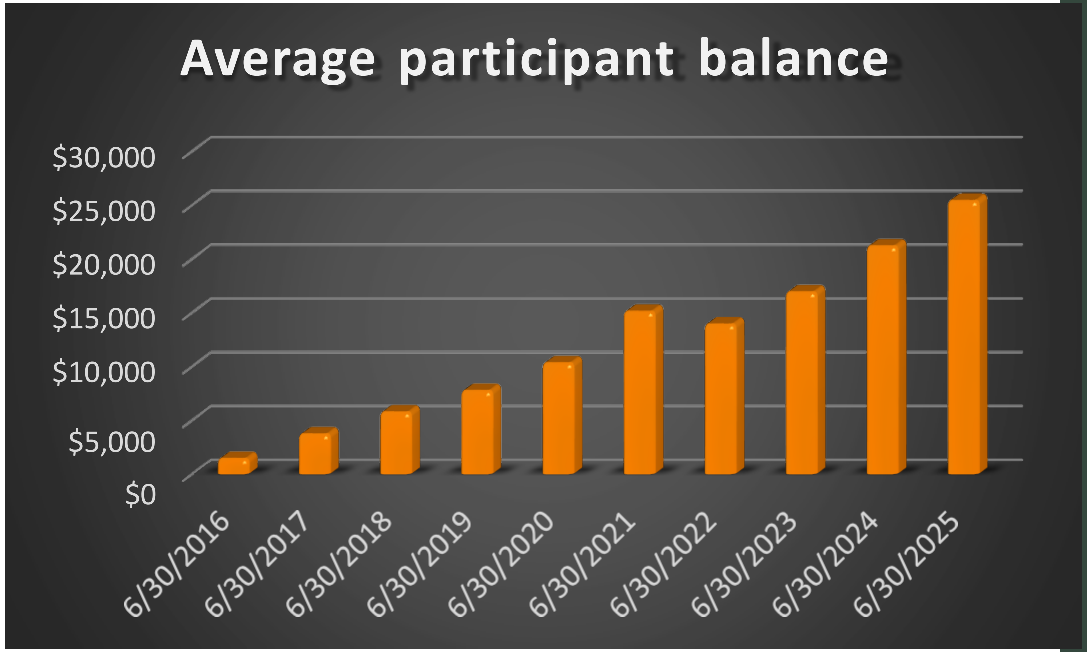
- Active – 15,428
- Inactive – 8,881

$25K average account balance

$513 million total assets

# Pathfinder Assets and Participant Balances



# SoonerSave By the Numbers

As of June 30, 2025

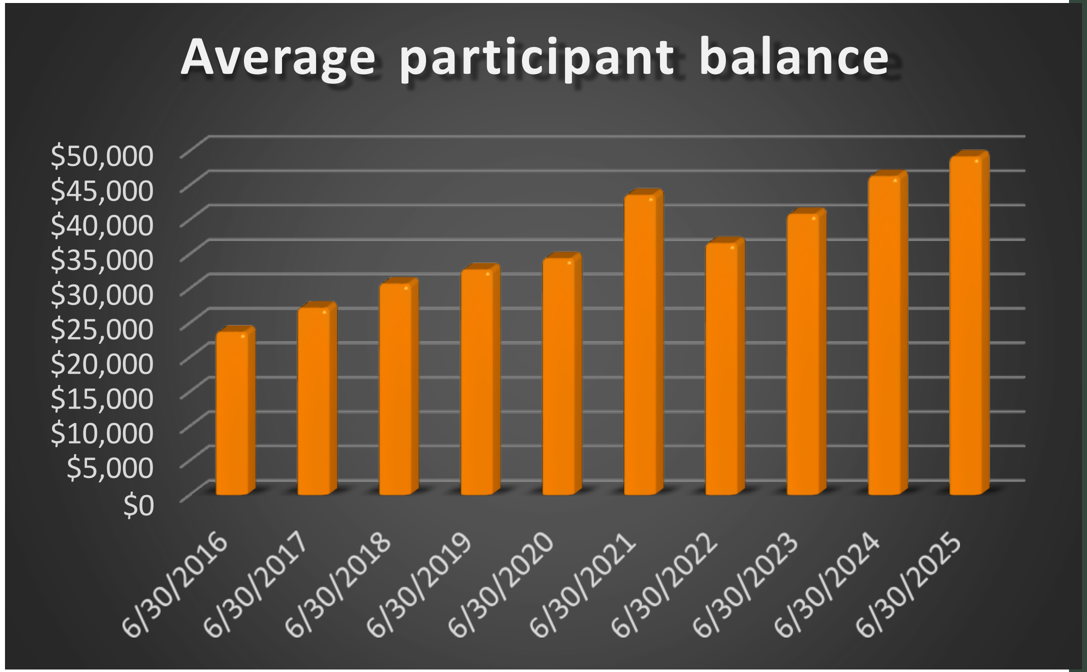
27,336 participants

- Active – 12,681
- Inactive – 14,655

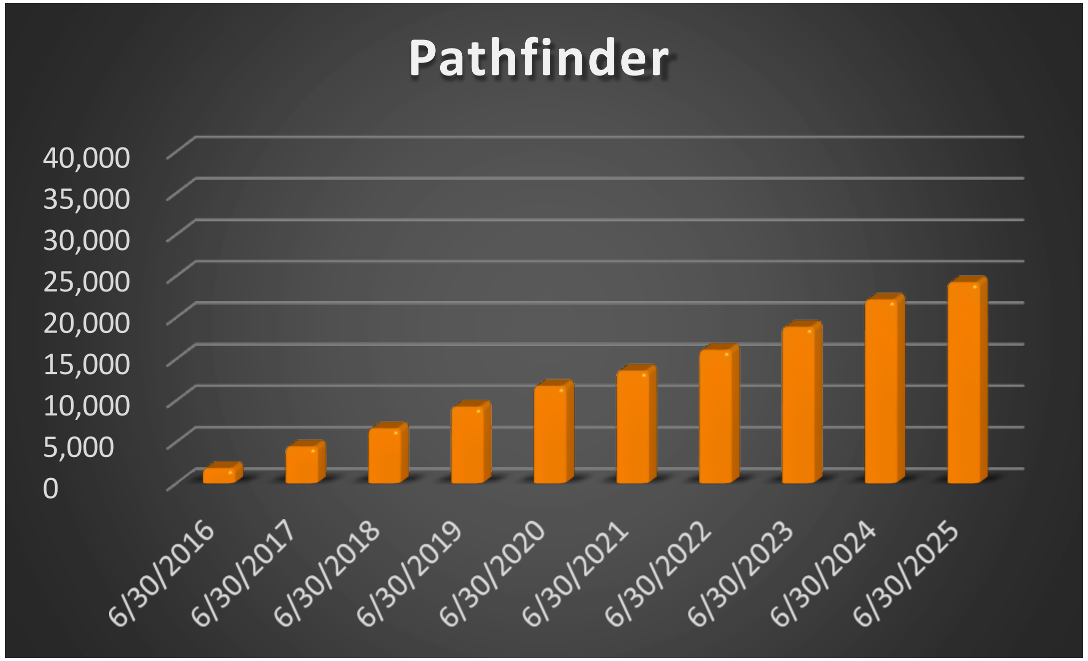
$49K average account balance

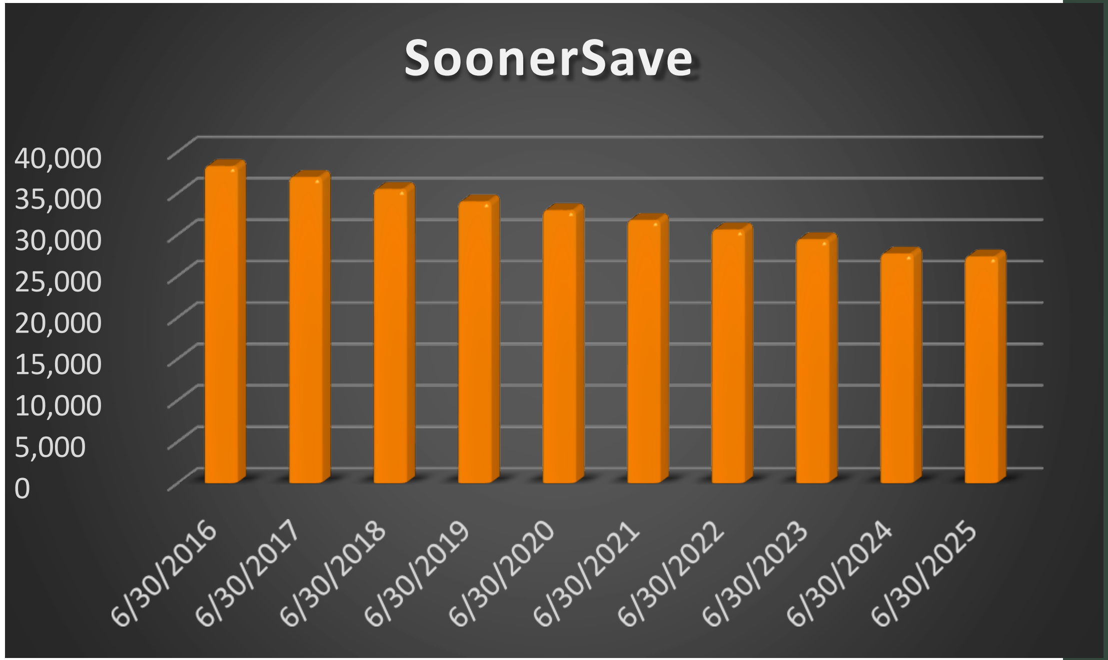
$1.36 billion total assets

# SoonerSave Assets and Participant Balances

# Total DC Plan Participants



# Pathfinder Survey Results

- Key takeaways:
  - Participants largely feel unprepared to manage their investments.
  - 32% of participants have not/don’t know they should/don’t know how to register their account.
  - Participants want educational opportunities about retirement and their plan.
  - Participants prefer to be contacted by email.

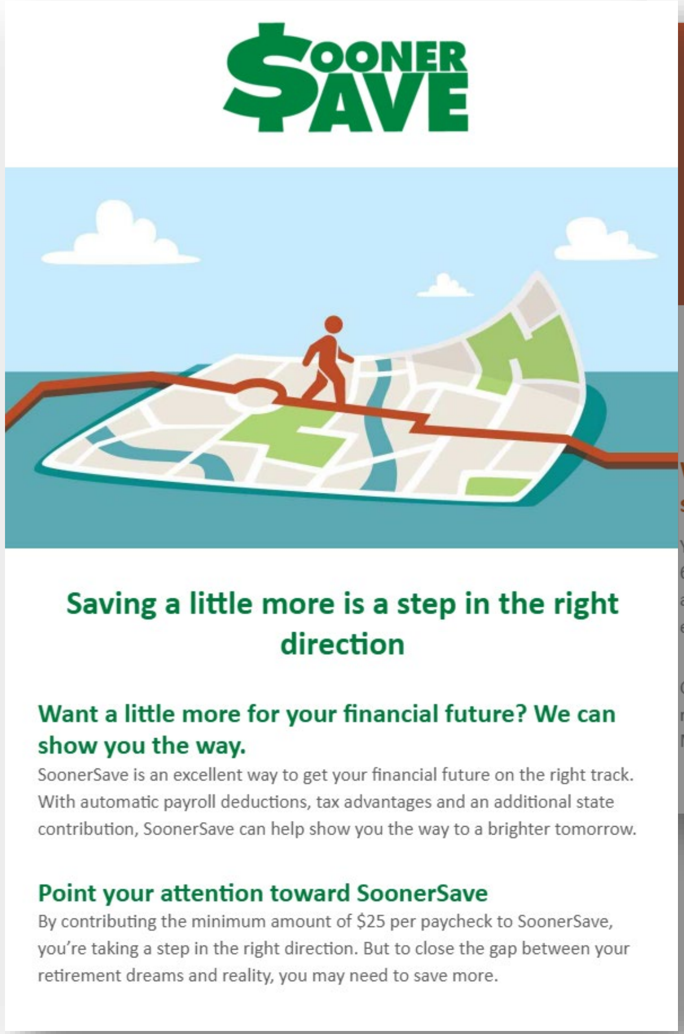
# Save More Campaign

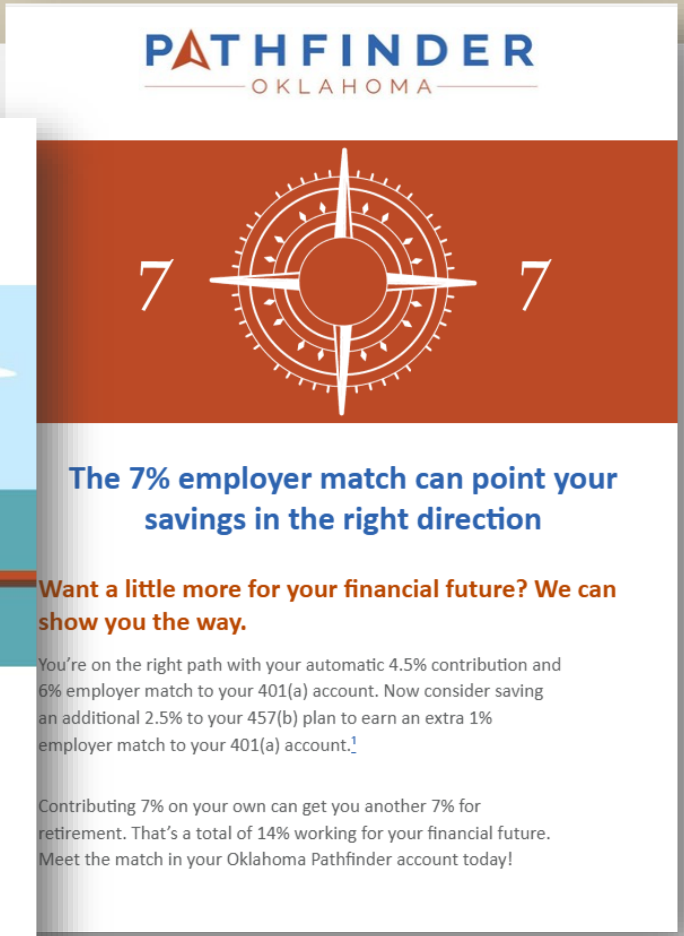
**April 2025**

**Email/Postcard Campaign**
17,700 Recipients
62% Open rate

343 participants increased their contribution

~200 more Pathfinder participants signed into there account for the first time in April

