
OKLAHOMA PATHFINDER

COORDINATOR MANUAL

2026



Table of contents

Oklahoma Public Employees Retirement System	1
Vision statement	1
Mission statement	1
About	2
Contact info	3
OPERS defined contribution plans	3
Empower	3
Resources	4
Forms and handouts	4
Retirement Plan Counselor	4
Seminar/webinar opportunities	4
Online educational resources	4
History	5
Pathfinder and DC Plan basics	6
Pathfinder basics	6
How Pathfinder helps employees save for retirement	7
OPERS and Empower (roles and responsibilities)	7
Coordinator responsibilities	8
Onboarding	8
During career	8
At separation	8
Eligibility (who participates in Pathfinder)	9
Eligibility requirements	9
Who is excluded from Pathfinder?	9
Special situations (past participation in OPERS but currently in Pathfinder)	9
Enrollment	10
Enrollment process	10
Communication to new participants	10
Agency transfers and rehires	11
After enrollment	11
Contributions	12
Contribution levels	12
Contribution types	13
Applying contributions to the Pathfinder account	13
Contribution changes	13
Contribution limits	14
Special considerations for high contributors	15
Employer contributions to OPERS	15
Missed contributions	15
Contribution FAQ	15



Table of contents

Vesting	16
Vesting schedule	16
Fees	17
Participant fees	17
Employer administrative fees	17
Investments	18
Investment options	18
Help with understanding investments	18
Making investment changes	19
Investing FAQ	19
Beneficiaries	20
Naming beneficiaries	20
Updating beneficiaries	20
FAQ about beneficiaries	20
Life events	22
Name changes	22
Address changes	22
Divorce	22
Death of a participant	22
Account management	23
Pathfinder account access	23
Logging in to the website for the first time	23
What should participants do?	23
Tools on the Pathfinder website	24
Quarterly statements	24
Account consolidation (incoming transfers)	25
Incoming rollovers (from outside accounts)	25
Plan-to-plan transfers (from plans offered by same employer)	25
Taxes	26
Taxes and contributions	26
Taxes and distributions	26
Retirement (leaving employment)	27
Retiring and leaving employment	27
Retirement and leaving employment FAQ	27
Distributions (withdrawals)	28
In-service distributions	28
Required minimum distributions	29
Retirement Plan Counselor	30
Account security	31
Empower Security Guarantee	31
Asset protection	31



OKLAHOMA PUBLIC EMPLOYEES RETIREMENT SYSTEM

Vision statement

Our vision is to ensure all members achieve a secure and lasting retirement.

Mission statement

The Oklahoma Public Employees Retirement System provides and promotes comprehensive and financially sound retirement services to Oklahoma's public servants in a professional, efficient and courteous manner that is transparent and accountable to its members and the public.

ABOUT

This manual is a summary of the provisions of the defined contribution plan administered by the Oklahoma Public Employees Retirement System written in layperson's terms. It is not a Plan Document. As much as possible, this manual has been written without technical terms, avoiding the formal language of retirement laws and rules. The full text of the Administrative Rules that govern the Plans can be found on the OPERS website at **opers.ok.gov**. The Oklahoma Public Employees Retirement System reserves the right to correct any errors contained herein to comply with federal or state statutes, rules and regulations that govern the Plan. Any information contained in the manual that refers 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. If questions of interpretations arise as a result of the attempt to make the retirement provisions easy to understand, federal or state law, rules and regulations remain the final authority.

The information contained in this manual is being made available as a public service. No information provided is intended to constitute legal or investment advice. While we have made every attempt to provide correct information, we do not guarantee the accuracy of information or the accuracy of other publications referenced herein. No one shall be entitled to claim detrimental reliance (i.e., a claim that one was persuaded to rely on a promise made by another party) related to any information herein.

The information provided in this manual is based on the Oklahoma Public Employees Retirement System laws and rules in existence as of July 25, 2025, and is subject to change or modification based on changes in law, rule or policy.

