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About This Seminar

Congratulations! You have made the decision to start the retirement process. Retiring from work is a major milestone, and one of the most important decisions you will make in your lifetime. Retirement looks and feels different to everyone, but OPERS has many resources available to help you understand planning and timelines.

Retirement planning is a process. But don't let that worry you. OPERS staff are available to answer questions along the way. We are partners in your retirement process. Your goal is to have a comfortable transition into retirement. Our goal is to help you achieve it.

This interactive workbook is designed to help you navigate through the process from being an active to a retired OPERS member. Topics we'll cover include:

- Benefit Calculation
- Benefit Options
- Beneficiary
- Documentation
- Taxes
- Retirement Eligibility
- Retirement Application and Deadlines
- Returning to Work in Retirement
- Medicare Gap Benefit Option
- Death Benefits
- SoonerSave/Deferred Compensation

It works in conjunction with other resources such as our website, seminars, and our agency to guide you through the process. We ask that you take advantage of the activities in the book to aid you in your retirement decision. We understand it may seem complicated, but it will all be worth the work in the end.

Ready to start? Let's begin!

This booklet is intended only as a summary of the main features of the Oklahoma Public Employees Retirement System (OPERS) defined benefit plan and is prepared only for Pre-Retirement Seminar participants. The official text governing the operation of OPERS is found at 74 O.S.2001 §901 et. seq., as amended, and Title 590 of the Oklahoma Administrative Code. OPERS reserves the right to correct any errors contained herein to comply with federal or state statutes, rules, and regulations governing the Plan. Any information contained in this booklet referring to federal or state tax regulations is not intended to be tax advice. All readers of this material are encouraged to consult a professional tax advisor before receiving any distribution from the plans mentioned in this booklet.

Contact Us

For more information, check out our website:

opers.ok.gov

Mailing Address:

Oklahoma Public Employees Retirement System
Post Office Box 53007
Oklahoma City, Oklahoma 73152-3007

Street Address:

Oklahoma Public Employees Retirement System
[*5400 N Grand Boulevard, Suite 400*](#)
[*Oklahoma City, OK 73112-5625*](#)

Office Hours:

Monday – Friday: 8 a.m. to 5 p.m.

Lobby Hours:

Monday – Friday: 9 a.m. to 4:30 p.m.

Local Phone:

[*\(405\) 858-6737*](tel:(405)858-6737)

Toll-Free:

[*\(800\) 733-9008*](tel:(800)733-9008)

Fax:

[*\(405\) 848-5946*](tel:(405)848-5946)



**Access a digital version of this workbook and
other resources mentioned throughout**
[**opers.ok.gov/seminar-materials**](http://opers.ok.gov/seminar-materials)



My OPERS Pre-Retirement seminar speaker contact information:

Name _____

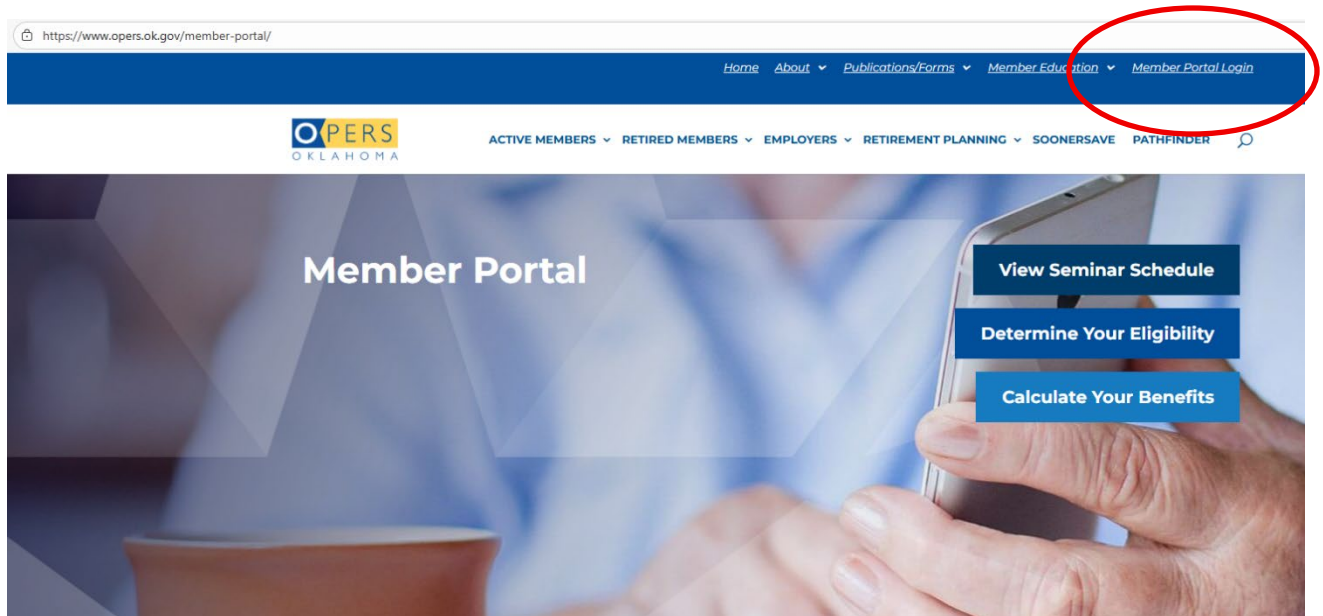
Phone _____

Email _____

Date of Seminar _____

OPERS Member Portal

The Member Portal is a valuable tool that allows you to access important documents like active member statements, benefit notices, and 1099-Rs.



[opers.ok.gov/member-portal](https://www.opers.ok.gov/member-portal)



What is OPERS?

The Oklahoma Public Employees Retirement System (OPERS) administers retirement plans for several different types of state and local government employees.

You begin your contributions and membership to OPERS on the first of the month following your hire date in an eligible position. For example, if you were hired on February 14, you became an OPERS member on March 1. This date will be helpful as provisions have changed over time due to legislation, and knowing the date of your membership will allow you to determine if a specific date applies to you.



My first day hired at my OPERS employer:	Therefore, I became an OPERS member on:

Defined Benefit Plan

With OPERS, you will receive a monthly retirement benefit for life once you meet requirements.

It's mandatory to join OPERS if you work for a participating employer in an eligible position. With each paycheck, you and your employer contribute a part of your salary to OPERS. The OPERS Board of Trustees directs the investment of contributions to make the benefit promise a reality for all present and future members.

Defined Contribution Plan

OPERS also administers a plan for State agency employees called SoonerSave. Through SoonerSave you can save and invest extra money to supplement your OPERS benefit. In a defined contribution plan, you are in charge of making contributions, managing your investments and deciding when and how much to take out. Only state employees can join SoonerSave. See [page 35 for more information about SoonerSave](#).

Financial Information

Each year, OPERS publishes an Annual Comprehensive Financial Report (ACFR) with detailed financial information about the retirement system. A similar report, the Popular Annual Financial Report (PAFR), summarizes the ACFR in plain language. You can use these reports to gain insights into how OPERS manages its funds, funding status and over performance. Visit the [OPERS publications webpage](#) at opers.ok.gov/publications to view the ACFR and PAFR online.

How do I Calculate My Retirement Benefit?