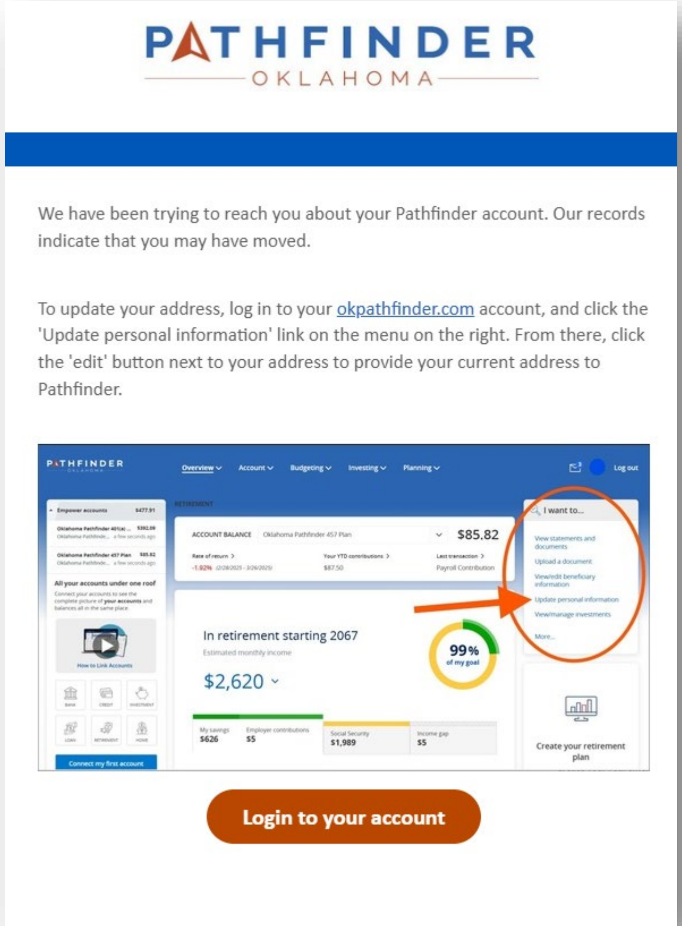


# Update your Address

**July 2025**

**Email/Letters Campaign**
4,000 Recipients



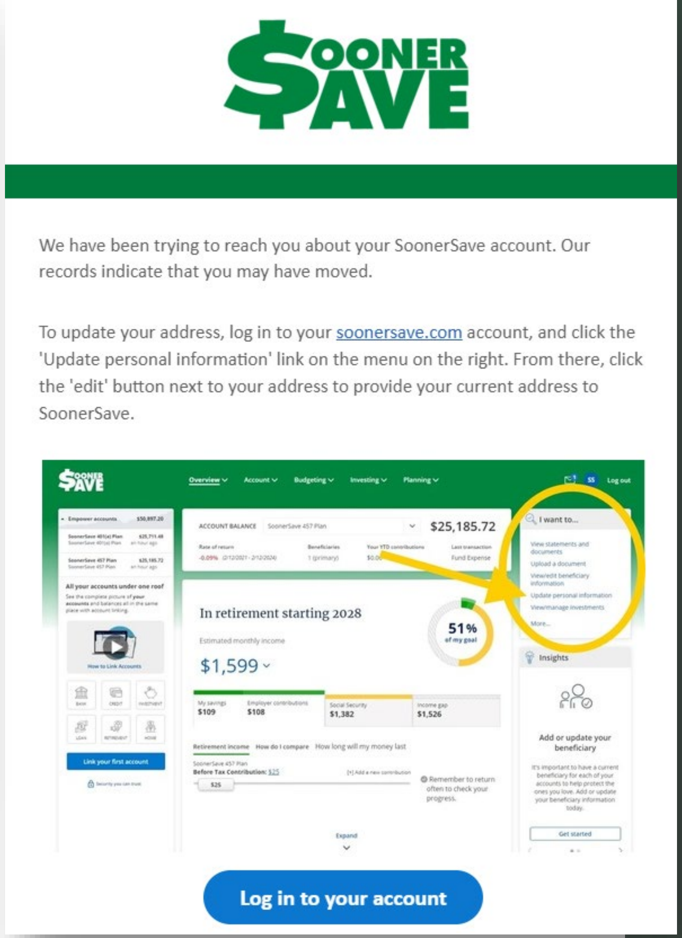
PATHFINDER
OKLAHOMA

We have been trying to reach you about your Pathfinder account. Our records indicate that you may have moved.

To update your address, log in to your okpathfinder.com account, and click the 'Update personal information' link on the menu on the right. From there, click the 'edit' button next to your address to provide your current address to Pathfinder.



Login to your account



SOONER SAVE

We have been trying to reach you about your SoonerSave account. Our records indicate that you may have moved.

To update your address, log in to your soonersave.com account, and click the 'Update personal information' link on the menu on the right. From there, click the 'edit' button next to your address to provide your current address to SoonerSave.

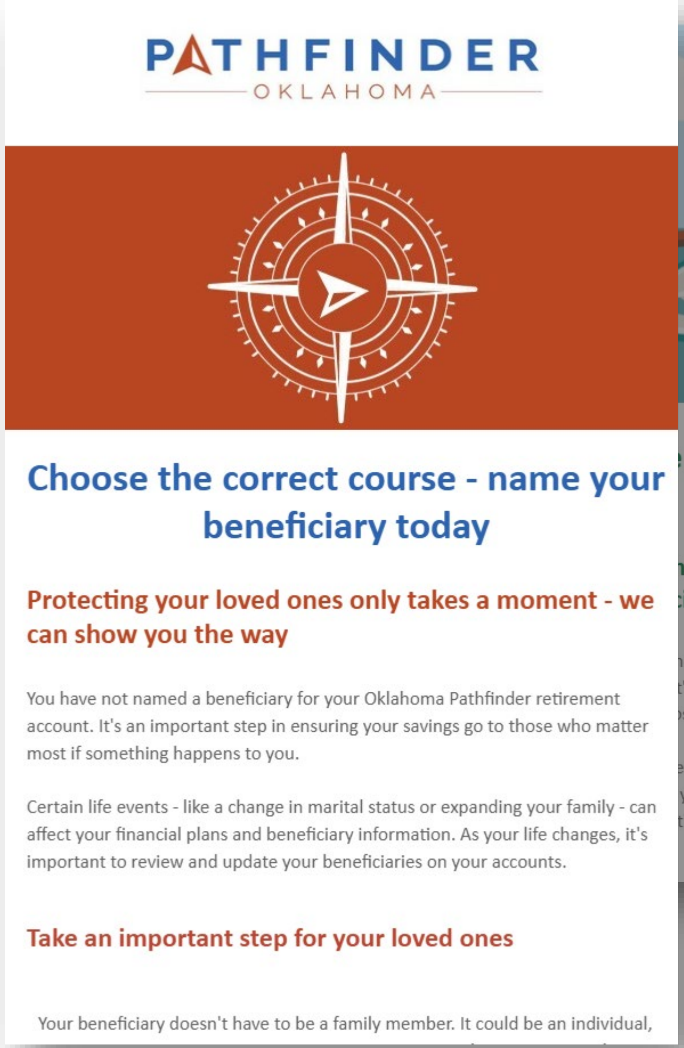


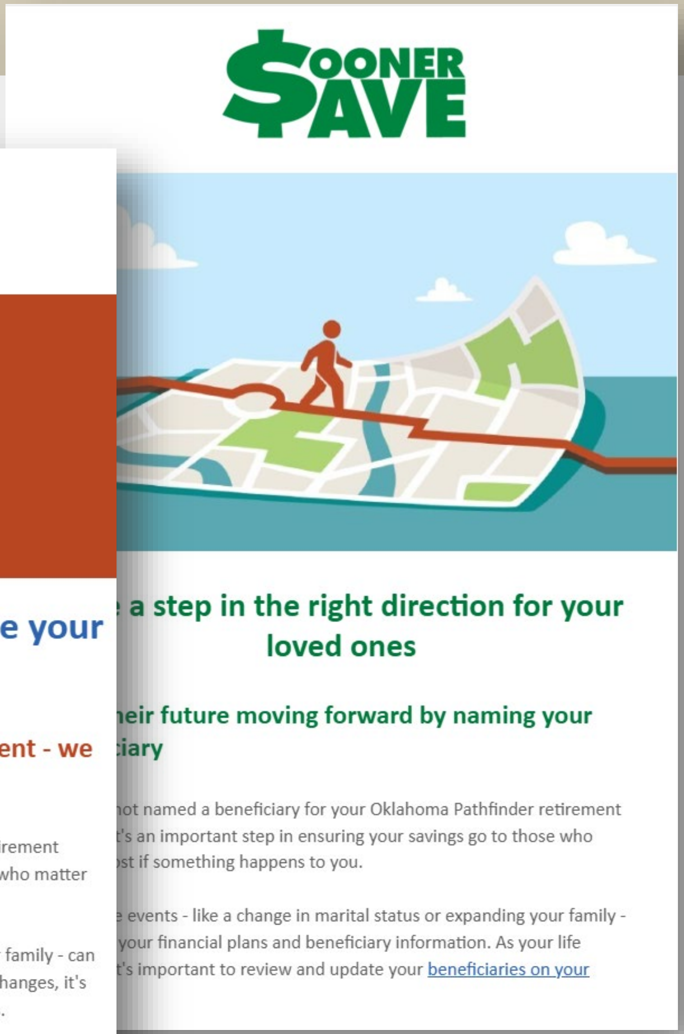
Log in to your account

# Beneficiary Campaign

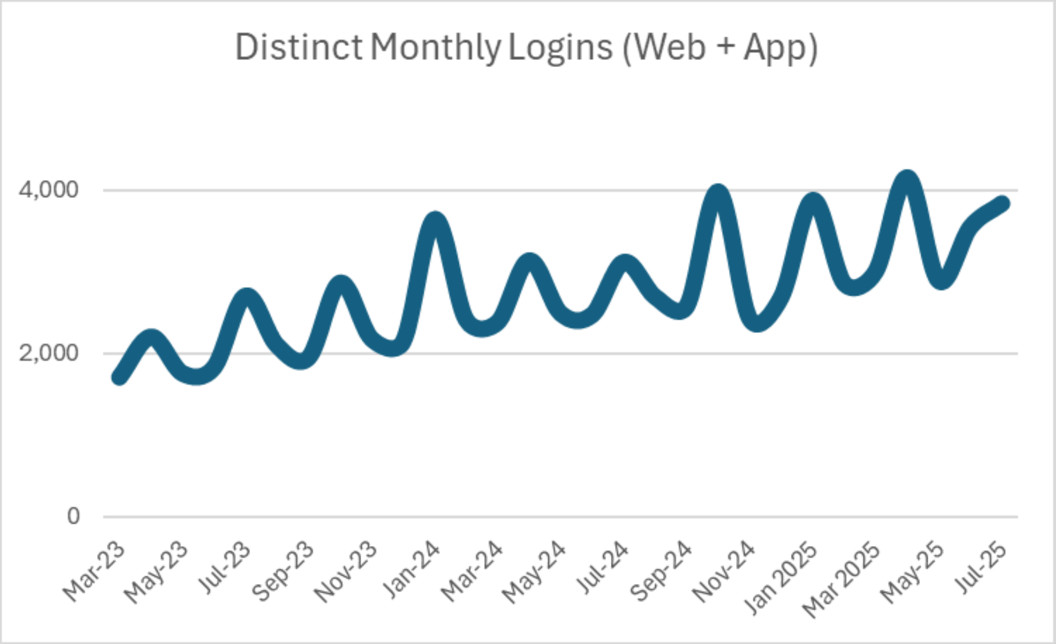
**August 2025**

**Email/Postcard Campaign**
13,600 Recipients
51% Open rate

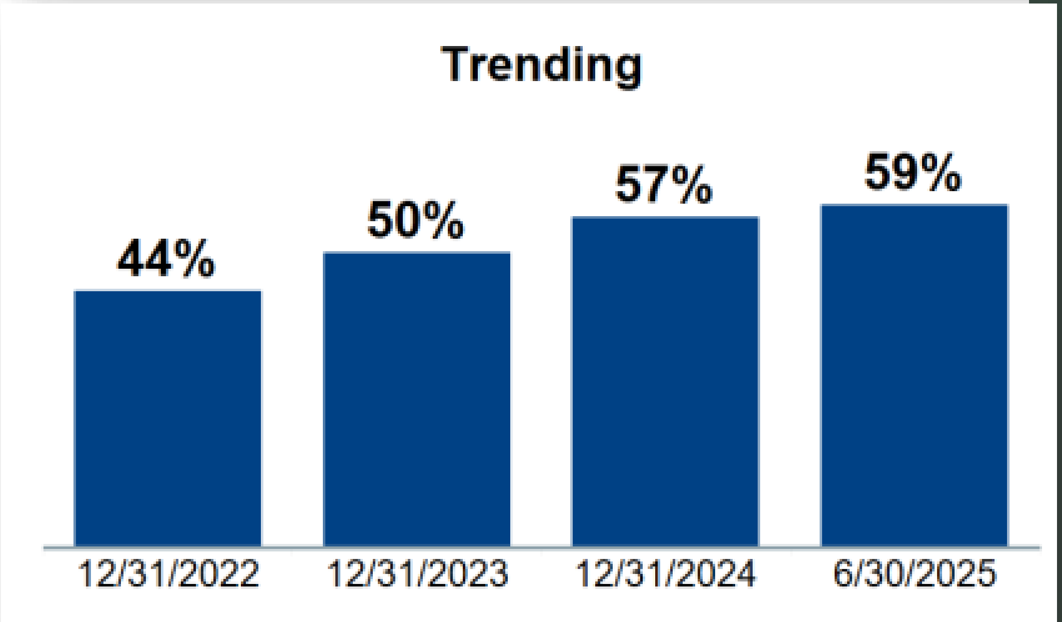


# PF Welcome Emails




**Goals:**
- Register account
- Meet their match
- Explore tools and Education



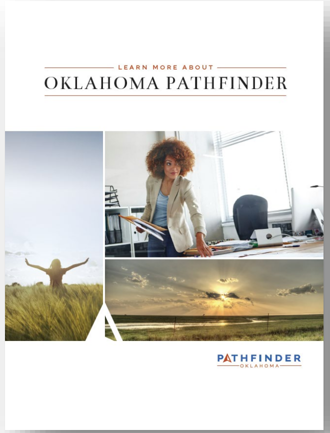
# Enrollment

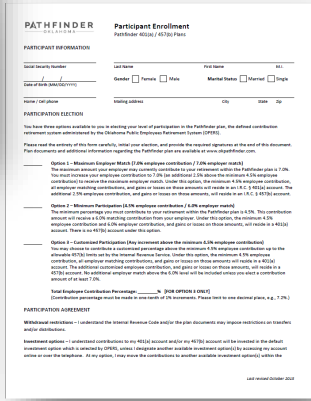
PATHFINDER OKLAHOMA

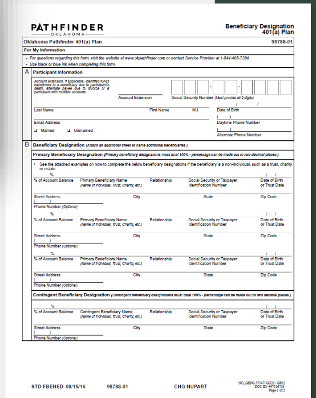
SOONER SAVE

# Pathfinder Enrollments

- Workday
  - Pathfinder enrollment completed in Workday
  - New employees must make insurance selections before completing retirement
  - Contribution defaults to the minimum if no selection made – can change on participant website at okpathfinder.com once enrolled
- Non-Core
  - Use enrollment form and complete paper beneficiary form.