CONTACT INFO

OPERS Defined Contribution Plans

Sarah Ashmore Director of Benefit Administration	(405) 858-6720	sashmore@opers.ok.gov
Marc Pierce Benefits Administrator, DC Plan	(405) 858-6708	mpierce@opers.ok.gov
Robin Wano Lead Benefit Specialist	(405) 858-6705	rwano@opers.ok.gov
Brittani Gordon Benefits Specialist	(405) 858-6739	bgordon@opers.ok.gov
Mary Velten Benefits Specialist	(405) 858-6796	mvelten@opers.ok.gov
Matthew Kesser Communications Manager	(405) 858-6794	mkesser@opers.ok.gov

Empower

Chad Guest Retirement Plan Counselor	(405) 323-6359	chad.guest@empower.com
Voice response system	(844) 465-7284	
Death claims	(866) 442-3888	
Incoming rollover (Account consolidation)	(888) 737-4480	

RESOURCES

Forms and handouts

opers.ok.gov/pathfinder-online-form-orders

Employers can print or order forms and handouts from the Employers section of the OPERS website.

opers.ok.gov/pathfinder okpathfinder.com (Post login)

Participants can print or download select forms and handouts on the OPERS and Pathfinder websites.

Retirement Plan Counselor

okpathfinder.com, select *Meet your representative* under the *About your plan* menu.

Chad Guest, Retirement Plan Counselor, is available for one-on-one or group meetings to discuss Plan benefits or general information on planning and saving for retirement.

Seminar/webinar opportunities

opers.ok.gov/pathfinder-seminars

Seminars are available both on demand and as an ongoing service. These seminars are designed to increase understanding of the Pathfinder Plan and general financial and investment knowledge. Contact Chad Guest to schedule a meeting at your workplace.

Online educational resources

opers.ok.gov/coordinator-training

The OPERS website has additional resources and educational opportunities for coordinators.

okpathfinder.com

Select the *Learning Center* menu for eLearning seminars and the Financial learning center.

HISTORY

Pathfinder is a mandatory defined contribution retirement savings plan. It replaced the legacy defined benefit OPERS plan for most new state employees first hired on or after November 1, 2015. Pathfinder was created through a series of House and Senate bills in 2014 and 2015.

2014

HB 2630

OPERS to establish a tax-qualified defined contribution retirement system for certain members “who first become employed by any participating employer” on or after November 1, 2015.

Exempts from Pathfinder participation include hazardous duty, district attorneys, assistant district attorneys and other employees of the district attorney’s office.

SB 2120

Exempts from Pathfinder participation “any employees of a county, county elected officials, county hospital, city or town, conservation district, circuit engineering district and any public or private trust in which a county, city or town participates...”

2015

HB 1376 [2015]

Amends employee-contribution and employer-matching percentages.

November 1, 2015

Pathfinder officially launches with first participants.

2020

First participants became fully vested in employer-matching contributions.

2024

HB 2982 - Pathfinder forfeiture funds

This amendment was added to expand the use of the Pathfinder forfeiture fund for all purposes consistent with federal law and treasury regulations.

PATHFINDER AND DC PLAN BASICS

A defined contribution (DC) plan, like Pathfinder, places the responsibility of retirement planning on the participant. The participant decides how much to contribute, how to invest those funds and when and how much to take out at retirement.

Below is a brief overview of how Pathfinder works. Detailed information can be found in the sections that follow. You can use these points when introducing new employees to their retirement plan.

Pathfinder basics

State employees who first become employed by a participating employer on or after November 1, 2015, and have no prior participation in OPERS before that date will participate in Pathfinder. Retirement coordinators should review eligibility requirements, and if they are unclear, contact OPERS.

Mandatory participation for eligible employees

With each paycheck, participants contribute a minimum 4.5% of pre-tax compensation.

Maximizing the employer match

Participants can choose from a 6% or 7% employer-matching contribution. To receive the higher 7% match, the participant will need to contribute 7% or more. That is an additional 2.5% or more above the minimum 4.5% contribution. The additional voluntary contribution can be pre-tax or Roth (post-tax).

Two Plans within Pathfinder

Pathfinder is made up of two Plans, a 401(a) and a 457(b) Plan. Each Plan receives specific types of contributions. Employee mandatory contributions and all employer-matching contributions go to the 401(a). Only voluntary contributions to this Plan can be designated as pre-tax or Roth. Employee contributions (amounts above 4.5%) go to the 457(b) Plan.

Default investment option

The Vanguard Balanced Index Fund will be the participant's initial investment option. The Vanguard Balanced Index Fund invests in a mix of stocks and bonds in pursuit of growth while trying to limit risk. Participants should decide if this fund, another fund or a mix of funds best matches their current or future goals and risk tolerance. Participants can change investments after making their first contribution.