Request a Benefit Estimate

If you are within two years of retirement eligibility, we recommend requesting a benefit calculation from OPERS. The information on this page will help you understand how your benefit is calculated, but an OPERS calculation will be more accurate and can confirm your retirement eligibility date. See page 14 for more information.

Your gross annual retirement benefit is calculated by the following formula:

$$\text{Final Average Compensation} \times \text{Years of Service} \times \text{0.02 (2.0\% Computation Factor)}$$

Final Average Compensation

This is an average of your highest three (or five) years of gross, full-time pay and longevities from the last 10 years of participating service before retirement. Any pay earned from overtime, reimbursements (travel, clothes, insurance, etc.) or tips do not count toward your final average compensation. The number of years used toward your average depends on when you began participation:

- Before July 1, 2013: highest three years out of the last 10 years of participating service prior to retirement (including highest three longevity payments).
- On or After July 1, 2013: highest five years out of the last 10 years of participating service prior to retirement (including highest five longevity payments).

Total Service Credit

Your service credit is the cumulative years and full months you have participated in OPERS, including any purchased service, prior service, bonus years, military service, and months of unused sick leave (6 months maximum). Participation begins the first of the month following a member's hire date.

Rounding of service

- If you became a member before November 1, 2012, your total service is rounded up or down to the nearest full year.
- If you became a member on or after November 1, 2012, your service credit is determined by the actual number of years and months, without the benefit of rounding.

Computation Factor

Most members have a computation factor of 2%. It may be different for elected officials and hazardous duty employees. Also, members who participate in the 2.5% Step-Up Program will have applicable full years calculated at 2.5% instead of 2%. For more information about the 2.5% Step-Up program, see the example below, ask your retirement coordinator or visit opers.ok.gov/step-up.

Example Benefit Calculation

Sally is retiring with a final average compensation of \$30,000. She has 15 years of service credit and has the standard computation factor of 2%.

$$\frac{\$30,000}{\text{Avg. Salary}} \times \frac{15}{\text{Service}} \times 0.02 = \underline{\$9,000 \text{ (or \$750 per month)}}$$

Total

By looking at the table below, you can see each year of service equals 2% of the final average compensation. With Sally's 15 years of service, her retirement benefit will replace approximately 30% of her final average compensation in retirement.

Estimate Your Benefit Calculation

The exercise below may help you get a general idea of what your benefit may be. Your own calculation may be missing some previous leave taken, exact hiring dates, sick leave, and so forth. For a more comprehensive number, consider getting a Benefit Estimate completed through OPERS.



$$\frac{\text{Final Average}}{\text{Years of Service}} \times .02 = \text{Annual Benefit Amount}$$

Total Service	10 years	15 years	20 years	25 years	30 years	35 years	40 years	45 years	50 years
Benefit as a % of Average Compensation	20%	30%	40%	50%	60%	70%	80%	90%	100%

Example Step-Up Benefit Calculation

Sally is retiring with a final average compensation of \$30,000. She has 15 years of service credit, but she contributed at the Step-Up rate for the last five years. The standard computation factor of 2 percent will apply to the first 10 years, while the remaining five full-years will be calculated using the Step-Up computation factor of 2.5 percent.

$$\text{Non-Step-Up Years: } \$30,000 \times 10 \times 0.02 = \$6,000 \text{ (or \$500 per month)}$$

$$\text{Step-Up Years: } \$30,000 \times 5 \times .025 = \$3,750 \text{ (or \$312.50 per month)}$$

$$\text{Total: Non-Step-Up Years (\$500 per month) + Step-Up Years (\$312.50 per month) = \$812.50 per month}$$

Unused Sick Leave

Unused sick leave can be added to a member's service credit at retirement. OPERS cannot accept more than 960 hours of unused sick leave.

Examples of how unused sick leave may affect your service credit are provided below.

Hours of Unused Sick Leave	Months of OPERS Service Credit
0-159	0
160-319	1
320-479	2
480-639	3
640-799	4
800-959	5
960 (maximum)	6

Rounding with Unused Sick Leave

If the addition of unused sick leave causes the total credited service to equal or exceed a fractional year of six months, service is rounded up to the next higher year and the member gains one year of service credit. Note: This only applies to members who joined OPERS before November 1, 2012.

When it adds a year:

21 Years	0 Months	Service Credit
+	6 Months	Unused Sick Leave
21 Years	6 Months	Total Service
22 Years	Total Service Credit	

When it does not add a year:

21 Years	9 Months	Service Credit
+	6 Months	Unused Sick Leave
22 Years	3 Months	Total Service
22 Years	Total Service Credit	

Note: OPERS rounds up only total accumulated service credit for those who became members before November 1, 2012.

Elected Officials & Hazardous Duty Members

The computation factor and benefit formula for elected officials and hazardous duty employees is different than for regular state and local government employees. For additional information about retirement and benefit calculation for elected officials and hazardous duty employees, scan the QR code below.

[Hazardous Duty](#)



[Elected Officials](#)



When Can I Retire?

In order to qualify for a normal or early retirement, most OPERS members must fulfill the scenarios described below. Please note in all situations, you must separate OPERS employment before you can begin receive benefits.

Normal Retirement for State and Local Government Employees

If you became a member of OPERS **before November 1, 2011**, you can begin receiving unreduced retirement benefits:

- Age 62 – When you are at least age 62 with six¹ full years of full-time-equivalent employment; or,
- 80 Points – When the sum of your age and years of service equals 80 if you became a member before July 1, 1992²; or,
- 90 Points – When the sum of your age and years of service equals 90 if you became a member on or after July 1, 1992².

If you became a member of OPERS **on or after November 1, 2011**, you can begin receiving unreduced retirement benefits:

- Age 65 – When you are at least age 65 with six¹ full years of full-time-equivalent employment; or,
- 90 Points – When you are at least 60 years of age and the sum of your age and years of service equals 90².

Early Retirement for State and Local Government Employees

If you became a member of OPERS **before November 1, 2011**, you can begin receiving reduced retirement benefits once you have reached age 55 and have at least 10 years of participating service.

If you became a member of OPERS **on or after November 1, 2011**, you can begin receiving reduced retirement benefits once you have reached age 60 and have at least 10 years of participating service.

If you choose early retirement, you will receive a permanent actuarial reduction in your benefit based on your age at retirement. See [page 24: Reduction Factors](#).

¹ In this scenario, a member only needs six full years of full-time-equivalent employment and must be actively employed with a participating OPERS employer at the applicable age to become eligible for normal retirement.

² Those who became members of OPERS after January 1, 1983, must have at least six complete years of full-time-equivalent employment to be eligible to retire.

Elected Officials

Elected officials employed on or after **January 1, 1983**, must have six or more years of full-time equivalent employment with a participating employer to be eligible to retire under any of the eligibility requirements for normal or early retirement. To be eligible to retire under the elected official provisions, you must retire and end your service as an elected official.

Normal Retirement – Elected Officials

If you were first elected **before November 1, 2011**, you can begin receiving unreduced retirement benefits:

- Age 60 – When you are at least age 60 with six³ years of full-time-equivalent participation as an elected official; or
- 80 points – When the sum of your age and years of service equals 80⁴.