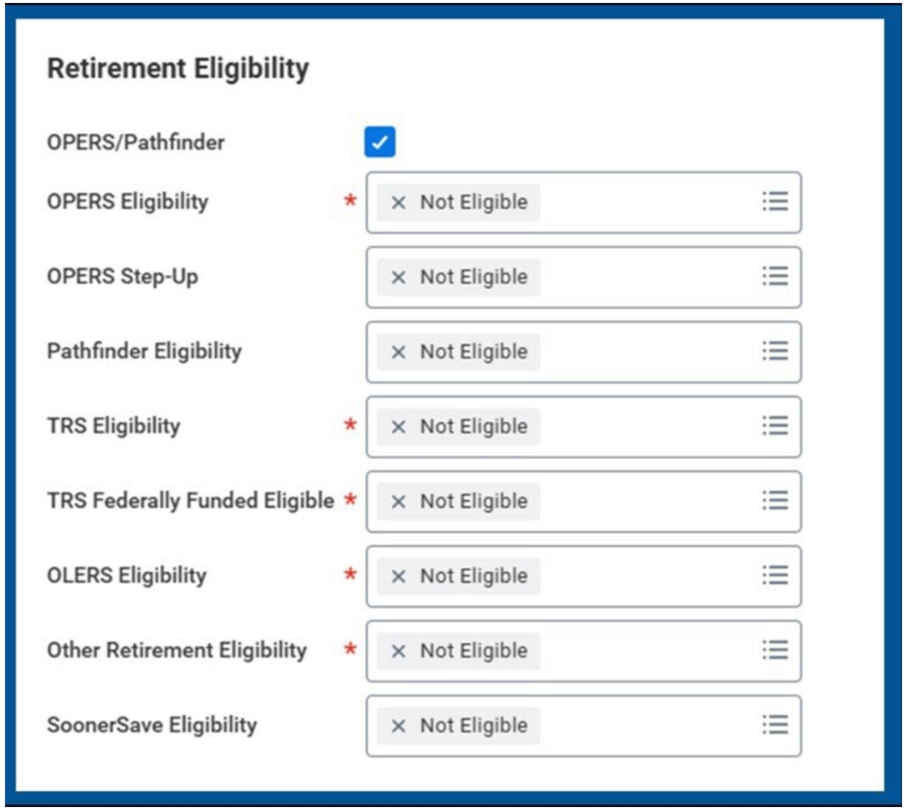




PATHFINDER
OKLAHOMA
Participant Enrollment
Pathfinder 401(a) / 457(b) Plans


PATHFINDER
OKLAHOMA
Beneficiary Designation
401(a) Plan
Oklahoma Pathfinder 401(a) Plan

# New Hire Retirement Eligibility in Workday

- Check the 'OPERS/PATHFINDER' box
- Leave all drop downs set to 'Not Eligible'
- OPERS will verify eligibility
- Once OPERS completes processing, you will receive a Workday notification to let you know:
  - The plan your employee should be enrolled,
  - When to start contributions; and
  - If Step-Up contributions should be withheld.



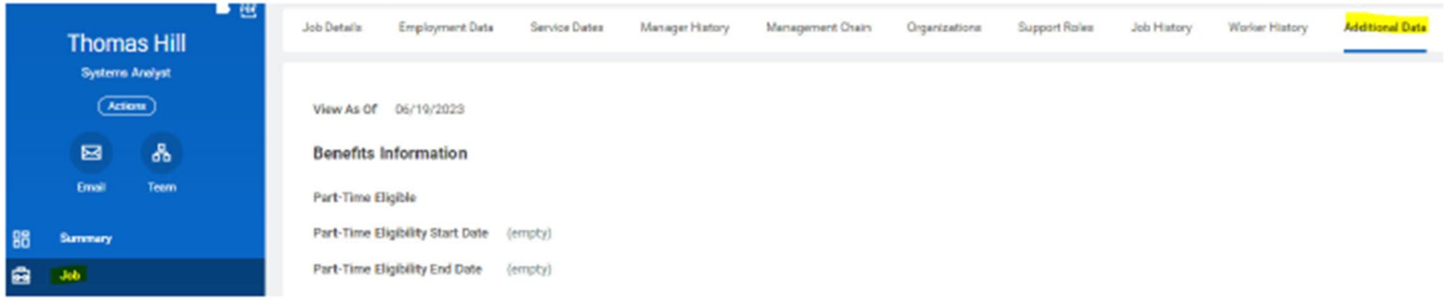
# Pathfinder Dates

| | |
|---|---|
| Initial Hire Date | Date the employee becomes eligible to participate in Pathfinder |
| Rehire Date | Used when a severed person returns to State employment |
| Termination Date | Date the employee severs employment with the State or leaves a Pathfinder eligible position |

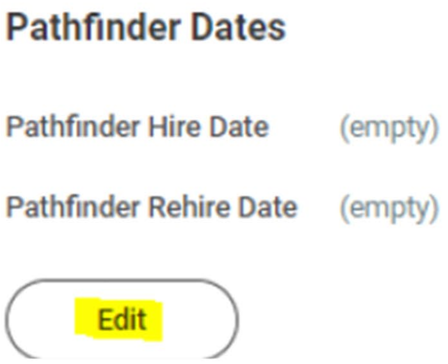
# Pathfinder Dates in Workday

**PATHFINDER DATES**

On the Employee Profile, select **Job** and go to the **Additional Data** tab.

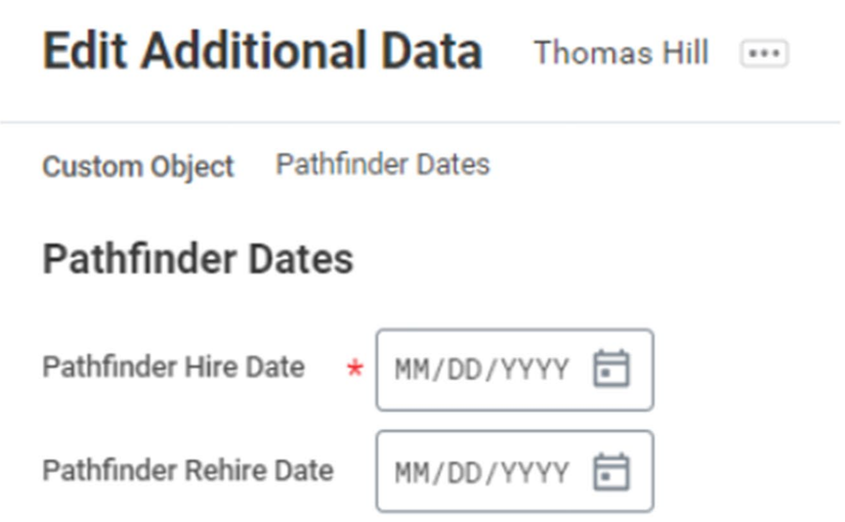



Scroll down to the **Pathfinder Dates** section and select **Edit.**



# Pathfinder Dates in Workday

Input the correct **Pathfinder Hire Date** and, if necessary, the correct **Pathfinder Rehire Date.**



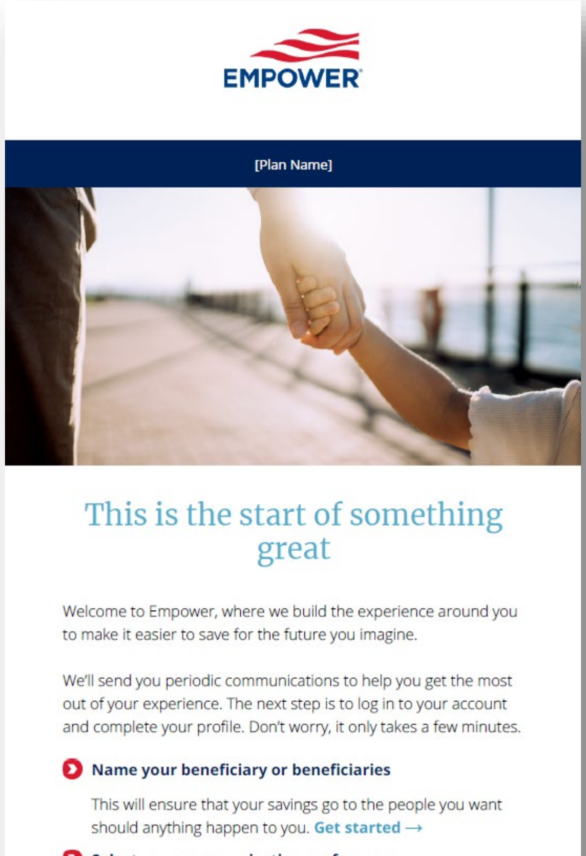
# Pathfinder Agency Transfers

Pathfinder participants transferring between agencies should experience no interruption in their contributions.

- Changes to voluntary contributions can be made online and take affect the following month.
- Rehires after a break in service will restart contribution the first of the following month.

# Pathfinder Enrollment Communications

- Email from Empower
- Two Emails from OPERS


EMPOWER

[Plan Name]

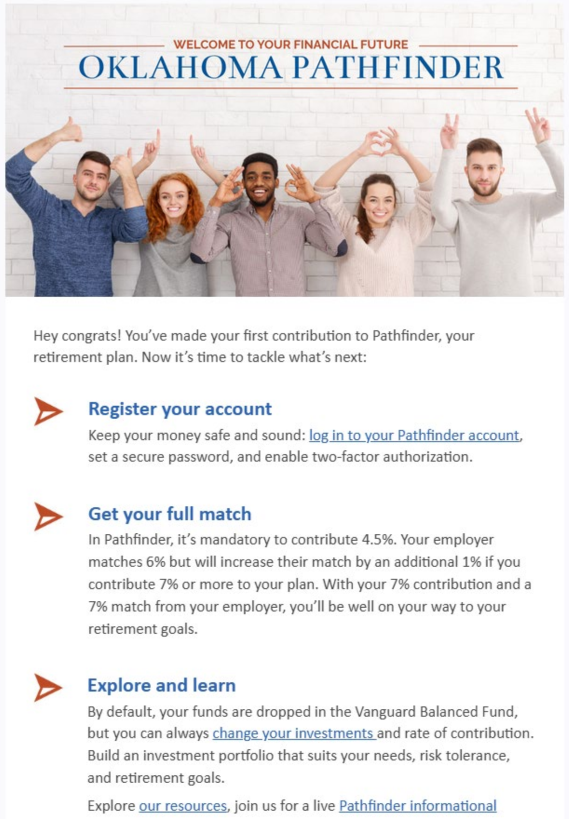
## This is the start of something great

Welcome to Empower, where we build the experience around you to make it easier to save for the future you imagine.

We'll send you periodic communications to help you get the most out of your experience. The next step is to log in to your account and complete your profile. Don't worry, it only takes a few minutes.

**Name your beneficiary or beneficiaries**

This will ensure that your savings go to the people you want should anything happen to you. **Get started →**


WELCOME TO YOUR FINANCIAL FUTURE

OKLAHOMA PATHFINDER

Hey congrats! You've made your first contribution to Pathfinder, your retirement plan. Now it's time to tackle what's next:

**Register your account**

Keep your money safe and sound: log in to your Pathfinder account, set a secure password, and enable two-factor authorization.

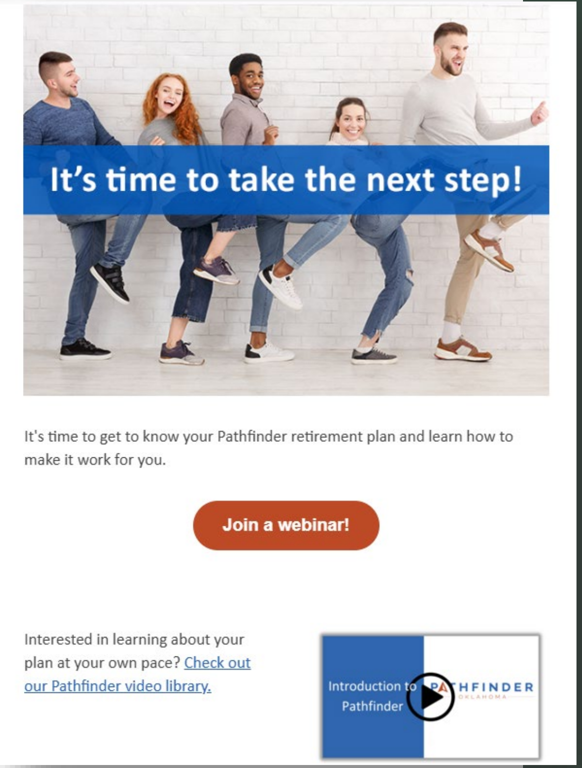
**Get your full match**

In Pathfinder, it's mandatory to contribute 4.5%. Your employer matches 6% but will increase their match by an additional 1% if you contribute 7% or more to your plan. With your 7% contribution and a 7% match from your employer, you'll be well on your way to your retirement goals.