Managing the Pathfinder account

Participants will have the ability to view and manage their account three different ways after Empower receives their first contribution. This usually occurs the month after the participant's hire date.

- Online at **okpathfinder.com**
- By phone (voice response system) at **(844) 465-7284**
- On a smart device using the Empower app



How Pathfinder helps employees save for retirement

Automatic saving

With Pathfinder, contributions will happen automatically.

Pre-tax or Roth contributions

The money contributed to a Pathfinder account's 401(a) Plan comes out of the paycheck before federal and Oklahoma taxes are calculated.

The money contributed to a Pathfinder account's 457 Plan can be designated as pre-tax or Roth. Pre-tax contributions may help reduce the participant's current tax burden. With Roth contributions, the participant pays taxes on the money now so they will not have to later.

Employer match

The employer match is extra money the employee receives to save for retirement. To maximize their match, encourage your employees to consider contributing 7% or more.

Tax-deferred compounded growth potential

Participants don't pay taxes on Pathfinder pre-tax contributions — or any earnings those contributions generate — until making a withdrawal. Any gains from the investment choices get reinvested and can generate additional earnings of their own, a feature known as compounded growth.

OPERS and Empower (roles and responsibilities)

OPERS administers the Pathfinder Plan and is tasked with keeping it running smoothly by facilitating the transfer of money and data from employers to Empower. All decisions in the Pathfinder Plan are made by the OPERS Board of Trustees.

Empower is contracted with OPERS to provide recordkeeping services. Empower ensures funds are invested as directed by the employee; maintains transaction and beneficiary records; and provides communication services, including the participant website (okpathfinder.com), newsletters and quarterly statements.

Who to contact?

The quickest option is for the participant to self-service through the Pathfinder website (okpathfinder.com) or Empower app. If your employee has difficulty with the website or app, or would prefer to talk to a representative, they should call Empower through the automated voice response system at **(844) 465-7284**. Contact OPERS if you need help with a payroll issue or have a special situation. Contact information is available toward the front of this manual.

COORDINATOR RESPONSIBILITIES

You can use this overview as a checklist. The chapters that follow cover more details on each process.

Onboarding

These steps should be taken with all new employees, including those who are rehired or transferred from another agency.

- Provide the employee with an Enrollment Packet and basic overview of the Plan.
- Have employee complete the Beneficiary form to choose a contribution level.
 - This information will be used to update the contribution level in the payroll file.
 - The employee will be enrolled into Pathfinder when the first contribution is received by Empower.
 - Be sure the participant's name, address, phone numbers and email address in the payroll file are correct. This will be used to set up the employee's Pathfinder account.
- Have the employee complete the Beneficiary Designation forms.
 - Beneficiary forms will be sent to the Pathfinder administrative office (OPERS) to be processed once the employee has made a contribution.
- If the employee has a retirement account from a previous employer, they may be able to roll those contributions into Pathfinder. Provide the Roll-in handout to the employee.

During career

- Process name and contact information updates through payroll file/system.
- Direct employees to **okpathfinder.com**, Empower app or the voice response system at **(844) 465-7284** for beneficiary, contribution or investment changes. Forms are also available for beneficiary changes.
- Remind employees about maximizing the employer match (contribute at least 7%, receive 7% match).
- Remind employees about education opportunities (see the Resources chapter).

At separation

At a participant's separation, you will provide information to them about their Pathfinder account. If the employee is not retiring, they can leave their money in the Plan until they need it for retirement.

- Remind the employee about the vesting schedule.
- Vested money can be left in the Plan.
- The participant can start the distribution or rollover process immediately after separation. The earliest that funds will be distributed is 45 days after the date of termination. To start the process, the participant needs to call Empower at **(844) 465-7284**.
- Provide the employee with a Stay in the Plan flyer.
- Enter term dates in the payroll system.

ELIGIBILITY (WHO PARTICIPATES IN PATHFINDER)

Eligibility requirements

Generally, state employees who first become employed by a participating employer on or after November 1, 2015, and have no prior participation in OPERS before that date will participate in Pathfinder. The employee must be in a:

- Full-time-equivalent position, or
- Position less than full-time but more than half-time that includes employee benefits.

Legislative session employees of the House of Representatives, the State Senate and the Legislative Services Bureau employed on or after November 1, 2015, may choose to participate in Pathfinder.

Who is excluded from Pathfinder?

Certain employees are excluded from participation in Pathfinder. These employees will participate in the OPERS Defined Benefit Plan as long as they remain in one of the listed positions.