If you were first elected **on or after November 1, 2011**, you can begin receiving unreduced retirement benefits:

- Age 62 – When you are at least age 62 with ten years of full-time-equivalent participation as an elected official; or
- Age 65 – When you are at least age 65 with eight years of full-time-equivalent participation as an elected official.

Early Retirement – Elected Officials

If you were first elected **before November 1, 2011**, you can begin receiving reduced retirement benefits once you have reached age 55 and have at least ten years of participating service.

If you were first elected **on or after November 1, 2011**, you can begin receiving reduced retirement benefits once you have reached age 60 and have at least ten years of participating service.

If you choose early retirement, you will receive a permanent actuarial reduction in your benefit based on your age at retirement. The early retirement reduction factors are available on the [OPERS publications page](https://opers.ok.gov/publications) at opers.ok.gov/publications.

³ In this scenario, a member only needs six full years of full-time-equivalent participation as an elected official and must be actively employed with a participating OPERS employer at the applicable age to become eligible for normal retirement.

⁴ Those who became members of OPERS after January 1, 1983, must have at least six complete years of full-time-equivalent employment to be eligible to retire.

Hazardous Duty Employees

Certain employees of the Department of Corrections, the Oklahoma Military Department, the Grand River Dam Authority and county deputy sheriffs and jailers⁵ have different eligibility requirements. In addition to the provisions listed on [page 10: When Can I Retire?](#), you may begin receiving full, unreduced retirement benefits with 20 full years of full-time-equivalent employment in the hazardous duty plan.

The 20-Year Rule applies to the following job classifications:

- Department of Corrections:
 - Correctional Security Officer
 - Correctional Security Manager
 - Correctional Chief of Security
 - Probation and Parole Officer
 - Fugitive Apprehension Agent
- Oklahoma Military Department Firefighter
- Grand River Dam Authority Lake Patrol Officer
- County Deputy Sheriff
- County Jailer
- Emergency Medical Services⁵

The job classifications listed above are subject to change. Contact your employer for the most current job classifications.

Note: DOC employees with at least five years of service as a hazardous duty employee who change to another position in DOC after June 30, 2004, are required by law to continue participating as a hazardous duty member.

Disability Retirement

If you must terminate participation in OPERS due to significant health problems resulting in permanent disability, you may be entitled to disability benefits if you meet four conditions:

1. You qualify for payment of disability from the Social Security Administration (SSA) or the Railroad Retirement Board (RRB).
2. The disability date established by the SSA or RRB is within one year after your last date physically on the job with an OPERS participating employer.
3. The disability is a result of an injury or illness which occurred while you were physically on the job.
4. You have completed at least eight years of participating service, six years of which must be full-time-equivalent service

To apply for disability retirement, you will need to send OPERS a complete (all pages) copy of the Notice of Award Letter from the Social Security Administration. Upon receipt and determination of probable eligibility, OPERS will send you an Application for Disability Benefits to complete and return.

⁵ Licensed emergency medical personnel who are hired by a participating employer for the first time on or after November 1, 2024 will participate in the hazardous duty plan. This plan is open only to members who have not worked as licensed emergency medical personnel prior to November 1, 2024

Retirement Timeline

You've now entered the stage in retirement when it's time to let people know your intent to retire. Let's bring on the retirement party! The following steps can help guide you through this process.

Financial Roadmap: Request a Benefit Calculation

One way to see a financial roadmap to fund your retirement is by requesting a benefit calculation. This allows you to see how your retirement choices, the three-part calculation, and other factors play a role in how much you will be paid. Keep in mind that a benefit estimate does not imply intent that you will retire. You must apply for retirement by filling out a retirement application.

A benefit calculation includes the following information:

1. Personal Information. This includes accumulated contributions, final average salary, and identification of you and your joint annuitant,
2. Service Credit. This features an itemized list of all credits you have collected based on full-time participation.
3. Estimated Monthly Retirement Benefits. This includes how much money you and your joint annuitant, if applicable, would receive based on the retirement option you choose and how much money you will receive based on your retirement optimum date.

OKLAHOMA PUBLIC EMPLOYEES RETIREMENT SYSTEM CODE 10
RETIREMENT BENEFIT ESTIMATE

Personal Information

Accumulated Contributions as of	Taxable	Nontaxable	Total
	\$	\$	\$

Final Average Salary: \$

Member ID: _____
Assumed Joint Annuitant: _____
Birth Date: _____
Assumed Joint Annuitant's Birth Date: _____
The joint annuitant shown above is for estimate purposes only. This in no way prescribes the joint annuitant you may use at retirement. For more information please see the back of this form.

Service Credit based on full-time participation through

	Years	Months
Incentive Credit	0	0
Elected Service	0	0
Military Service	0	0
Free Prior Service	0	0
Bonus Years	0	0
Participating Service	0	0
Transferred Service Credit	0	0
Unused Sick Leave	0	0
Hazardous Service	0	0
Total Service:	0	0
Total Credited Service:	0	0

The amount of unused sick leave shown is based on the information you provided to OPERS. Using sick leave after the date this estimate was prepared may reduce your total credited service and affect your eligibility for a benefit and/or the amount of your benefit.

Estimated Monthly Retirement Benefit

Maximum Monthly Gross Benefit for Normal Retirement 00/00/00 \$

3. If you provided a joint annuitant, we have calculated benefits for retirement options A, B, and C. The joint annuitant amounts shown will only be paid upon your death. A detailed explanation of retirement options is provided on the back of this document.

	XX XXXXXXXX	0
Retirement Option A:	\$0.00	\$0.00
Retirement Option B:	\$0.00	\$0.00
Retirement Option C:	\$0.00	\$0.00

The following shows the points in time when your benefit will increase if you maintain your unused sick leave and continue full-time employment. Your retirement date must be on the first day of a month.

If you retire **August 20xx** your maximum gross monthly benefit will be **\$0,000.00**
If you retire **August 20xx** your maximum gross monthly benefit will be **\$0,000.00**
If you retire **August 20xx** your maximum gross monthly benefit will be **\$0,000.00**

Modest increases in your salary will not significantly change this estimate.
Your current spouse may be entitled to benefits in the event of your death prior to retirement. Please refer to the back of this form and to the information enclosed with this estimate for more information.
This estimate is based on your continued full-time salary and participation up to your retirement date.
We reserve the right to correct any errors.

Questions about insurance should be directed to the Group Insurance Division at 405-717-8780 or 800-752-9475.

Oklahoma Public Employees Retirement System
5400 N Grand Blvd, Ste 400, Oklahoma City, OK 73112-5625
800-733-9008 or 405-858-6737

Prepared by _____
Mailed on _____



Benefit and Service Calculation Request form
opers.ok.gov/forms



Step One: Determine a Retirement Date

With OPERS, your retirement date is based on a monthly schedule, with retirement dates always set for the first of the month. This allows you to determine your optimum retirement date. If you've ordered a benefit calculation, this information will show you when you can retire along with other options. If you are unsure of what your optimum retirement date is, you can request that along with your benefit estimate.

Application Deadline

We must have your retirement application on file **60 days prior** to your retirement date. A handout you were given for this seminar shares a list of dates available. You can also find this list on opers.ok.gov/retire.