**Explore and learn**

By default, your funds are dropped in the Vanguard Balanced Fund, but you can always change your investments and rate of contribution. Build an investment portfolio that suits your needs, risk tolerance, and retirement goals.

Explore our resources, join us for a live Pathfinder informational


It's time to take the next step!

It's time to get to know your Pathfinder retirement plan and learn how to make it work for you.

Join a webinar!

Interested in learning about your plan at your own pace? Check out our Pathfinder video library.

Introduction to Pathfinder

PATHFINDER

# SoonerSave Enrollment Process

- **Who can join SoonerSave?**
  - Almost any State employee, not participating in Pathfinder
  - Must be an active member of a public retirement system for the State of Oklahoma. (OPERS, OLERS, OTRS, etc.)
  - Does not include public schools or higher education, except employees of State Regents of Higher Education and CareerTech Administrative Office.

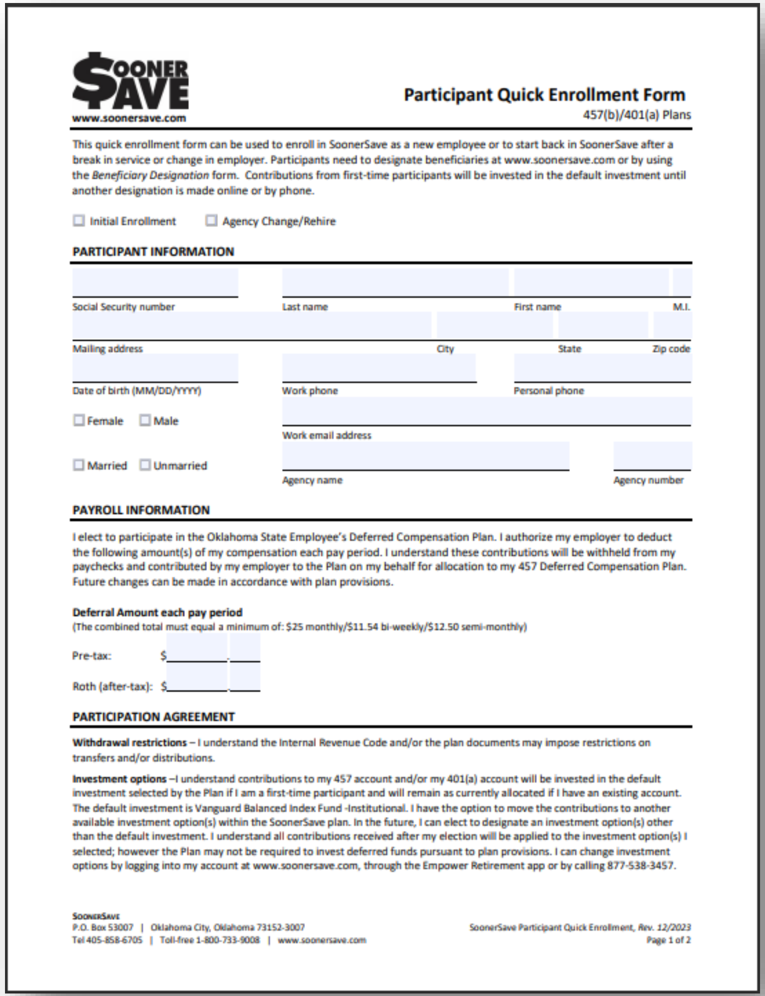
**An eligible employee can enroll in SoonerSave at ANYTIME, not only after probation or during open enrollment.**

# SoonerSave Enrollment

## Complete Participant Enrollment Form

- Provided by coordinator
- Available from the website soonersave.com or opers.ok.gov/soonersave
- Call SoonerSave Administrative Office

  (405) 858-6737 or (800) 733-9008
- Completed enrollment form must be returned to the agency coordinator to verify eligibility.



www.soonersave.com

**Participant Quick Enrollment Form**
457(b)/401(a) Plans

This quick enrollment form can be used to enroll in SoonerSave as a new employee or to start back in SoonerSave after a break in service or change in employer. Participants need to designate beneficiaries at www.soonersave.com or by using the *Beneficiary Designation* form. Contributions from first-time participants will be invested in the default investment until another designation is made online or by phone.

☐ Initial Enrollment ☐ Agency Change/Rehire

**PARTICIPANT INFORMATION**

Social Security number | Last name | First name | M.I.

Mailing address | City | State | Zip code

Date of birth (MM/DD/YYYY) | Work phone | Personal phone

☐ Female ☐ Male

Work email address

☐ Married ☐ Unmarried

Agency name | Agency number

**PAYROLL INFORMATION**

I elect to participate in the Oklahoma State Employee's Deferred Compensation Plan. I authorize my employer to deduct the following amount(s) of my compensation each pay period. I understand these contributions will be withheld from my paychecks and contributed by my employer to the Plan on my behalf for allocation to my 457 Deferred Compensation Plan. Future changes can be made in accordance with plan provisions.

**Deferral Amount each pay period**
(The combined total must equal a minimum of: $25 monthly/$11.54 bi-weekly/$12.50 semi-monthly)

Pre-tax: $_____.___

Roth (after-tax): $_____.___

**PARTICIPATION AGREEMENT**

**Withdrawal restrictions** – I understand the Internal Revenue Code and/or the plan documents may impose restrictions on transfers and/or distributions.

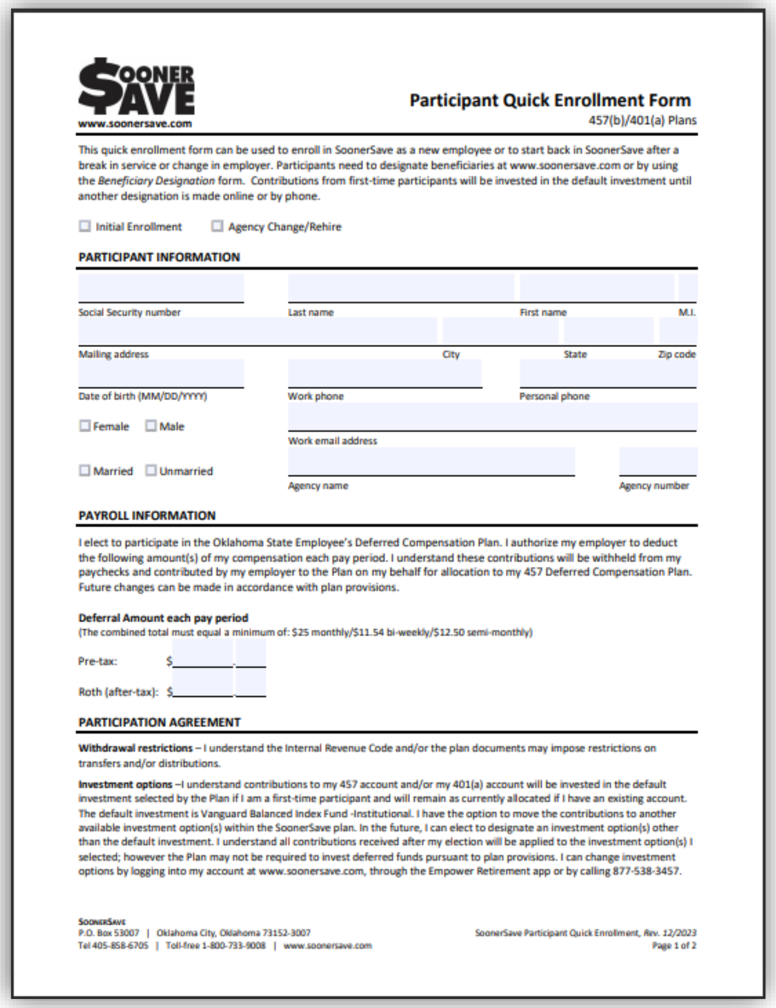
**Investment options** –I understand contributions to my 457 account and/or my 401(a) account will be invested in the default investment selected by the Plan if I am a first-time participant and will remain as currently allocated if I have an existing account. The default investment is Vanguard Balanced Index Fund -Institutional. I have the option to move the contributions to another available investment option(s) within the SoonerSave plan. In the future, I can elect to designate an investment option(s) other than the default investment. I understand all contributions received after my election will be applied to the investment option(s) I selected; however the Plan may not be required to invest deferred funds pursuant to plan provisions. I can change investment options by logging into my account at www.soonersave.com, through the Empower Retirement app or by calling 877-538-3457.

SoonerSave
P.O. Box 53007 | Oklahoma City, Oklahoma 73152-3007
Tel 405-858-6705 | Toll-free 1-800-733-9008 | www.soonersave.com

SoonerSave Participant Quick Enrollment, *Rev. 12/2023*
Page 1 of 2

# SoonerSave Enrollment Form

- All information needs to be legible.
- Important items that are commonly missed:
  - Agency name and number
  - Deferral amounts
  - Complete address
  - Include beneficiary designations (separate form)
- Coordinator will provide the employee job title/position, sign with date and send to the SoonerSave Administrative Offices.
- Default invest is Vanguard Balance Fund. Participants can change at soonersave.com



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SoonerSave Participant Quick Enrollment, *Rev. 12/2023*
Page 1 of 2

# Agency Payroll Authorization Form

- Sent whenever an employee enrolls or changes their deferral amount.
- This document authorizes the agency to withhold the amount per pay period and the month effective that the deduction should begin from the employee salary.
- Secure email to main coordinator only
- Main coordinator should download to their internal system for future access, to be shared internally, or provided to Shared Services for payroll updates to Workday

AGENCY PAYROLL AUTHORIZATION FOR

SOONER SAVE

JOE R SMITH
1234 GROOVY RD

CATOOSA , OK 74015

SSN: XXX-XX-XXXX
CORE ID: XXXXXX
Agency: XXXX

02/13/2025

The above referenced participant's deferral amount should be:

| | |
|---|---|
| Pretax Amount: | $75.00 |
| Roth Amount: | $0.00 |
| Effective: | 03/2025 |

The above referenced participant has requested a change to their voluntary SoonerSave account. The participant will receive confirmation of their change request directly from Empower.

Please make the changes to Workday or your agency's payroll file for the participant's election as indicated.

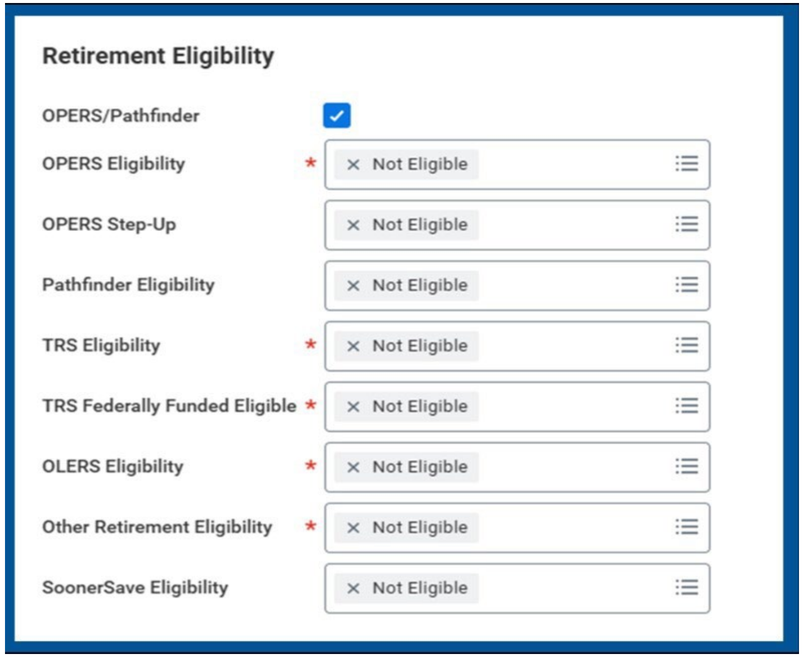
This Payroll Authorization is intended for the above listed agency only and should not be used to update the deferral for another agency not listed on the authorization. If the above participant is no longer with the listed agency please contact the SoonerSave Administration office.

Approved By: BG

SoonerSave
Oklahoma State Employees Deferred Compensation Plan

# SoonerSave Agency Transfers

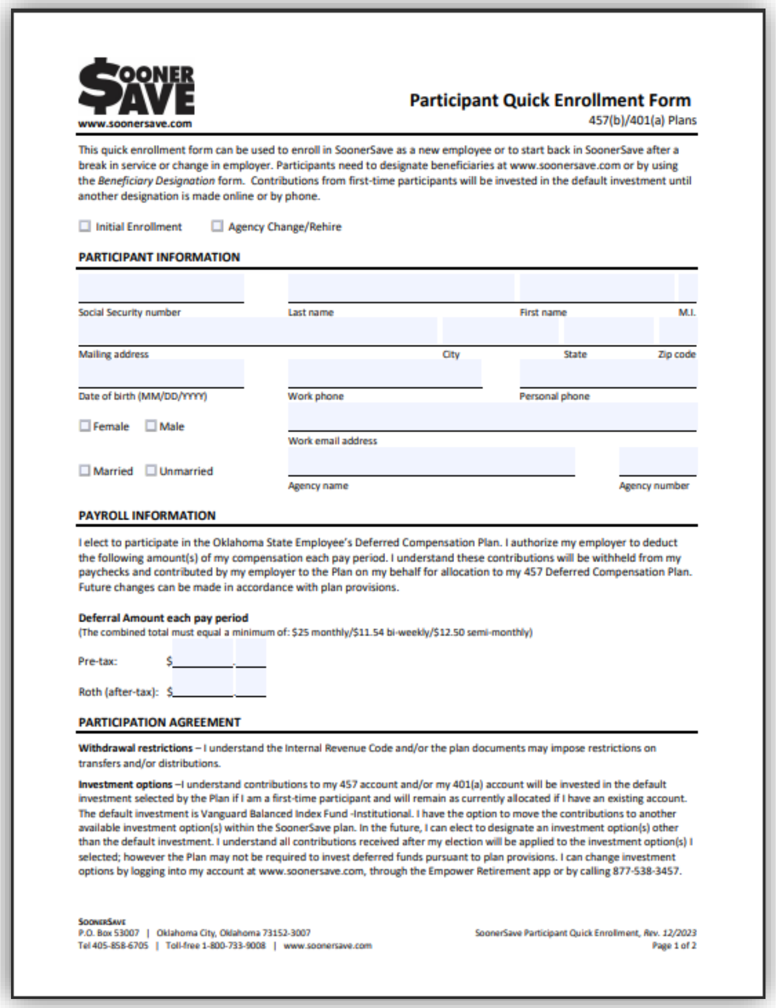
- Receiving agency must set the SoonerSave election to $0.00 until the Payroll Authorization is received from SoonerSave Administration
- Leave SoonerSave set to “Not Eligible” in WorkDay



# SoonerSave Agency Transfers

- The employee completes must complete an enrollment form with ‘Agency Change” checked.
  - Updates participant’s personal data and contact information
  - Updates agency information on file with SoonerSave and Empower
  - Provides the Payroll Authorization to the most current agency

- Employee may experience a gap in contribution dates due to the manual processing.