- State employees who are in a Hazardous Duty position.
- District attorneys, assistant district attorneys or other employees of the district attorney's office.
- County elected officials; any employee of a county, county hospital, city or town, conservation district or circuit engineering district; and any public or private trust in which a county, city or town participates and is the primary beneficiary.

Special situations (past participation in OPERS but currently in Pathfinder)

Rehires or employees who first participated in OPERS on or after November 1, 2015, due to the Pathfinder exclusion, may participate in Pathfinder in certain situations.

- Employees who first participated in OPERS in a Hazardous Duty position on or after November 1, 2015, and moved to or hired into a position that is Pathfinder eligible.

Do employees have the option to choose which retirement Plan to participate in?

No. OPERS and Pathfinder are mandatory plans. An employee will be eligible for one or the other and does not have the possibility to choose.

Change in employment status

An employee who participates in Pathfinder and subsequently falls below the eligibility for initial Pathfinder enrollment will continue to participate, even if that participant is now in a "999" or temporary position or separates employment and returns in a less than full-time position. The employee would only stop Pathfinder participation due to a change in employment status where they move to a group of employees who are excluded from participation in Pathfinder.

The employee's circumstances should be reviewed for other plan eligibility, such as OPERS.

ENROLLMENT

As the Coordinator, you must make sure four things occur at enrollment: selection of initial contribution amount, creation of an accurate payroll record, designation of beneficiaries and education about the Plan. Provide all new, transferred and rehired an Enrollment Packet and assist them with enrollment. The Enrollment Packet contains information to get the employee started in the Plan. Agencies on the OMES payroll systems will have new employees complete the enrollment and beneficiary forms online through Workday@OK.

Enrollment process

Selecting a contribution level

Have the employee complete the Enrollment form to choose a contribution level. You will use this form to help you update the payroll file with the correct information. You should keep the form for your records. Empower will receive participant and contribution information through the payroll file. Agencies on the OMES Payroll system should have the employee complete the online form through Workday@OK. The payroll file will automatically be updated.

Creating a payroll record

Empower will use the name, address, phone numbers and email address in the payroll file to set up the employee's Pathfinder account. Empower creates the employee's account when the first contribution is received. For this reason, it is important to make sure the payroll file is correct and specific to the employee. For example, do not use a general work mailing or email address for an employee. Provide the personal mailing and email address for the employee.

Designating a beneficiary

Your employee needs to complete the Beneficiary Designation form for the 401(a) Plan. If the employee will be contributing more than the minimum 4.5%, they should also complete the Beneficiary form for the 457(b). These forms should be completed through Workday@OK for agencies on the OMES payroll. Paper forms need to be returned to the Pathfinder administrative office (OPERS):

Oklahoma Pathfinder Plans
PO Box 53007
Oklahoma City, OK 73152

The Beneficiaries section has more information on designating a beneficiary.

Educating on the Plan

You should provide the participant with a general overview of the Plan. The Pathfinder and DC Plan Basics chapter provides an overview to help you with the discussion. The Enrollment Packet contains a few flyers for participants to review this information later.

Communications to new participants

Both Empower and OPERS will send emails to participants who provided an email address at enrollment once their first contribution has been made. The messages encourage new participants to create their online account and to learn more about their Plan.

- When Empower receives a first contribution, they automatically send a welcome email. This email invites the participant to create their online account.
- The first of the month following a participant's first contribution, the participant receives a welcome email. The message reminds the participant to secure their account by creating a login and provides helpful first steps and resources.
- About three weeks later, the participant receives a second email inviting the participant to attend a Pathfinder webinar.

Make your new employees aware that they will receive these emails. You should also encourage your employees to create their account online and to attend a Pathfinder webinar.

Want help with your orientation meetings?

Contact OPERS at (405) 858-6737 or Chad Guest, Pathfinder Retirement Plan Counselor, at chad.guest@empower.com.

Agency transfers and rehires

Previous Pathfinder participants still need to complete the enrollment process. Completing a new Participant Enrollment form gives participants a chance to consider how much they contribute and meet the higher employer match.

Employees with an existing account will keep their current investment allocation.

After enrollment

After enrollment, a Verification of Account Information letter will be sent to the participant from Empower. This letter is in addition to the series of welcome emails. The participant will also receive a Personal Identification Number (PIN) from Empower for use on the website and the voice response system. The PIN is not required for account access. As long as the contact information on file is correct, the participant can still create and access their account online or through the voice response system at **(844) 465-7284**.