In a few rare instances, the OPERS Executive Director may grant a waiver "for good cause shown" as defined by the OPERS Board of Trustees. "Good cause" is generally shown in cases of:

- Unforeseen hardship;
- Reduction-in-force/lay-off; or,
- Error or delay on the part of the employer



Determine your Retirement Application Deadline

opers.ok.gov/dates-and-deadlines



My desired retirement date: _____

Date my application is due: _____

Step Two: Talk to your Retirement Coordinator

Your OPERS-designated retirement coordinator is your liaison to our agency. We recommend you talk with them about your OPERS benefits and other responsibilities connected to your position within your agency/employer.



Find your coordinator

opers.ok.gov/coordinator-listing



My Retirement Coordinator: _____
Coordinator Name Contact Phone

Your retirement coordinator is prepared to answer any questions you may have and will help guide your through the retirement process. They might ask you:

- When do you plan to retire?
- What will be your last day on the job?
- Do you plan to use any leave (especially sick leave)?
- When do you plan to complete the retirement application?

After your retirement application has been submitted, your retirement coordinator will communicate with OPERS and provide you information on your anticipated years of service and unused sick leave balance.

Step Three: Gathering Documents

Before filling out a retirement application, have the following information easily accessible before starting the retirement application.

- Your [retirement date](#)
- Your [retirement option](#).
- Spouse information, if applicable. Information will include name, date of birth, Social Security number and address.
- Beneficiary information for [retiree death benefits](#). Information will include name, relationship, date of birth, Social Security number and address.

Documents to Upload

Have PDFs or images of the following documents ready to upload while completing the form. Files uploaded should include the entire document, including headers and footers, and be clearly legible.



- ☐ A voided check or letter from your financial institution to set up your [direct deposit](#).
- ☐ Proof of your [date of birth](#) and your joint annuitant, if applicable.
- ☐ Documentation of your current marital status (e.g., marriage license, divorce decree or death certificate)
 - Note: if your divorce decree is a long document, we will only need the page with the listed parties, and the page signed by all.

*Legible copies of these documents are acceptable. You may be able [to request copies of vital documents](#) at [usa.gov/replace-vital-documents](https://www.usa.gov/replace-vital-documents). Documents will not be returned.

Step Four: Filling Out the Retirement Application

Your completed retirement application must be received by OPERS at least 60 days prior to your effective retirement date.

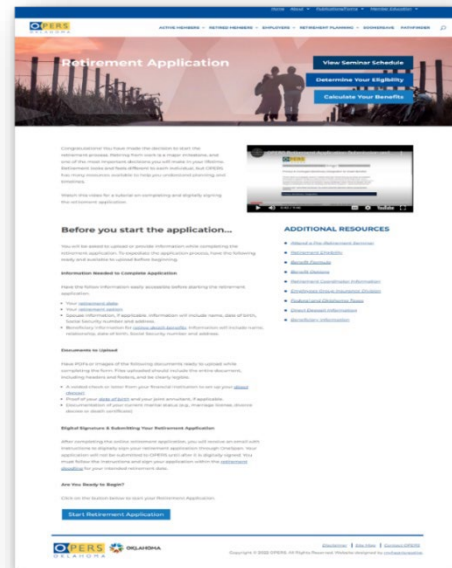
The retirement application process is now digital. Access the digital retirement application at opers.ok.gov/retire. There you can access:

- How to Videos
- Instructions
- Documents to Gather
- Other resources

When you're ready, click on the blue "Start Retirement Application" button at the bottom of the page.

Helpful information:

- The application is adaptive. It will change depending on the given responses. It is suggested that you go through the tabs at the top of the application in order.



Start your retirement application
opers.ok.gov/retire



Saving a Draft

Don't worry if you forgot a document or piece of information for your application. You can save a draft and come back later to finish. Your draft retirement application is kept on file for 30 days. If you do not complete and submit your application in 30 days, you will need to begin it again.

The following pages demonstrate what to expect when completing the retirement application online. The application is divided into six tabs. Use the checklists to help you prepare the information and documents required to complete the retirement application.

Tab 1 – Introduction

The screenshot shows the 'Introduction' tab of the OPERS Oklahoma Retirement Application. At the top is the OPERS logo and a navigation bar with tabs: Introduction, Retirement Application, Direct Deposit, Beneficiaries, Upload Documents, and Review & Submit. The main heading is 'Retirement Application'. Below it is a paragraph stating that the application must be received and approved at least 60 days before the retirement date, and that applications will not be accepted more than six months before the retirement date. It also mentions that if a mistake is made, OPERS may reject the form and require a new form. A note states that questions with an asterisk (*) are required. The form includes three sections: 'Select your retirement system' with radio buttons for 'Oklahoma Public Employees Retirement System (OPERS)' and 'Uniform Retirement System for Justices and Judges (URSJJ)'; 'Status' with radio buttons for 'Active' and 'Vested'; and 'Type of Retirement' with radio buttons for 'Normal Retirement' and 'Early Retirement (Reduced Benefits)'. There is a dropdown menu for 'Intended Retirement Date'. At the bottom, there is a link to the retirement deadline schedule: <https://www.opers.ok.gov/dates-and-deadlines/>. Navigation buttons at the bottom include 'Start', 'Next: Retirement Application', and 'Save as Draft'.

Select your retirement system:

- ☐ OPERS (Oklahoma Public Employee Retirement System)
- ☐ URSJJ (Uniform Retirement System for Justices and Judges).

Status:

- ☐ Active – you are currently still employed by an OPERS employer and paying contributions.
- ☐ Vested – you are eligible to receive an OPERS benefit but are not currently working for an OPERS employer.

Type or Retirement

- ☐ Normal
- ☐ Early Retirement (reduced benefit)

Select your retirement date: _____

(Remember: All OPERS retirements start on the first of the month.)

Tab 2 - Retirement Application

The screenshot shows a web form titled "Retirement Application". Below the title is a note: "Questions with * next to them are required. You cannot submit this application without answering these questions." The form is divided into sections. The "Member Information" section includes fields for First Name*, Middle Name, Last Name*, Date of Birth* (with a calendar icon), Social Security Number*, Gender* (dropdown), Email Address* (with a note: "Please provide a personal email address. Do not use your work email address."), Daytime Phone Number* (with an example: 4055557735), Alternate Phone Number (with an example: 4055557735), Mailing Address* (with sub-fields for Street Address, Address Line 2, City, State (dropdown with "Oklahoma" selected), Postal / Zip Code, and Country (dropdown with "United States" selected)). At the bottom of this section is a "Verify Address" button and a note: "Please verify this address."

Information you will need:

- ☐ Your first and last name
- ☐ Date of birth
- ☐ Social Security Number
- ☐ Gender
- ☐ Personal email address
- ☐ Primary and secondary telephone numbers
- ☐ Mailing address
- ☐ Current marital status

Spouse information (section only appears if you select 'married.')

- ☐ Spouse first name
- ☐ Spouse Date of Birth
- ☐ Spouse SSN
- ☐ Spouse Gender
- ☐ Spouse address

Retirement Option:

- ☐ Maximum
- ☐ Option A – reduced benefit + ½ survivor benefit
- ☐ Option B – reduced benefit + same benefit amount for survivor
- ☐ Option C – reduced benefit with a 10 year term

Retirement Options for Elected Officials

Retirement options will be different for elected officials. Visit opers.ok.gov/elected-officials for more information.