SOONER SAVE
www.soonersave.com

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SoonerSave Participant Quick Enrollment, *Rev. 12/2023*
Page 1 of 2

# Beneficiary Designation at Enrollment

## Pathfinder

**Agencies with Workday thru OMES**: Digital form in Workday

**Non-CORE agencies**: Comple paper form in Enrollment packet


## SoonerSave

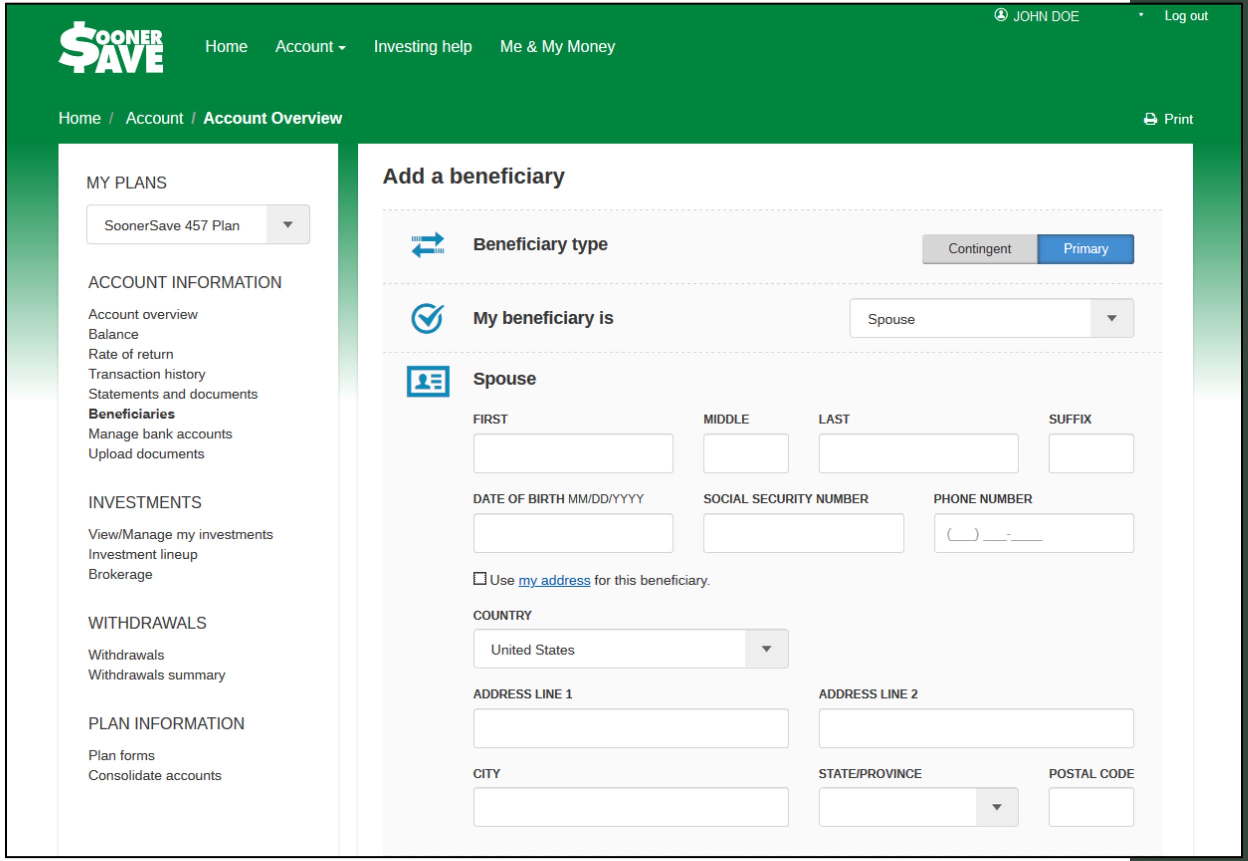
Complete paper form

- All paper forms should be sent to the Pathfinder/SoonerSave Administration.
- Separate beneficiary forms for the Pathfinder 401(a) and 457(b) Plans

# Beneficiary Designation Online

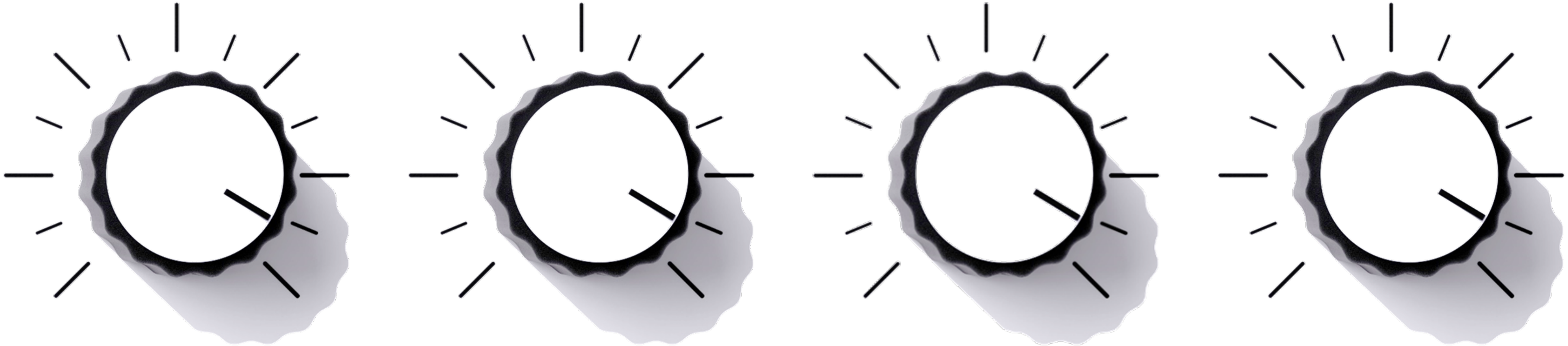
Once account is established, updates can be made

- Online
  - soonersave.com
  - okpathfinder.com
  - Click 'View/edit beneficiary information' at the right
- Empower App



# Contributions

# Defined Contribution Plan



Time    Contributions    Investment Options    Distributions

# SoonerSave Contributions

- 100% Voluntary plan.
- Contributions are a dollar amount

| Employee Contribution | Employer Contribution (Incentive) |
|---|---|
| **457(b)** | **401(a)** |
| $25+ | $25 |

Employee contributions can be assigned pre-tax or Roth

# Pathfinder Contributions

- Mandatory and voluntary contributions
- Percentage of gross pay

| Employee Contribution | | Employer Contribution (Match) |
|---|---|---|
| Mandatory | Voluntary | |
| **401(a)** | **457(b)** | **401(a)** |
| 4.5% | <2.5% | 6.0% |
| 4.5% | 2.5% + | 7.0% |

Voluntary contributions in the 457 Plan can be made pre-tax or Roth.

# Pathfinder Vesting Schedule

**Employee Contributions**

- 100% vested at all times.
- Coming soon: Pathfinder vesting calculator

**Employer Matching Contributions**

| Vesting Period | Vesting Percentage |
|---|---|
| 1 Year | 20% |
| 2 Years | 40% |
| 3 Years | 60% |
| 4 Years | 80% |
| 5 Years | 100% |

# Contribution Changes

- Participants update contribution amounts online:
  - okpathfinder.com
  - soonersave.com

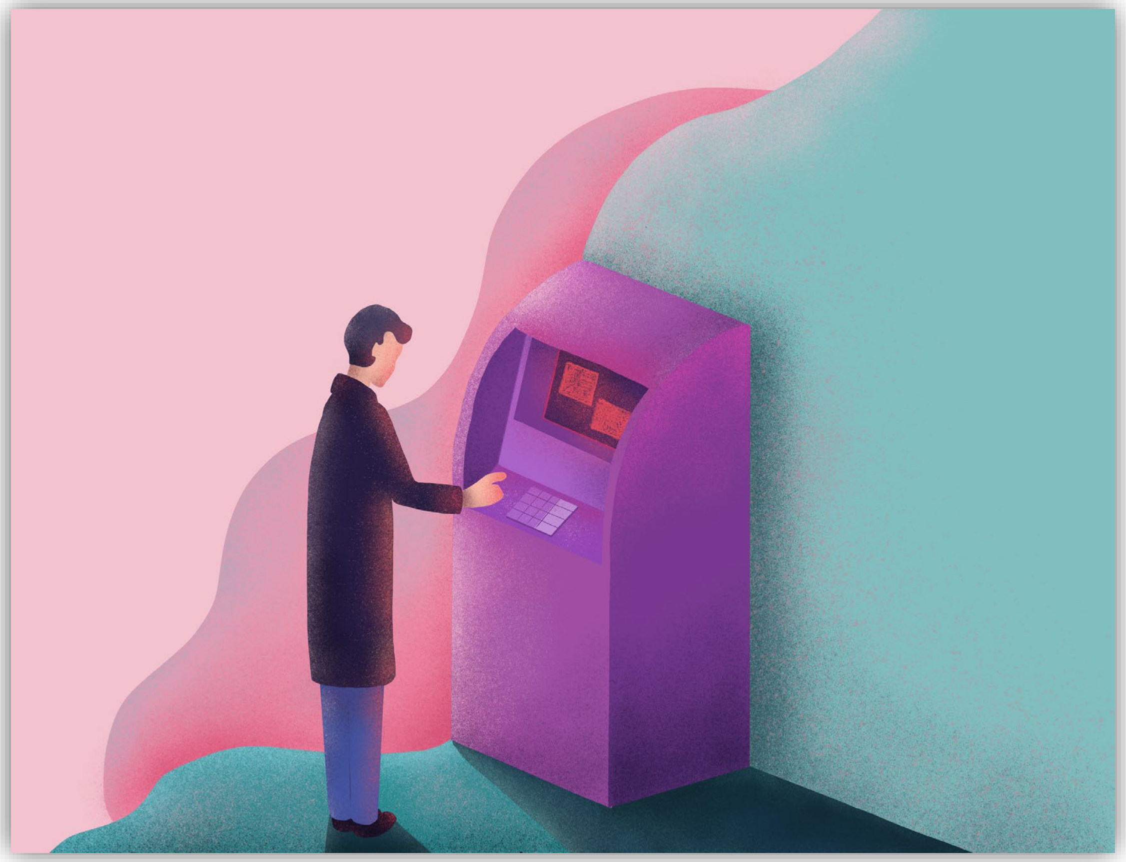
- Instructions on how to change
  - Video on OPERS website (opers.ok.com/pathfinder)
  - Account Access Flyer

# Comparison of Pre-Tax and Roth 457

| | Contribution | Withdrawal |
| --- | --- | --- |
| **Pre-Tax** | • Reduces taxable income now<br>• Easier to save more | • Pay taxes on withdrawal (Contributions and earning) |
| **Roth** | • Pay taxes now on contribution<br>• Take home less pay | • Withdraw earnings tax-free*<br>• Spend more of your savings |


# What is a qualified Roth distribution?

- 5-year waiting period.
- After you have reached age 59½, died, or been disabled.



# 457 Contribution Limits for 2025

- IRS sets limits annually
- Age 50+ and Super Catch-ups are automatic
- 457 Plan Catch-up
  - Last three years before retirement
  - Must have previously under contributed
  - Must be approved to participate

| | |
|---|---|
| Regular | $23,500 |
| Age 50+ Catch-up | $31,000 |
| Super Catch-up (Ages 60-63) | $34,750 |
| 457 Special Three Year Catch-up | $47,000 |

* Limits only apply to voluntary contributions to the 457 plan only. Maximum contribution to Pathfinder cannot exceed 87.8% of gross salary.

# Age 50+ vs Super Catch-Up

## Turn 59
- $31,000

## Turn 60
- $34,750

## Turn 61
- $34,750

## Turn 62
- $34,750

## Turn 63
- $34,750

## Turn 64
- $31,000

This illustration assumes annual limits remain the same every year.

# NEW Special Three-Year Catch-Up Form

- Coming soon!
- Participants who wish to contribute the additional amount to their plan will complete the application form.
- The DC plan administration will reply with contribution eligibility information
- After reviewing the information, the participant would need to elect their contributions, acknowledge and sign.
-

312 DRAFT

SoonerSave
soonersave.com

**Special Three-Year Catch-Up Amount Selection**
**457(b) Plan**

DRAFT

Your application for the Special Three-year Catch-up contribution has been approved by SoonerSave Administration. Review the amounts and timeframes you are eligible to make towards the Special Three-year Catch-up.

**PART 1 – APPROVED CATCH-UP AMOUNTS AND TIMEFRAMES**

Start date: ____________ End date: ____________

Total amount available for Special Three-Year Catch-Up contributions: $__________

This amount represents the total missed contributions you were eligible to make before starting the Special Three-Year Catch-up. Missed contributions are the difference between the IRS annual limit and your actual contributions. See the accompanying document for your history of missed contributions.

Projected catch-up amounts:

Year one: $__________ Year two: $__________* Yea[illegible]: $__________*

The per pay period contribution amount for year one: $__________

*This amount considers applicable contributions made to the plan in th[illegible]rent [illegible]ear. The con[illegible]ution amount for year two and three may be different.