Encourage all your employees in Pathfinder to register and log in to their account at **okpathfinder.com**. Registering their account allows the user to set up a unique password and add security to their account.

Retirement plans from previous employers

If your employee has a retirement plan from a previous employer, provide them with the Incoming Rollover handout. After a participant has made their first contribution, they can contact Empower at **(888) 737-4480** to initiate the rollover process to consolidate old accounts.

CONTRIBUTIONS

Contributions begin the month following the hire date. This includes employees who are rehired or participated in Pathfinder through a different employer.

Contribution levels

At enrollment, the employee will choose a contribution level. The contribution level is a percentage of the employee's gross pay. The mandatory minimum employee contribution is 4.5%.

Contributions are only made on certain pay types:

Example pay types: Contributions are paid

- Gross salary or wages
- Longevity payments
- Pay differential
- Performance pay

Example pay types: Contributions are not paid

- Overtime pay
- Reimbursements
- Allowances (e.g., travel, uniform)
- Excess benefit allowance
- Tips or commissions
- Workers' compensation benefit payments
- Sign-on bonuses

Employer-matching contributions

The employee's contribution level determines the amount of the employer match.

Employee contribution	Employer match contribution	Total Pathfinder contribution
Mandatory 4.5%	6.0%	10.5%
Less than 7.0%	6.0%	Up to 13.9%
Maximize match: 7.0% or above	7.0%	14.0% +

Increasing your contribution to meet the higher match is one way you can increase your overall compensation.

Contribution types

Employee mandatory and employer-matching contributions are made as pre-tax contributions to the 401(a) Plan. Participants have a choice of pre-tax, Roth or both types when making voluntary contributions to the 457 Plan.

Pre-tax contributions

Pre-tax contributions come out of the participant's pay before federal and Oklahoma taxes are calculated. This may help reduce the participant's current tax burden. The Plan also reinvests any earnings where they may grow tax deferred. Participants will pay taxes when they make a withdrawal.

Roth contributions

Roth contributions are made after tax. In other words, the participant pays taxes on Roth contributions up front rather than deferring those taxes until taking a distribution. Roth distributions are income tax-free when taking a qualified withdrawal. To be considered qualified, the first Roth contribution must have been made at least five tax years prior and the participant must meet one of the following criteria:

- At least age 59½,
- Became disabled, or
- Deceased, after which the beneficiaries will take the withdrawal.

Applying contributions to the Pathfinder account

Employee and employer contributions must be remitted to OPERS within five business days of the pay date. OPERS will deposit the contributions in participant accounts as soon as possible.

Pathfinder is made up of two plans: 401(a) and 457(b). Contributions are applied to either the 401(a) or 457(b) Plan depending on whether it is a mandatory, voluntary or employer-matching contribution.

Plan type	Contribution type
401(a) Plan	Employee mandatory contribution (4.5%)
	Employer-matching contribution (6% or 7%)
	Pre-tax only
457(b) Plan	Employee voluntary contribution (any amount above 4.5%)
	Pre-tax, Roth or both

Within each Plan, contributions are invested according to the instructions provided by the participant. If the participant hasn't chosen an investment mix, the money will be invested in the default fund, the Vanguard Balanced Index Fund.

Contribution changes

After their initial contribution, the employee can change their contribution level.

- Participants can change their contribution rate monthly.
- Changes will take effect the month after the change is approved by OPERS.
- Participants should review IRS contribution limits when making changes.

How to change contribution amount

A participant can change their contribution online, through the Empower app or by calling Empower.

- Contribution amounts can only be changed in the 457(b) Plan.
- The participant should enter the amount above the 4.5% mandatory contribution.
- The maximum additional voluntary contribution amount is 87.85% as the participant already contributes a mandatory 4.5%. An individual participant's maximum voluntary contribution may be lower if they have other deductions like insurance, garnishments, Social Security tax, etc.

Example: Employee wants to increase their total contribution from the mandatory minimum 4.5% to 7%. The employee will need to change their 457(b) Plan contribution from 0% to 2.5%.

What happens on the employer side

- **OMES payroll process:** Once the contribution change has been approved, the payroll system will automatically be updated. The change will take effect on payrolls processed the next month.
- **Non-OMES payroll process:** Once the contribution change has been approved, OPERS will send notification to the Pathfinder Coordinator. The employer will need to update their payroll file by the date indicated in the letter.