Tab 3 – Direct Deposit

You will need to upload a proof of account for the direct deposit of your OPERS retirement benefit. If you do not have a digital file available to upload, you can choose No to skip this step. OPERS will send you instructions to submit physical proof of account by mail.

The screenshot shows the 'Direct Deposit Authorization' section of the OPERS Oklahoma online application. It includes instructions on how to provide proof of ownership for a checking or savings account, a note that temporary checks and deposit slips are not accepted, and a question asking if the user wants to submit their Direct Deposit Authorization and upload proof of their account electronically with their retirement application. The form has navigation buttons for 'Previous: Retirement Application' and 'Next: Beneficiary Designation'.

- ☐ Photo or scan of a voided check or Direct Deposit Authorization Form.

Tab 4 – Beneficiary Designation for Death Benefits

For all beneficiary(ies), you will need the following information:

- ☐ Name(s)
- ☐ Address(es)
- ☐ Their relationship(s) to you
- ☐ Date of Birth(s)
- ☐ Social Security Number(s) (or TIN)

The screenshot shows the 'Primary & Contingent Beneficiary Designation for Death Benefits' form. It explains that the form allows designating a person or institution as a primary and contingent beneficiary for applicable benefits. The form includes a section for 'Primary Beneficiary Designation' with fields for 'Full legal name of person(s), trust or institution', 'Address, City, State, Zip+4', 'Relationship to Member', 'Date of Birth', and 'Social Security Number (or TIN)'. There is also a link to 'Add Another Primary Beneficiary (Total of 4)'. Below this is a section for 'Contingent Beneficiary Designation'.

Tab 5 – Upload Documents

OPERS
OKLAHOMA

Introduction Retirement Application Direct Deposit Beneficiaries **Upload Documents** Review & Submit

Upload Documents

This section allows you to upload documents that we need as part of your retirement application.

If you have access to digital copies of your documents, please upload them here. Otherwise, you will receive a list of required documents that you will have to mail us.

Proof of Birth
A list of acceptable forms of Proof of Birth can be found on the [OPERS website](#).

Upload

Previous: Beneficiary Designation **Next: Review & Submit**

Save as Draft

You will need the following documents, if you have not sent them to us already:

- ☐ Proof of your date of birth
- ☐ Record of marriage status (death certificate, divorce decree, marriage license)

Tab 6 – Review and Submit

You will need to verify your choices and certify all information is accurate.

OPERS
OKLAHOMA

Introduction Retirement Application Direct Deposit Beneficiaries Upload Documents **Review & Submit**

Review & Submit Your Application

IMPORTANT: Please go through all the tabs and review all the information you entered. Any errors in your submission could impact your retirement date.

Only proceed further when you have made sure all the information provided is accurate.

Acknowledgement

Please read the following Acknowledgements carefully and select the checkboxes next to each Acknowledgement item:

Applicant's Name: _____

Intended Retirement Date: _____

Retirement Type: _____

Retirement System: _____

Retirement Option: _____

Accuracy of Information, Selection of Retirement Type, and Selection of Retirement Option.

☐ I certify all information provided on this application is true and correct to the best of my knowledge. I understand the type of retirement, the type of retirement benefit, and the named joint annuitant, if applicable, cannot be changed on or after my effective retirement date (except upon notice of the death of the joint annuitant under Option A or Option H, in which case the benefit will change to the Maximum Monthly amount).

Death Benefits Beneficiary Designation

☐ On this form, I have made my beneficiary designations for retired member death benefits from the Oklahoma Public Employees Retirement System. I have read the instructions and understand that this form supersedes and revokes all prior designations and will become effective only when it is received by the Oklahoma Public Employees Retirement System.

Electronic Signature

☐ Please note that an e-signature is the electronic equivalent of an ink signature. Please complete all areas of the application. Your application is not complete without your e-signature. Your application must be signed before the deadline for your intended retirement date. By submitting this form, you are (a) agreeing to all of the statements in the Acknowledgement, above, and (b) agreeing to use an electronic signature to demonstrate your acceptance of the Acknowledgement. Your electronic signature is as legally binding as a handwritten signature.

Once you have made sure all the information is correct, please press the **Submit** button below to start the signing process. After submitting this form, you will receive an email with instructions to digitally sign your retirement application. You must follow the instructions and sign your application within the retirement deadline for your intended retirement date.

Submit

Previous: Upload Documents **End**

Digital Signature: Upon receiving your initial submission, OPERS will email you for your 'digital signature.' Click the 'Go to Documents' link in the email, and once again certify the submission of your application. Once that is done, your application is considered complete. Congratulations! You just applied for retirement.

Please review and complete the Retirement Application form by clicking on the link below and verifying your signature.

[GO TO DOCUMENTS](#)

Please contact OPERS if you did not initiate this change.

Sincerely,
Your Friends at OPERS

Benefit Options

You may choose between one of four retirement benefit options described below. No changes in the type of benefit or the joint annuitant may be made on or after the effective retirement date. However, if your joint annuitant under Options A or B dies before you do, you must contact OPERS and provide a certified death certificate. After OPERS receives the certified death certificate, you will begin receiving benefits under the Maximum Benefit option.

Maximum: Single-Life Annuity

If you are married, your spouse must consent to your choice of the Maximum Benefit. Under this option, you will receive the largest possible benefit based upon the benefit formula. The benefit is paid monthly for your lifetime and ceases the last day of the month in which you pass away. No further monthly benefits are paid. For members eligible to retire as an elected official, under the Maximum benefit, if you qualify, your eligible surviving spouse will receive one-half of your benefit amount after your death. A surviving spouse benefit is payable only if you are married for three continuous years prior to your death.

Option A: One-Half Joint and Survivor Annuity

Under this option, you will receive a reduced retirement benefit for life (see [page 24: Retirement Reduction Factors](#)). After your death, one-half of the reduced retirement benefit will be paid to your surviving joint annuitant for his or her lifetime. Your joint annuitant must be a specific person (not a trust, charity, etc.).

Option B: 100% Joint and Survivor Annuity

Under this option, you will receive a reduced retirement benefit for life (see [page 24: Retirement Reduction Factors](#)). After your death, the same reduced retirement benefit will be paid to your surviving joint annuitant for his or her lifetime. Your joint annuitant must be a specific person (not a trust, charity, etc.) and can be no more than 10 years younger than the member, unless he/she is the member's spouse.

Married Members
You must retire and name your spouse under Option A or B if you are married at retirement, unless your spouse consents to you choosing a different option. Your spouse's consent is also required if you choose someone other than your spouse as your annuitant.

Option C: Single Life Annuity with a 10 Year Certain Period

Under this option, you will receive a reduced retirement benefit for life (see [page 24: Retirement Reduction Factors](#)). If you die within the first 10 years of benefit payments, payments will then be made to your beneficiary for the balance of the 10-year period. Your beneficiary does not have to be a specific person, and may be changed at any time during the 10-year period.

Joint Annuitant vs. Beneficiary

- **Joint Annuitant:** Person designated to receive a lifetime benefit under Option A or B after a member's death. The joint annuitant must be a specific person and cannot be changed after retirement.
- **Beneficiary:** Designated to receive accumulated contributions, death benefit, and/or retirement benefit under Option C. The beneficiary is not required to be a specific person and can be changed at any time.
- **Specific Person:** An individual human being. This term does not include a corporation, partnership, trust, charity, organization, or any other non-living entity.