**PART 2 – PARTICIPANT ELECTION**

Choose one of the following:

☐ I would like to contribute the per pay pe[illegible] one am[illegible]ount l[illegible]sted above.

☐ I would like to contribute a different am[illegible] do[illegible]ar amount per pay-period): $________

**Contribution Type:**

☐ All Pre-tax ☐ All Ro[illegible] ☐ [illegible]h (indicate percentage of salary for each) Pre-tax: $____ Roth:$_____

**PART 3 – ACKNOWLEDGEM[illegible] A[illegible] SIGNATURES**

- I authorize SoonerSave Administration to change my deferral amount and my employer to deduct the above amount(s) of my compensation each pay period. I understand these contributions will be withheld from my paychecks and contributed by my employer to the Plan on my behalf for allocation to my 457(b) Deferred Compensation Plan. Future changes can be made in accordance with plan provisions.
- I understand adjustments may be required during the Catch-Up timeframe to maintain compliance with the IRS limit and allowable catch-up amount.
- I understand at the end of my catch-up period my contribution amount will be adjusted.
- I understand SoonerSave Administration will notify me prior to adjusting my contribution amount for the following year.
- I understand that if I need help calculating whether my contributions will stay below the limit, I should contact the SoonerSave administrative office (OPERS) at **(405) 858-6705**.

Participant signature ____________ Date ____________

Participant name ____________ Social Security number ____________

SoonerSave Administration Signature ____________ Date ____________

SoonerSave
P.O. Box 53007 | Oklahoma City, Oklahoma 73152-3007
Tel 405-858-6705 | soonersave.com

Rev. 08/2025

# NEW High Earner Catch-up Contributions

- High earner: currently $145,000+
- Catch-up contributions must be Roth

| | |
|---|---|
| Regular | $23,500 |
| Age 50+ Catch-up | $31,000 |

- Example: Age 55 and contributing full 2025 Age 50+ limit

**$23,500**
- **Pre-tax**

**+**

**$6,500**
- **Roth**

**=**

**$31,000**
- **Total**

# High Earner Notifications

- OMES will provide a list to OPERS of impacted employees in January.
- We will notify high earners in January/February, based on previous year salary.

# Missed Pathfinder Contributions

- Objective: Restore the plan and participant to the position they would have been in had the error not occurred.
- Make up contributions include:
  - Employee Mandatory
  - Employer Match (6% or 7%)
  - OPERS Excess (10.5% or 9.5%)
  - Estimated earnings
- Payable to OPERS outside of payroll process
- Contact Pathfinder Administration for assistance

# Break

**We’ll take a short break and be back soon.**

# In-Service Updates

# Personal Information Changes

| | While Employed | Left Employment |
|---|---|---|
| Pathfinder<br>844-465-7284 | Updated through Employer<br>• Name<br>• Address<br>okpathfinder.com<br>• Personal email and phone number | okpathfinder.com<br>(after 45 days with term date on file)<br>• Address<br>• Personal email and phone number<br>• Name change using the Pathfinder Personal Information Change form |
| SoonerSave<br>877-538-3457 | soonersave.com / Call Empower<br>• Address<br>• Personal email and phone<br>SoonerSave Personal Information Change Form<br>• Name<br>• Work email and phone | |

Administrative Office (OPERS): 405-858-6737 or 800-733-9008

# Hardship Withdrawals

**457 Plan Dollars Only**

- Reviewed on a case by case basis
- Requests due Friday by 3:00
- Reviewed the following week
- Taxable event, not a loan

Two or more withdrawals will require the participant to stop contributions for 6 months.  OPERS will notify the participant in writing when and if this is required.

**How to start:**

**SoonerSave**: Call SoonerSave Administration Office

**Pathfinder**: Call Empower

# Consolidating Retirement Accounts

- Roll in retirement account(s) from a previous employer(s)
- One account to manage
- Call 888-737-4480

PATHFINDER OKLAHOMA

EMPOWER

## Simplify your saving strategy

**We can help consolidate your retirement savings accounts**

Merging your retirement accounts into a single qualified retirement plan may save you time and help you achieve the future you want.

**Advantages of consolidation**

Instead of dealing with multiple statements, websites and service centers, simplify with:

- A complete view of your retirement readiness with access to our online calculators and resources.
- Peace of mind with fewer accounts to manage.
- Spending less time on paperwork.

**One view**

Our retirement income projection tool may give you a more accurate picture of your financial future by allowing you to quickly view your projected monthly income in retirement and see if you're on track to reach the future you want.

You have options. You could keep your money in your previous employer's plan, move your money to your Pathfinder plan or withdraw it. Keep in mind you may be subject to stiff IRS tax and early withdrawal penalties if the money is paid to you.

Consider all your options and the features and fees before moving money between accounts. As with any financial decision, you are encouraged to discuss moving money between accounts, including rollovers, with a financial advisor and to consider costs, risks, investment options and limitations prior to investing.

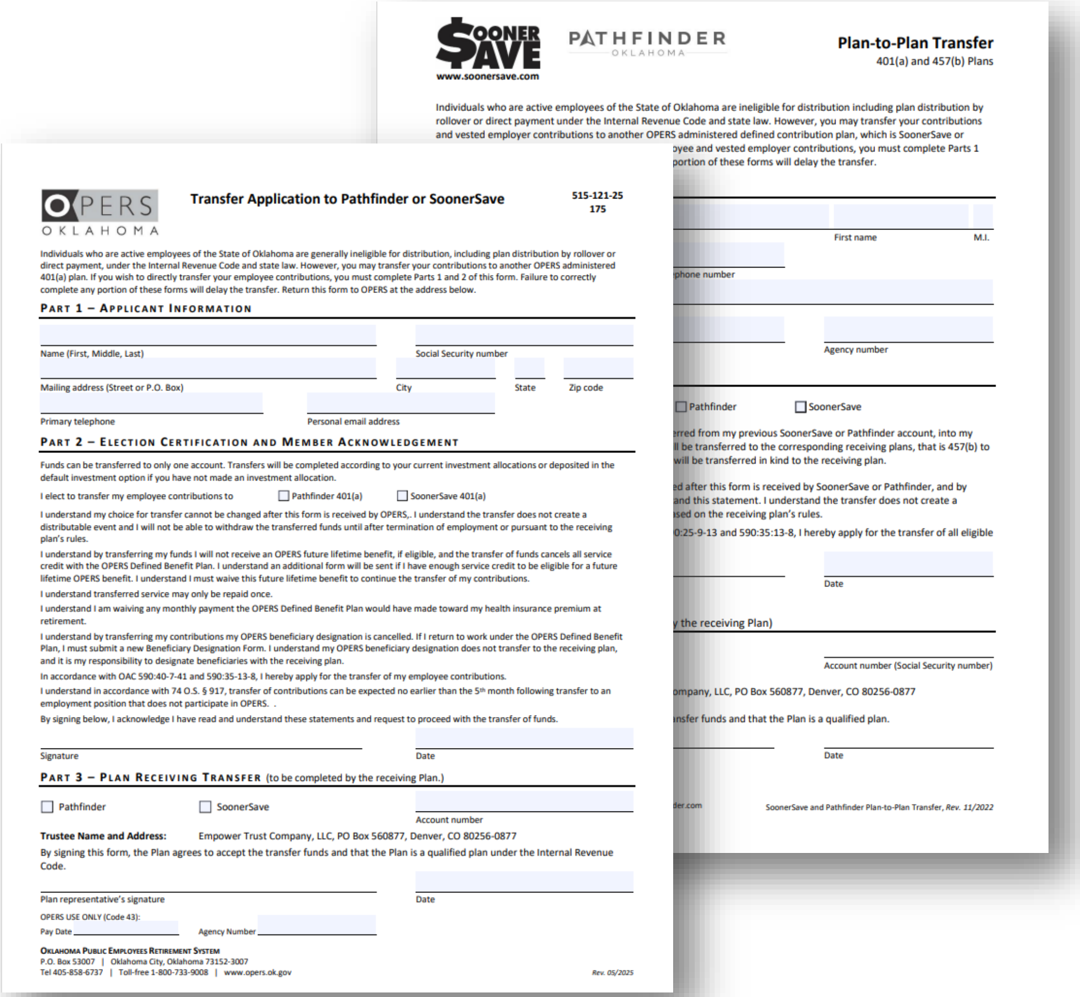
**Get started today!** Call **888-737-4480** to speak to an experienced roll-in consultant to review your options



Incoming Rollover Flyer

# Plan-to-Plan Transfer

- Used when an employee changes to a position or job that participants in a different retirement plan, i.e. OPERS > Pathfinder or Pathfinder > OPERS.
- Contact OPERS/Pathfinder Administration for form



www.soonersave.com

PATHFINDER OKLAHOMA

**Plan-to-Plan Transfer**

401(a) and 457(b) Plans

Individuals who are active employees of the State of Oklahoma are ineligible for distribution including plan distribution by rollover or direct payment under the Internal Revenue Code and state law. However, you may transfer your contributions and vested employer contributions to another OPERS administered defined contribution plan, which is SoonerSave or

SoonerSave and Pathfinder Plan-to-Plan Transfer, *Rev. 11/2022*

OPERS OKLAHOMA

**Transfer Application to Pathfinder or SoonerSave**

515-121-25
175

Individuals who are active employees of the State of Oklahoma are generally ineligible for distribution, including plan distribution by rollover or direct payment, under the Internal Revenue Code and state law. However, you may transfer your contributions to another OPERS administered 401(a) plan. If you wish to directly transfer your employee contributions, you must complete Parts 1 and 2 of this form. Failure to correctly complete any portion of these forms will delay the transfer. Return this form to OPERS at the address below.

**Part 1 – Applicant Information**

Name (First, Middle, Last) | Social Security number

Mailing address (Street or P.O. Box) | City | State | Zip code

Primary telephone | Personal email address

**Part 2 – Election Certification and Member Acknowledgement**

Funds can be transferred to only one account. Transfers will be completed according to your current investment allocations or deposited in the default investment option if you have not made an investment allocation.

I elect to transfer my employee contributions to ☐ Pathfinder 401(a) ☐ SoonerSave 401(a)

I understand my choice for transfer cannot be changed after this form is received by OPERS,. I understand the transfer does not create a distributable event and I will not be able to withdraw the transferred funds until after termination of employment or pursuant to the receiving plan's rules.

I understand by transferring my funds I will not receive an OPERS future lifetime benefit, if eligible, and the transfer of funds cancels all service credit with the OPERS Defined Benefit Plan. I understand an additional form will be sent if I have enough service credit to be eligible for a future lifetime OPERS benefit. I understand I must waive this future lifetime benefit to continue the transfer of my contributions.

I understand transferred service may only be repaid once.

I understand I am waiving any monthly payment the OPERS Defined Benefit Plan would have made toward my health insurance premium at retirement.

I understand by transferring my contributions my OPERS beneficiary designation is cancelled. If I return to work under the OPERS Defined Benefit Plan, I must submit a new Beneficiary Designation Form. I understand my OPERS beneficiary designation does not transfer to the receiving plan, and it is my responsibility to designate beneficiaries with the receiving plan.

In accordance with OAC 590:40-7-41 and 590:35-13-8, I hereby apply for the transfer of my employee contributions.

I understand in accordance with 74 O.S. § 917, transfer of contributions can be expected no earlier than the 5th month following transfer to an employment position that does not participate in OPERS. .

By signing below, I acknowledge I have read and understand these statements and request to proceed with the transfer of funds.

Signature | Date

**Part 3 – Plan Receiving Transfer** (to be completed by the receiving Plan.)

☐ Pathfinder ☐ SoonerSave | Account number

**Trustee Name and Address:** Empower Trust Company, LLC, PO Box 560877, Denver, CO 80256-0877

By signing this form, the Plan agrees to accept the transfer funds and that the Plan is a qualified plan under the Internal Revenue Code.

Plan representative's signature | Date

OPERS USE ONLY (Code 43):

Pay Date | Agency Number

Oklahoma Public Employees Retirement System
P.O. Box 53007 | Oklahoma City, Oklahoma 73152-3007
Tel 405-858-6737 | Toll-free 1-800-733-9008 | www.opers.ok.gov

*Rev. 05/2025*

# Understanding In-Plan Roth Rollovers/Transfers

Insights into converting retirement plan funds to Roth dollars

# How the Conversion Is Treated

- Treated as a distribution for tax purposes.
- Followed by a rollover into your Roth account.
- Money never leaves the plan, but it's processed like it does.

# Impact on Required Minimum Distributions (RMDs)

- Does not satisfy your RMD for the year.
- If you must take an RMD this year, it will be calculated and paid before your conversion is processed.
- Generally applies if you've reached the applicable age or retired.

# Tax Implications

- Roth conversion can result in significant taxable income.
- Considered a withdrawal for tax purposes—even though funds stay in the Plan.
- No income tax will be withheld by the service provider—**plan ahead**.

# Investment Considerations

- Conversion is processed as:
  1. Withdrawal (sale) of current investments
  2. Deposit (repurchase) into Roth account
- Occurs on separate trading days.
- Possible impact: different number of shares/units due to market fluctuations during the time out of market.