Contribution limits

Contribution limits are set annually by the IRS. A participant can contribute 100% of their includible compensation or the limit amount, whichever is less. Limits only apply to voluntary employee contributions made to the 457(b) Plan. Employee mandatory contributions and employer-matching contributions in the 401(a) Plan do not count toward the limits.

Age 50 and older

Starting at age 50, a participant can make “catch-up” contributions on top of the regular annual limit. The catch-up amount is set annually by the IRS. Eligibility is automatic. The participant can simply take advantage of the increased limit beginning in the year they reach age 50.

Special 60-63 catch-up

The SECURE 2.0 Act allows individuals age 60-63 an additional contribution to their retirement plan. This additional contribution amount is set by the IRS.

Special 457(b) catch-up*

Participants have a one-time period to catch up on missed contributions. During this period, the participant may be approved to contribute up to double the regular limit.

The catch-up period can start in the three calendar years before (not during) the year of normal retirement age. For the purposes of this catch-up, the participant selects a normal retirement age no earlier than age 65 and no later than age 73.

*As of January 2026, participants with incomes that exceed \$145,000 must make their catch-up contributions on a Roth basis.

Search “contribution limits” at [irs.gov](https://www.irs.gov) for current limits.

Example calculation: Is a contribution rate increase within the annual limit?

An employee would like to increase their total contribution rate from 7% to 10%. The employee has a biweekly gross salary of \$1,600. They will have had 12 paychecks before the change and 14 after.

Since limits only apply to the voluntary contribution, the first 4.5% mandatory contribution can be ignored. In other words, we need to compare increasing the rate from 2.5% to 5.5% (or .025 vs. .055).

$$\begin{aligned} &\text{Contributions before change} + \text{Contributions after change} \\ &(\text{Salary} \times \text{Pay periods}) \times \text{Rate} + (\text{Salary} \times \text{Pay periods}) \times \text{Rate} \\ &(\$1,600 \times 12) \times .025 + (\$1,600 \times 14) \times .055 \\ &\$480 + \$1,232 \\ &= \$1,712 \end{aligned}$$

This employee will still be well below the annual contribution limit.

*Add to this any longevities, performance-based payments and other pay types eligible for contribution expected during the time period.

Special considerations for high contributors

- Be mindful of pay increases, performance pay and longevity pay.
- An increase in pay means an increase in the dollar amount contributed if the contribution rate stays the same.
- The participant may need to lower their contribution rate to remain below the contribution limit when they receive either a one-time or ongoing bump in pay.
- When possible, employees should be notified of unplanned pay increases or bonuses the month prior to be able to adjust contributions, especially at the end of the year.
- If you need help calculating whether an employee's contributions will stay under the limit, contact the Pathfinder administrative office (OPERS) at **(405) 858-6737**.

What happens if a participant exceeds the limit?

Empower will notify OPERS when a participant may have exceeded the IRS limit for the year. OPERS will confirm and request a refund of the amount in excess of the limit. Taxes will not be withheld, but the refund will be considered taxable income. The participant will receive a 1099-R the following January.

Employer contributions to OPERS

The employer is required to make a total contribution of 16.5% to the OPERS retirement system. The employer-matching contribution of 6% or 7% the employee receives is deducted from this amount, and the remaining 9.5% or 10.5% will go to the OPERS defined benefit plan.

- **Example:** Employee contributes at the minimum rate. The 16.5% employer contribution will be split as a 6.0% match to Pathfinder and 10.5% contribution to OPERS.
- **Example:** Employee contributes to maximize the match. The 16.5% employer contribution will be split as a 7.0% match to Pathfinder and 9.5% contribution to OPERS.

Missed contributions

If an employee was not enrolled in Pathfinder at the time of hire or missed contributions for a period of time, start the employee contributions as soon as possible. You must contact the Pathfinder Administrator at **(405) 858-6737** about making up the missed contributions.

Contribution FAQ

Why is my contribution not listed on the quarterly statement?

Employers must submit contributions to OPERS within five (5) business days of the participating employee's payroll pay date. OPERS then forwards the contributions to Empower to be credited to the participant's account(s) as soon as possible. Please remind employees that payments not showing on a quarterly statement may be due to the later processing of payroll and will show in the next quarterly statement. Employees are also encouraged to use **okpathfinder.com** to review and receive up-to-date information on their account.