Beneficiary Information

Please remember to keep your beneficiary designation current. Particularly if you marry, divorce, or suffer a death in your family. To update your beneficiary, call OPERS and request a *Beneficiary Designation for Retiree Death Benefits* form. You may also [download forms from the OPERS website](https://opers.ok.gov/forms) at opers.ok.gov/forms.

For each beneficiary, you will need:

- ☐ Name
- ☐ Address
- ☐ Date of birth
- ☐ Telephone number
- ☐ Social Security number

Reduction Factors

Each retirement option features different reduction factors for your benefit. Scan the QR code below to view reduction facts for:

- Early Retirement
- Option A – Retirement Benefit Option
- Option B – Retirement Benefit Option
- Option C – Retirement Benefit Option

To utilize the reduction factor charts, simply locate your age on the left side of the chart, and then determine how many years older or younger your joint annuitant is than you. Locate that number across the top of the chart. The box where those two numbers meet will show your reduction factor.

When calculating the age difference for your joint annuitant, anything above a six-month difference rounds up to a year, while everything below a six-month difference rounds down. For example, if you are 2 years and 2 months older than your joint annuitant, that would round down and your age difference would be calculated at 2 years. If you are 2 years and 7 months older than your joint annuitant, that would round up and your age difference would be calculated at 3 years.

Note: All reduction factor tables are based upon the analysis and experience of the Oklahoma Public Employees Retirement System and prepared by an actuary.



View Reduction Factor Charts
opers.ok.gov/publications



My Retirement Reduction Factors:

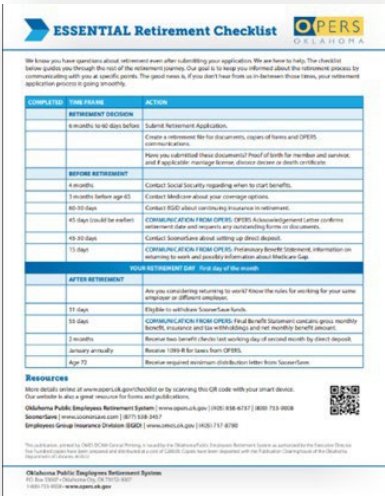
Age at Retirement _____

Age Difference _____

Option A Reduction _____

Option B Reduction _____

What Happens After I Submit My Retirement Application?

Retirement Timeline	
At least 60 days Before (A)	Submitting your Retirement Application begins the retirement process. Submit your <i>Retirement Application</i> along with the following forms and documents. • Direct Deposit proof of account • Beneficiary information or Joint Annuitant proof of birth document • Vital documents: * ○ Proof of birth (you and your joint annuitant) Acceptable documents include a valid, unexpired driver's license, passport or birth certificate. Please contact OPERS for more information. ○ Marriage license, divorce decree and/or spouse's death certificate When you submit your application, you will receive a confirmation email with a retirement checklist. You can use this resource to help guide you through the process. 
45 days before (B)	Approximately 45 days before your retirement date, OPERS will send you an Acknowledgment Letter requesting any missing documents required to complete your retirement. If you do not provide these documents by the specified due date, the payment of your retirement benefits will be delayed until the end of the following month.

<i>15 days before (C)</i>	Approximately 15 days before your retirement date, OPERS will send you a Preliminary Benefit Statement, which will provide the following information: 1. An accounting of your service credit; 2. An estimate of your gross monthly benefit; and, 3. The date your first two benefit payments will be issued. You will receive links to complete tax withholding preferences for both Federal and State taxes. It is important you complete these forms, even if you would like no taxes withheld. Both the IRS and Oklahoma tax commission have default withholding requirements if you do not complete the forms. You also will receive information about the Medicare Gap Benefit Option and rules for returning to work after retirement.
<i>Retirement Date (D)</i>	OPERS will process your retirement benefit according to your wishes. If more information is needed, you will be notified.
<i>55 days after (E)</i>	Approximately 55 days after your chosen retirement date, OPERS will send you a final letter just before your first two months of benefit payments are issued stating the following: 1. A final statement of your benefits (gross amount, withholding for insurance, federal and state income tax and net amount); and, 2. A statement showing the total contributions (both after tax and pre-tax) you have paid into OPERS.
<i>60 days after (F)</i>	OPERS will direct deposit your first two retirement payments to your financial institution. After this initial delay, you will then receive your payments faithfully each month.

Retirement Timeline Example - July 1st Retirement Date

SUN	MON	TUE	WED	THU	FRI	SAT
May					¹ A	²
3	4	5	6	7	8	9
10	11	12	13	14	¹⁵ B	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

SUN	MON	TUE	WED	THU	FRI	SAT
June						
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	¹⁶ C	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

SUN	MON	TUE	WED	THU	FRI	SAT
July						
			¹ D	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

SUN	MON	TUE	WED	THU	FRI	SAT
August						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	²⁷ E	28	29
30	³¹ F					

Taxation of Retirement Benefits

Taxes: Taxation of Retirement Benefits

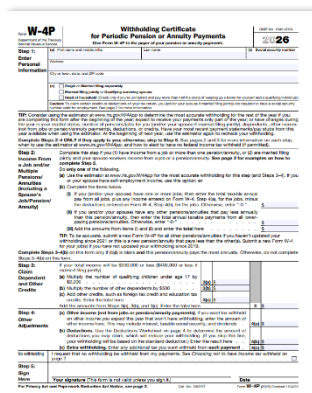
Retirement benefits from OPERS are considered income for Oklahoma and federal income tax purposes. Under current tax provisions, \$10,000 of your OPERS retirement benefits may be excluded from your Oklahoma state income tax each year if you are an Oklahoma resident.

OPERS will email you a link to the *Withholding Preference Certificate*, which is used to withhold state and federal taxes from each monthly benefit payment. You may change your tax withholding amounts at any time.

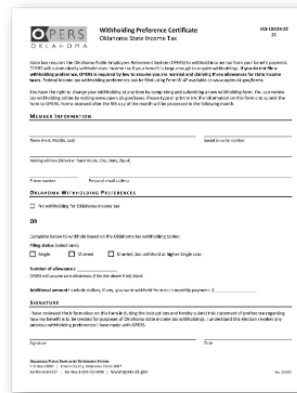
Get Tax Advice

The tax information provided here is a general description of tax liability for OPERS retirees. Your tax liability may differ. OPERS encourages you to consult a competent tax advisor about your tax liability.

Federal Withholding Certificate (W4-P)



State Withholding Form



Default Tax Withholding

If you do not file a *Withholding Preference Certificate*, OPERS is required by law to assume that you are single with no adjustments (the most amount of taxes withheld) for your Federal taxes, and Married with three allowances for State taxes.

Safe Harbor

If you have any accumulated nontaxable contributions (post-tax contributions) as of your retirement date, you will be able to reduce the taxable portion of your benefit to the extent of your nontaxable contributions in accordance with the Internal Revenue Service's Safe Harbor provision. Generally, this method allows OPERS to spread your accumulated nontaxable contributions over your life expectancy or the joint life expectancies of you and your joint annuitant. OPERS will calculate this exclusion for you, and the resulting taxable portion will appear on your Form 1099-R. However, you may consult IRS Publication 575 for more information about the Safe Harbor method.