# Acknowledgement

By proceeding with an in-plan Roth rollover, you:

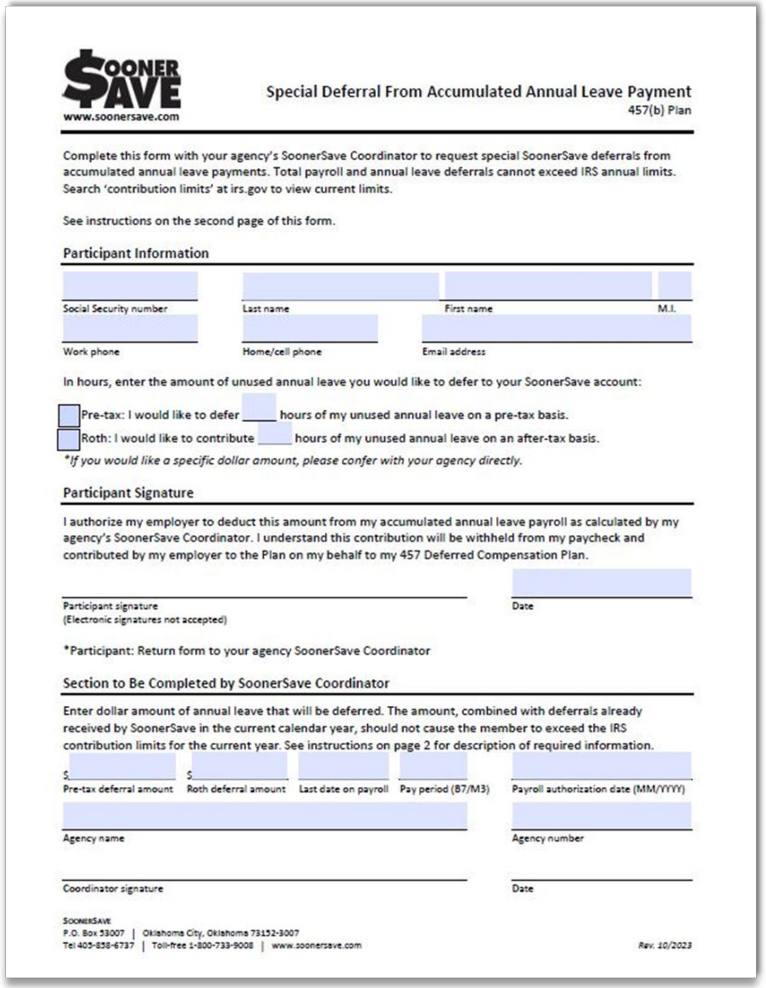
- Acknowledge this is a two-step transaction (withdrawal and deposit).
- Accept the risk of being out of the market for one or more trading days.
- Understand this may cause a difference in share/unit amounts upon repurchase.

- Educational materials coming soon.

# Leaving employment

# Contribution from Annual Leave

- Participants may contribute any amount of annual leave *they would otherwise* receive up to annual IRS maximum upon leaving State service
- The form must be completed by the employee and agency then be received in the SoonerSave Administrative office the month prior to receiving payment
- SoonerSave only



SoonerSave
www.soonersave.com

**Special Deferral From Accumulated Annual Leave Payment**
457(b) Plan

Complete this form with your agency's SoonerSave Coordinator to request special SoonerSave deferrals from accumulated annual leave payments. Total payroll and annual leave deferrals cannot exceed IRS annual limits. Search 'contribution limits' at irs.gov to view current limits.

See instructions on the second page of this form.

**Participant Information**

Social Security number | Last name | First name | M.I.

Work phone | Home/cell phone | Email address

In hours, enter the amount of unused annual leave you would like to defer to your SoonerSave account:

☐ Pre-tax: I would like to defer ____ hours of my unused annual leave on a pre-tax basis.
☐ Roth: I would like to contribute ____ hours of my unused annual leave on an after-tax basis.
**If you would like a specific dollar amount, please confer with your agency directly.*

**Participant Signature**

I authorize my employer to deduct this amount from my accumulated annual leave payroll as calculated by my agency's SoonerSave Coordinator. I understand this contribution will be withheld from my paycheck and contributed by my employer to the Plan on my behalf to my 457 Deferred Compensation Plan.

Participant signature
(Electronic signatures not accepted) | Date

*Participant: Return form to your agency SoonerSave Coordinator

**Section to Be Completed by SoonerSave Coordinator**

Enter dollar amount of annual leave that will be deferred. The amount, combined with deferrals already received by SoonerSave in the current calendar year, should not cause the member to exceed the IRS contribution limits for the current year. See instructions on page 2 for description of required information.

$ Pre-tax deferral amount | $ Roth deferral amount | Last date on payroll | Pay period (B7/M3) | Payroll authorization date (MM/YYYY)

Agency name | Agency number

Coordinator signature | Date

SoonerSave
P.O. Box 53007 | Oklahoma City, Oklahoma 73152-3007
Tel 405-858-6737 | Toll-free 1-800-733-9008 | www.soonersave.com

*Rev. 10/2023*

# SoonerSave Annual Leave Deferral

- Convert the hours to a dollar amount for pre-tax, Roth or both according to the employees'  election in the Participant Information section of the form.
- Verify the annual leave amount will not cause employee to exceed IRS limit.
- Complete the SoonerSave Coordinator section of the form
  - Dollar amount
  - Last date on payroll (worked)
  - Pay period the Final Annual Leave to be paid to SoonerSave
  - Payroll Authorization date (MM/YYYY) - *BW payroll should be based on begin/end dates for hours worked and not the date the agency pays their employee
  - Provide a legible signature and date – SoonerSave Administration must verify authorized signer
- Return to SoonerSave Administration before the end of month prior to the payroll authorization date and no earlier than sixty days prior to employee's last date on payroll.

# Example Annual Leave Form Dates

**Section to Be Completed by SoonerSave Coordinator**

Enter dollar amount of annual leave that will be deferred. The amount, combined with deferrals already received by SoonerSave in the current calendar year, should not cause the member to exceed the IRS contribution limits for the current year. See instructions on page 2 for description of required information.

| Pre-tax deferral amount | Roth deferral amount | Last date on payroll | Pay period (B7/M3) | Payroll authorization date (MM/YYYY) |
|---|---|---|---|---|
| $ 10,500.00 | $ 1,500.00 | 09/30/2025 | B07 | 09/2025 |

| Agency name | Agency number |
|---|---|
| OPERS | 0515 |

| Coordinator signature | Date |
|---|---|
| | 8/18/2025 |

| Pay Period | Pay Period Begin/End Dates | Payroll Authorization Date | Form Deadline |
|---|---|---|---|
| B07 | September 21 – October 4, 2025 | September/October 2025 | 8/28/2025<br>9/30/2025 |
| M03 | September 1 – September 30, 2025 | September 2025 | 8/28/2025 |

# Annual Leave Form Resources

- Annual Leave Deferral Dates for Bi-weekly Payroll
- How-to Video


opers.ok.gov/coordinator-training

# Leaving Employment Resources

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

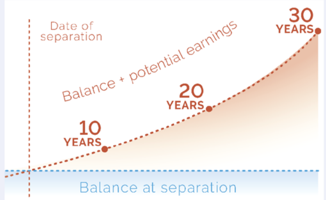
If the idea of having multiple retirement plans seems too much, talk to the administrator for your new employer's retirement plan. You may have the option to consolidate your accounts and to keep your savings working for you. You may avoid taxes and penalties by rolling your retirement savings into a 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 benefits[1] – 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.

## Distribution Guide

This guide provides essential information on how to withdraw from your SoonerSave Deferred Compensation Plan (457) and Deferred Savings Incentive Plan (401(a)), including eligibility, distribution options and tax considerations.

**Important contact information**

Website: www.soonersave.com
Voice Response System: (877) 538-3457
SoonerSave Plan Administrative Office: (405) 858-6737, (800) 733-9008

### Getting Started

#### When can I withdraw from my accounts?

- Separate from employment with the state
- Reach age 70½
- In the event of your death (benefits are paid to your beneficiary)

#### What is the waiting period?

- You must wait 30 days after separating service with the state before you can take a withdrawal. You may withdraw funds starting on the 31st day or anytime later.

#### 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?

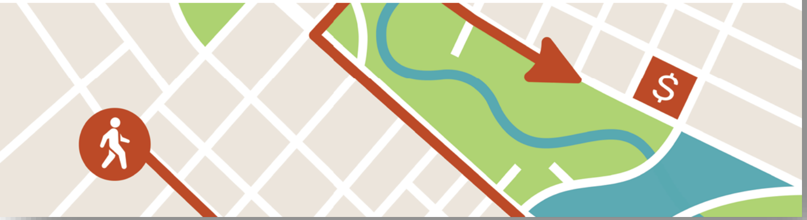
- It is possible that Empower does not have your termination date on file. Contact the SoonerSave administration office at **(405) 858-6737**, and we will verify that your termination date has been relayed to Empower.

#### 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 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 a large 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 SoonerSave.

*Continued on back page*



# Distributions

- Eligibility
  - No longer working for the State (retirement, termination, death)
  - Age 70 ½ and still working for a participating agency **SoonerSave only*
  - Distribution of funds rolled in to the plans from previous retirement plans (active participants)
- Availability after termination
  - SoonerSave – 30 days
  - Pathfinder – 45 days
  - Funds Pending verification of term date
- Options:
  - Keep money in Empower.
  - Full or Partial Distribution
  - Periodic Payment (monthly, quarterly, etc.)
  - Rollover

# Distribution Process

- Where to find distribution forms? – Throw out your old forms!
  - SoonerSave website / Pathfinder website
  - Call Empower

- SoonerSave Administration will contact you if a termination date is not available.
- Pathfinder vesting will be calculated at time of distribution request

# Required Minimum Distributions

- IRS Rule based on age
- Participant must begin withdrawing money from their accounts **if no longer employed**.
- 25% tax penalty on the amount not taken on time
- Applies to
  - 401(a)
  - Pre-tax 457

| Birth Date | RMD Age |
|---|---|
| Before July 1, 1949 | 70 ½ |
| Before January 1, 1951 | 72 |
| Before January 1, 1960 | 73 |
| January 1, 1960 or later | 75 |

# Death of a Participant

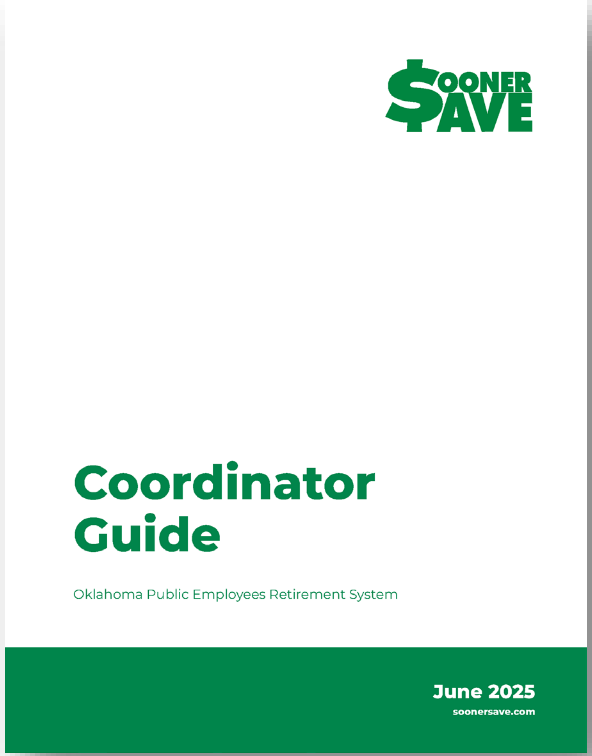
- Gather all information possible
  - Name, current address, Social Security number, names/addresses of spouse, children, etc.
  - Name, relationship, and contact information of person reporting death

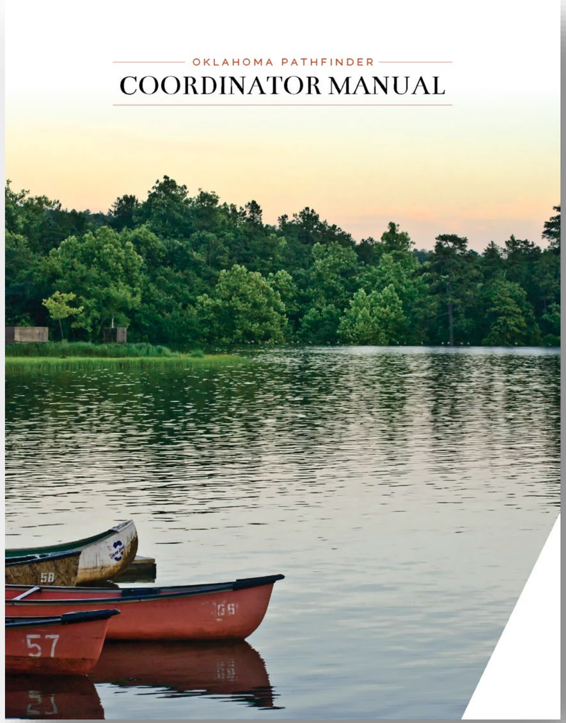
- Empower Death Claims: 866-442-3888

# Resources

PATHFINDER OKLAHOMA

SOONER SAVE




# Updated Coordinator Manuals

opers.ok.gov/coordinator-training

# Coordinator Changes

OPERS OKLAHOMA

**Employer and Retirement Coordinator Updates**

515-202-23
A

Complete this form to update and verify employer and OPERS retirement coordinator information and request access to the OPERS employer portal (https://connect.opers.state.ok.us). The main retirement coordinator may submit this form; however, if the main retirement coordinator changes, this form must be signed by their supervisor.

**Part 1 – Employer Information**

Employer name | Employer number

Mailing address (Street or P.O. Box, City, State, Zip+4)

Phone number | Fax number

**Part 2 – Retirement Coordinator Change Information**

Only one main coordinator can be named for each employer. If selecting a new main coordinator, the current main coordinator will be changed to an alternate. You must submit another form to remove them.

OPERS/Pathfinder coordinator: ☐ Main coordinator ☐ Alternate coordinator ☐ Remove

SoonerSave coordinator (if applicable): ☐ Main coordinator ☐ Alternate coordinator ☐ Remove

Retirement coordinator's name

Email address | Phone number

**Part 3 – OPERS Employer Portal Access**

Use the check boxes to indicate the level of access to the employer portal requested for the retirement coordinator named above.

☐ No portal access **OR** ☐ Enrollments ☐ Retirement certifications ☐ Payroll reporting ☐ Address changes

**Part 4 – Employer Approval**

I certify the above information is true and correct to the best of my knowledge. I certify I am authorized to make the changes above.

Name | Title

Email | Phone

Signature | Date

Oklahoma Public Employees Retirement System
P.O. Box 53007 | Oklahoma City, Oklahoma 73152-3007
Toll-free 1-800-733-9008 | Fax 405-848-5946 | www.opers.ok.gov

*Rev. 03/2023*

SOONER SAVE
www.soonersave.com

**SoonerSave Coordinator Change Form**
Deferred Compensation 457(b) and Savings Incentive 401(a) Plans

Use this form to update and verify employer and/or SoonerSave coordinator information. The main SoonerSave coordinator of record may submit this form; however, if the main SoonerSave coordinator changes, this form must be signed by their supervisor. Please contact SoonerSave at (405) 858-6737 with any questions.