Form 1099-R

You will receive a Form 1099-R each January. The information contained in the 1099-R should be used in completing your state and federal income tax return. The 1099-R will show:

- Gross amount of your retirement benefits for the previous calendar year;
- Amount of state and federal income tax withheld from your retirement benefits; and,
- The federal taxable amount of your retirement benefits for the year.

☐ CORRECTED (if checked)			OMB No. 1545-0119 2025 Form 1099-R		Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.					
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. 			1 Gross distribution \$		Copy B Report this income on your federal tax return. If this form shows federal income tax withheld in box 4, attach this copy to your return. This information is being furnished to the IRS.					
			2a Taxable amount \$							
			2b Taxable amount not determined ☐ Total distribution ☐							
PAYER'S TIN		RECIPIENT'S TIN		3 Capital gain (included in box 2a) \$		4 Federal income tax withheld \$				
RECIPIENT'S name 			5 Employee contributions/ Designated Roth contributions or insurance premiums \$		6 Net unrealized appreciation in employer's securities \$					
Street address (including apt. no.) 			7 Distribution code(s) <table border="1"> <tr> <td>IRA/SEP/SIMPLE</td> <td>☐</td> </tr> </table>		IRA/SEP/SIMPLE	☐	8 Other \$ %			
IRA/SEP/SIMPLE	☐									
City or town, state or province, country, and ZIP or foreign postal code			9a Your percentage of total distribution %		9b Total employee contributions \$					
10 Amount allocable to IRR within 5 years \$		11 1st year of desig. Roth contrib.		12 FATCA filing requirement ☐		14 State tax withheld \$		15 State/Payer's state no.		
16 State distribution \$										
Account number (see instructions)			13 Date of payment		17 Local tax withheld \$		18 Name of locality		19 Local distribution \$	

Form **1099-R**

www.irs.gov/Form1099R

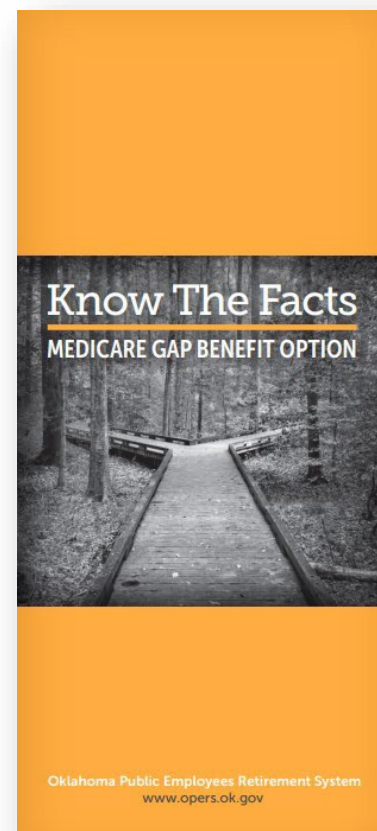
Department of the Treasury - Internal Revenue Service

Medicare Gap Benefit Option

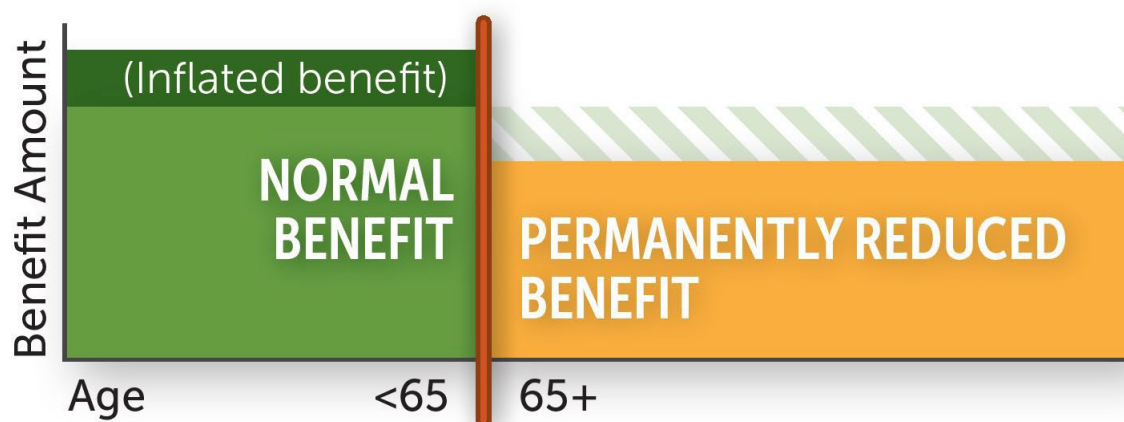
The Medicare Gap Benefit Option is an irrevocable election you may make at retirement to **temporarily** increase the amount of your monthly retirement benefit from OPERS if you are under the age of 65. This increase is intended to help pay health insurance premiums until you become eligible for Medicare. However, there will be a permanent decrease in your monthly benefit amount to repay this pre-Medicare increase. ***In some cases, the permanent decrease in the benefit amount will be greater than the temporary initial increase.*** In essence, you are taking a loan against future benefits to fund this temporary increase, and you will pay it back in the form of a permanent decrease in benefits upon reaching Medicare eligibility.

During the retirement process each eligible member will receive a customized letter informing them of the Medicare Gap Benefit Option. The letter will list what the Medicare Gap Benefit amount will be for the year you are retiring, what your inflated benefit will be before age 65 and what your lifetime decreased benefit will be after age 65. If you wish to elect the Medicare Gap Benefit Option, you will sign this letter and return it to OPERS before your retirement date. If you do not wish to adopt this election, you do not have to contact us.

For more information, view the [Medicare Gap Benefit Option webpage](#) and brochure on the OPERS website at opers.ok.gov/medicare-gap-benefits-option.



Example Medicare Gap Benefit Option



Death Benefits

OPERS will pay \$5,000 to your named beneficiaries or to your estate if there is no living beneficiary. This death benefit will be paid in addition to:

1. Any excess employee contributions provided to your beneficiary;
2. Option A or B payments to your joint annuitant, or Option C payments to your beneficiaries (if within the first 10 years of retirement);
3. Final retiree benefit payment; and/or
4. Insurance.

OPERS will supply the *Beneficiary's Application for Retiree Death Benefits* form to be used in claiming the \$5,000 benefit when OPERS is notified of your death. Your beneficiary is eligible to receive a \$5,000 benefit – this is an OPERS member benefit and separate from any additional life insurance policies you may have.

The death benefit is subject to federal and state taxes. There are several distribution options available to the named beneficiary and vary somewhat between spouse and non-spouse beneficiaries. Your beneficiaries will receive more detailed rules before any distribution is paid.

As with all tax matters, OPERS encourages you and your beneficiaries to seek advice from a competent tax advisor regarding your particular tax liability.

Excess Accumulated Contributions

Occasionally, at the death of a retiree, the amount of contributions paid into OPERS is more than the total benefits received in retirement.

Excess accumulated contributions will not be paid to your beneficiary if you elect Option A, B or C. Joint annuitants under Option A or B will receive a lifetime monthly benefit instead. Option C beneficiary(ies) will receive benefits for the balance of the first 10 years of the member's retirement.

Returning to Work After Retirement

Some retirees with the Oklahoma Public Employees Retirement System (OPERS) choose to go back to work after retirement. If you return to work **with an employer who participates in OPERS**, you should be aware of certain rules and guidelines, including:

1. State law prohibits you from returning to work with the **same employer** for a period of one year, unless you waive your OPERS retirement benefits (see [page 33: Waiver of Retirement Benefits While Working for an OPERS Employer](#)).
2. After your first full month of retirement, you may return to work with a **different OPERS participating employer** and continue to receive your OPERS.

3. You may not enter into **pre-retirement employment arrangements** that permit you to retire and subsequently be rehired on any basis by that same employer, including third party contracts (e.g. Galt temporary employment). Such an action is a direct violation of the Internal Revenue Service Code and does not constitute an actual retirement.

4. You must complete the Post-Retirement Employment form and choose either to (1) continue receiving retirement benefits, or (2) waive the receipt of benefits while employed.

5. You will pay contributions into the system, regardless of hours worked (full/part time). You will continue to accrue service credit while working for a participating employer, which may increase your retirement benefits

6. If you choose to continue receiving your OPERS retirement benefit while working for a participating employer, your OPERS benefits are subject to calendar year earnings limits established by the Social Security Administration (SSA). This applies **only** to persons who are **younger** than the SSA full retirement age.

Social Security Full Eligibility*	
Birth Year	Full Eligibility Age
1941	65+8 months
1942	65+10 months
1943-54	66
1955	66+2 months
1956	66+4 months
1957	66+6 months
1958	66+8 months
1959	66+10 months
1960-later	67
*Information is from the Social Security Administration's web site at ssa.gov	

Independent contractors do not participate in OPERS, but before a participating employer hires an OPERS retiree as an independent contractor, they must submit a copy of the contract to OPERS for review. The determination of whether or not an employee is an independent contractor for the purpose of participation in OPERS will be made solely by the Oklahoma Public Employees Retirement System.

Receiving OPERS Benefits While Working

You may continue to receive benefits while you are working. However, unless you are eligible for full Social Security retirement (see table on previous page), your OPERS benefits will cease when your salary reaches the allowed earnings limit during that calendar year. Once your salary reaches the allowed earnings limit, your OPERS benefits will not be paid for the rest of that calendar year. Your benefits will resume at the beginning of the next calendar year until your salary reaches the allowed earnings limit for that calendar year or your employment terminates.

Each month you work for a participating OPERS employer and contribute to OPERS, you earn service credit. Every additional year of full-time equivalent service earned will increase your benefits. The increase will occur in January of each year if you have earned an additional year as of the end of the previous fiscal year (June 30th). Benefit increases are based upon the compensation earned during the additional year of service. The compensation is inserted in the benefit formula with one year of service.

	\$25,000
Example	.02
If you earn \$25,000 during the	X 1 (year)
additional year of service, your	\$500.00
monthly benefit would increase:	÷ 12 months
	= \$41.67

2026 Earnings Limits

You will NOT reach your
SSA Full Retirement Age in 2026:
\$24,480

Up to the point you reach your
SSA Full Retirement Age in 2026:
\$65,160

Once you reach your
SSA Full Retirement Age:
No limit

These limits apply for the calendar year 2026 only.

By state law, the earnings limit for retirees who have returned to work with an OPERS participating employer are linked to the amounts allowable as wages or earnings by the Social Security Administration in any calendar year.

Waiver of Retirement Benefits While Working for an OPERS Employer

You may also stop receiving your OPERS retirement benefits completely while employed with a participating OPERS employer. In such a case, no earnings limits apply and you may retire for a second time, but only after earning the equivalent of 36 consecutive months of full-time service credit. All of your service credit (before and after retirement) will be recomputed based upon the law governing this System at the time of your second retirement. When you retire the second time, you may also re-select a retirement option.

Note: The retirement provisions for elected officials do not apply to former elected officials who return to work as regular state or local government members.

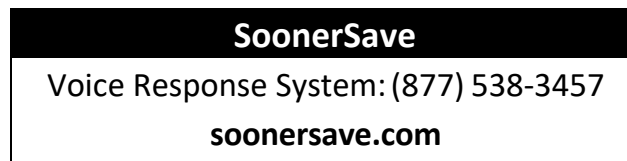
If you waive your benefits, but your post retirement employment ends before you earn 36 consecutive months of service credit, you will not receive the waived benefit payments. However, you may apply for your payments to resume and you will receive a benefit increase based on an additional year of service

credit earned (as with those who do not waive their benefits). You may cancel your waiver of benefits at any time by giving OPERS written notice, but your receipt of benefits will be subject to the annual earnings limit if your employment continues.

IMPORTANT: Members selecting the Medicare Gap Benefit Option may not waive benefits and retire a second time.

SoonerSave

For state employees, another source of retirement income may come from your SoonerSave plan. Participants have two accounts, one for their contributions (Deferred Compensation plan 457) and one for the State's contribution (Deferred Savings Incentive plan 401a). You do not have to withdraw funds from your SoonerSave accounts at retirement if you are younger than age 72. You can choose to leave your money in the SoonerSave plans, where it will remain invested under your direction. For more information about taking a distribution from SoonerSave, view the Sooner Save Distribution Guide located at opers.ok.gov/soonersave.



Required Minimum Distribution

Required Minimum Distribution (RMD) refers to the qualified pre-tax retirement savings that retired plan participants must begin taking as a distribution from their retirement accounts before April 1st following the year they reach age 72. If you are still working for a SoonerSave-participating employer, you are not required to begin your RMD until you end employment. RMD amounts must then be distributed each subsequent year. SoonerSave will notify you in writing of the amount and date by which this distribution needs to occur. Make sure to stay vigilant of the RMD deadlines, as to avoid the 50 percent penalty assessed to those who fail to take the required disbursement.

If you have additional questions about your SoonerSave accounts, please contact a SoonerSave representative.

Participant Fee Structure

There is a \$2.61 per month participation fee. These fees pay for administration, recordkeeping and communication services. This fee will be automatically deducted from your total account balance and will be reflected on your quarterly statement.

Important Points to Review

- Reach out to your retirement coordinator and let them know about your plans to retire. You can find [a listing of each employer's main retirement coordinator](#) at opers.ok.gov/coordinator-listing or by calling OPERS at (800) 733-9008.
- Your completed digital *Retirement Application* must be received by OPERS at least 60 calendar days before your effective retirement date. You can find the retirement deadline schedule on the OPERS website at opers.ok.gov/dates-and-deadlines.
- After you submit your *Retirement Application*, OPERS will send you information about your retirement benefits.
- Your first two retirement benefit payments will be issued on the last working day of the **second** month of retirement via direct deposit. **No benefit payment will be issued during the first month of retirement.**
- All benefit payments will come via direct deposit on the last working day of the month. Contact OPERS to request a Direct Deposit Authorization form if you need to change your direct deposit information.
- You should seek the advice of a competent tax advisor about your federal and state tax liability.

This publication, printed by OMES, DCAM-Central Printing, is issued by the Oklahoma Public Employees Retirement System (OPERS) as authorized by the Executive Director. One thousand (1,000) copies have been prepared at a cost of \$5,230.00. An electronic copy has been deposited with the Publications Clearinghouse of the Oklahoma Department of Libraries.

Updated February 2026