**EMPLOYER INFORMATION**

Employer name | Employer number

Mailing address | City | State | Zip code

Phone number | Fax number

**MAIN SOONERSAVE COORDINATOR**

SoonerSave coordinator's name ☐ No Change ☐ Change

Phone number | Email address

**ALTERNATE SOONERSAVE COORDINATOR(S)**

Please list the alternate coordinator(s) and contact information. Attach an additional page, if necessary.

Alternate coordinator's name ☐ Add ☐ Update ☐ Delete

Phone number | Email address

Additional alternate coordinator's name (if necessary) ☐ Add ☐ Update ☐ Delete

Phone number | Email address

**SIGNATURE**

I certify the above information is true and correct to the best of my knowledge. If there is a change to the main SoonerSave coordinator, this form must be signed by their supervisor. Return the completed form to rwano@opers.ok.gov.

Signature | Title | Date

SoonerSave
P.O. Box 53007 | Oklahoma City, Oklahoma 73152-3007
Tel 405-858-6705 | Toll-free 1-800-733-9008 | www.soonersave.com

SoonerSave Coordinator Change, *Rev. 05/2020*

# Coordinator Changes

## Must have a main coordinator, even if temporary.

- This person will receive SoonerSave Payroll Authorizations via secure email.

**Who can sign the form?**

- Someone of higher authority than the person(s) named
- Main coordinator can sign to add, remove or change alternates.

communications@opers.ok.gov or rwano@opers.ok.gov

# Resources

### Training Materials

- Coordinator Manuals – updated!
- Slideshow
- Video
- Monthly Pathfinder webinars

### Forms & Documents

- Plan documents
- Select Participant Forms

# New Hire Orientations

# New Hire Orientation with Empower

- Please contact Chad Guest, your Retirement Plan Counselor, for agency specific assistance with all New Hire Orientations
- Available for in-person and virtual meetings as needed

# Statewide New Hire Orientations

- Scheduled Monthly by OPERS team
- Monthly emails go out in advance to all new hires
- Please encourage any of your employees to attend if they haven’t before
- Contact Matthew Kesser with questions

# Contacting Empower

# Meet with your dedicated Retirement Plan Counselor

## Contact

- **Email**
  **chad.guest@empower.com**

- **Call**
  **405-323-6359**

- **Visit**
  **soonersave.com or okpathfinder.com**

- **Visit**
  **https://virtual_meetin_w_chad_ok.empowermytime.com/**
  or click QR code to schedule a meeting with Chad

- **PSC**
  **plan.empowerretirement.com/static/Plan/welcome.html**

## Resources

**Customer Care Center**
**SoonerSave: 1-877-538-3457**

**Pathfinder: 1-844-465-7284**

**Plan Service Center support**
**800-695-4952 / Plan # 98788-01/02 (Pathfinder) or #98988-01/02 (SoonerSave)**

**Representatives are available Central time**
**Weekdays between 7 a.m. and 9 p.m. and Saturdays between 8 a.m. and 4:30 p.m.**

## Disclosures

**Important information regarding your meeting with representatives of Empower**

Your Empower representative is a retirement plan counselor (RPC) acting on behalf of Empower Financial Services, Inc. (EFSI), a member of the Empower family of companies. EFSI is a broker-dealer registered with FINRA and the U.S. Securities and Exchange Commission. EFSI primarily provides broker-dealer services to employer-sponsored retirement plans. All Empower RPCs are registered representatives of EFSI.

Empower's RPC can provide information and guidance about a variety of topics, including plan enrollments, distribution and rollover options, consolidation, investment conversations, and savings and contributions strategies by educating you about available options. During your interaction with your RPC, you will engage in an informational dialogue intended to help you understand basic concepts about investing, distribution options available to you, and the advantages of participating in your employer-sponsored retirement plan or an individual retirement account. Although your RPC cannot provide you with advice on your tax situation, they will share information related to the potential tax implications of taking receipt of the proceeds from your retirement investments.

In their capacity as RPCs, the representatives may provide you with retirement counseling services that include education related to various investment options available to you and enrollment processes related to products and services offered or serviced by EFSI or its affiliates. Services provided by your RPC do not include providing securities recommendations or investment advice. If you feel that you need specific securities recommendations, investment advice or tax advice, please consult with your personal investment and/or tax advisor.

To obtain the EFSI Form CRS, or for more information about Empower representatives, visit **empower.com**.

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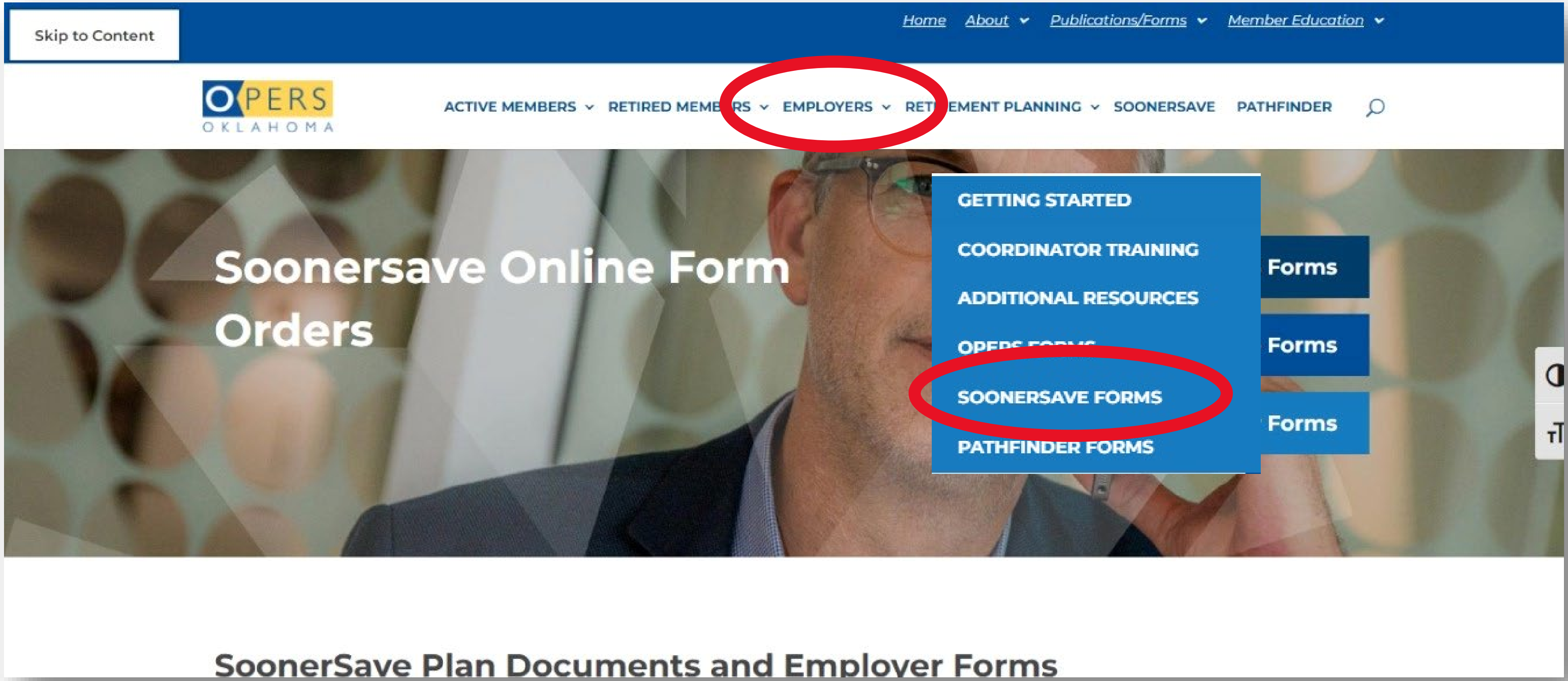
## Disclosures

**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.



**Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value | Not Insured by Any Federal Government Agency**

# Print and Order Forms & Documents



# Print and Order Forms & Documents

## SoonerSave Plan Documents and Employer Forms

- *SoonerSave Coordinator's Guide*
- *SoonerSave Coordinator Change Form*
- *SoonerSave Plan Highlights*
- *SoonerSave Contribute a Little More*
- *SoonerSave 2023 Annual Contribution Limits*
- *SoonerSave Incoming Rollover Flier*
- *SoonerSave Asset Allocation & Diversification Flier*
- *SoonerSave Distribution Questions and Answers Flier*

## SoonerSave Online Forms Order

# Print and Order Forms & Documents

## SoonerSave Online Forms Order

All forms listed on this page are available for downloading and printing by clicking the links provided. You may also order forms and publications by completing the form below.

**Participant Enrollment Form**

None

[Download PDF]

**Participant Quick Enrollment Form**

None

[Download PDF]

**Participant Enrollment Packet**

None

**Beneficiary Designation Form**

None

[Download PDF]

**Deferral Change Request Form**

None

[Download PDF]

**Special Deferral from Annual Leave Form**

None

[Download PDF]

**Personal Information Change Request Form**

None

[Download PDF]

# Videos

## Coordinator Video Library

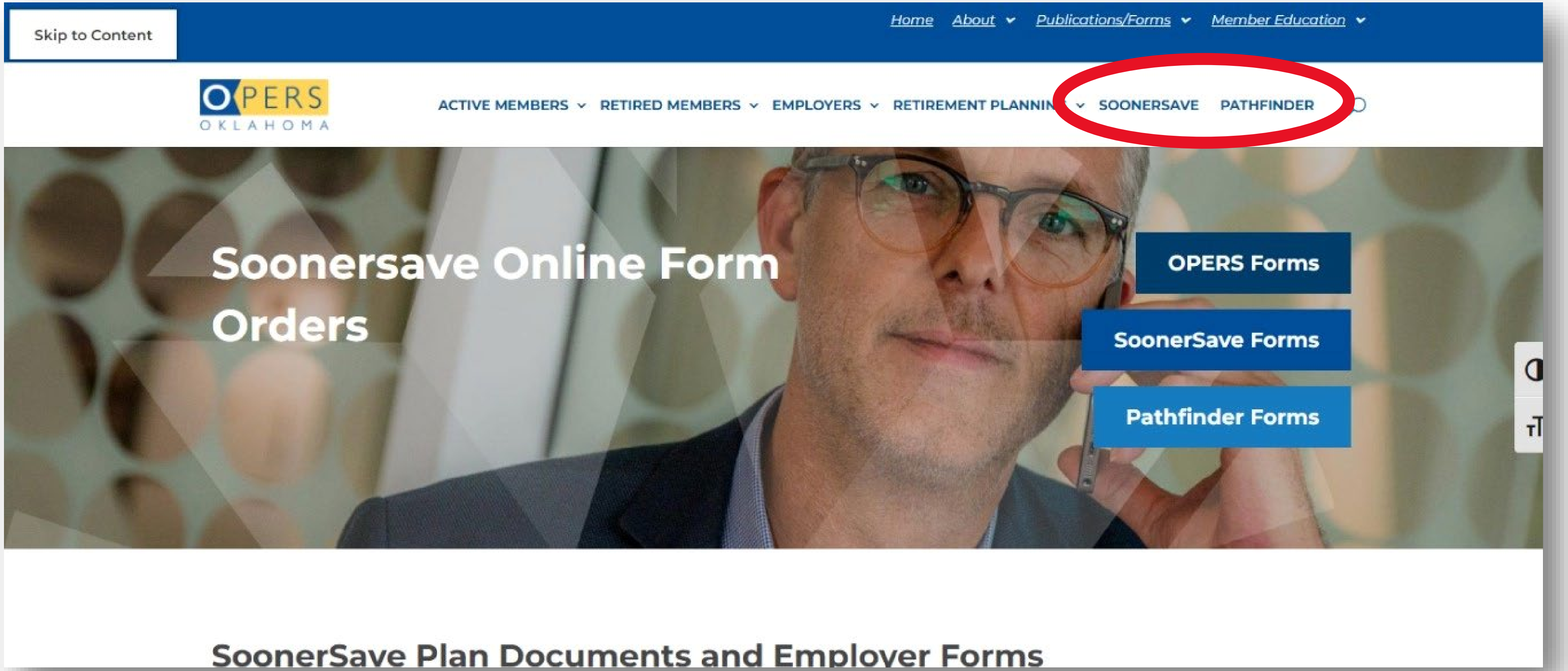
Below are recommended videos for OPERS, SoonerSave and Pathfinder coordinators. Click the link below to view the complete Coordinator Video Library.




*View more videos*

**opers.ok.gov/coordinator-training/**

# Participant Resources



# Participant Resources

## STATE EMPLOYEES – ENROLL TODAY!

Complete the SoonerSave Participant Quick Enrollment Form and return to your agency retirement coordinator. You can designate your beneficiaries at www.soonersave.com or by using the Beneficiary Designation Form. Contributions will be invested in the default investment option until another designation is made online or by phone.

## PLAN DOCUMENTS

- *SoonerSave Plan Highlights*
- *SoonerSave Contribute a Little More*
- *SoonerSave 2025 Annual Contribution Limits*
- *SoonerSave Roth 457 Flyer*
- *SoonerSave Account Access Flyer*
- *SoonerSave Incoming Rollover Flyer*
- *SoonerSave Asset Allocation & Diversification Flier*
- *SoonerSave Distribution Guide FAQ*

## ALREADY A PARTICIPANT?

You can manage your account online at www.soonersave.com, by downloading the Empower app or by calling the voice response system at 877-538-3457:

- Access your account balance and see your estimated monthly retirement income
- Increase your contributions
- Manage or transfer among investment options
- Review recent activity, account statements and notices
- View and update beneficiaries
- *Meet with your SoonerSave Retirement Plan Counselor*

Get the mobile app to view and manage your plan anywhere, any time. Download the Empower app at *Google Play* or *App Store*.

# Coordinator Townhalls

- Third Wednesday of every month at 9:30 am on Teams.

# Education Opportunities

- Pathfinder Monthly Orientation
- Roth Seminars
- Live Webinars with Chad Guest
- Education by Empower – Monthly topics

**opers.ok.gov/pathfinder-seminars**

**opers.ok.gov/soonersave-seminars**

Thank you for joining us today!