Can I write a personal check to Pathfinder as a contribution?

No. Contributions to Pathfinder can only be made through payroll deduction.

Can I contribute to other investments outside of the state's?

Yes. You may contribute to an IRA or other retirement plans along with Pathfinder. Check with a tax advisor for details on the tax implications.

VESTING

Employee contributions are always 100% vested. The employer match is vested on a schedule: 20% vested for every year.

- Vesting begins as of date of hire, not participation date.
- Vesting is calculated based on complete years.
365 days = one complete year of vesting (no rounding).
- Termination is the only thing that “stops the clock,” not breaks in service.
- Non-vested employer-matching contributions are permanently forfeited to the retirement system 90 days after the termination date if the employee does not return to work with a participating Pathfinder employer.
- If returning to employment, the employee’s vesting period picks up where it left off. However, any previously forfeited non-vested employer-matching contributions remain forfeited.
- Employees of the House of Representatives, the State Senate or the Legislative Services Bureau who remained employed for the full duration of a regular legislation session will not forfeit the non-vested employer-matching contributions if they are rehired by the House of Representatives, the State Senate or the Legislative Services Bureau by February 1 of the following legislative session.
- Participants who terminate after reaching the Pathfinder normal retirement age of 65 will be 100% vested in the employer-matching contribution regardless of number of years employed.

Vesting schedule

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

Vesting example:

Sally, age 30, leaves employment after a year and six months. The current value of Sally’s contributions is \$1,000, and the value of the contributions from her employer is \$1,000. Sally is 100% vested in her contributions, valued at \$1,000. She is only 20% vested in the employer match, valued at \$200.

If Sally returns to employment, her first day back will be one year, six months and one day of vesting. However, Sally will have lost the non-vested portion of the employer match if her return to employment was more than 90 days after her termination date.

FEES

Participant fees

Participants pay a monthly fee of \$2.70, which is deducted from the participant's account prorated across investments. The fee pays for administrative, recordkeeping, communication and educational services.

Each investment option also has an investment management fee that varies by investment option. These fees are deducted by each investment option's management company before the daily price or performance is calculated. For more information on fees for specific investment options, see the fund prospectus and/or disclosure document available at **okpathfinder.com**.

Employer administrative fees

Employers also pay an administrative fee for each qualified participant. This fee is set by the OPERS Board of Trustees each fiscal year. Retirement Coordinators will be notified of any changes to this fee prior to the start of the fiscal year.

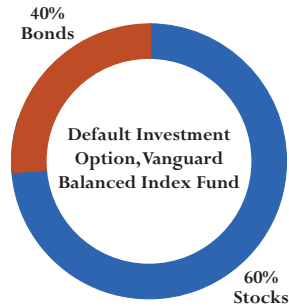
Pathfinder sends an annual reminder about administrative fees. The OMES payroll system will automatically add and update these fees. Employers not on the OMES payroll system will need to update their payroll files.

INVESTMENTS

As the Pathfinder Coordinator, you should be able to provide general information on the investment options available to the participant. Encourage participants to evaluate their retirement goals, risk tolerance and the return potential of their investments throughout their careers. Participants have a few investing paths to take depending on their comfort level and knowledge.

Investment options

Upon enrollment, the Vanguard Balanced Index Fund is the initial investment option. The Vanguard Balanced Index Fund invests in a mix of stocks and bonds in pursuit of growth while trying to limit risk. While this fund is a good general mix, it may not have the allocation or diversification that best matches the participant's current or future goals and risk tolerance.



Choosing an investment mix

The participant doesn't have to stay in the default fund. Pathfinder offers a diverse lineup of investment options. A participant can build a portfolio to better match goals and risk tolerance. Information about Pathfinder's investment options can be found in the Investing in Yourself brochure included in the enrollment packet or at okpathfinder.com under the *Investing* menu.

Choosing a target date fund

A target date fund, also known as an asset allocation fund, is an option that makes selecting a mix of stocks and bonds quick, easy and automatic. The participant selects the target date fund with the year that most closely matches the year they expect to retire, which is assumed to be age 65. Professional asset managers work behind the scenes to reallocate and rebalance the fund over time — gradually moving it from a more aggressive mix to one that is more conservative. The principal value of the fund is never guaranteed, though.

Self-directed brokerage account

Knowledgeable investors who want more options can choose to use the self-directed brokerage account (SDBA) provided by Charles Schwab. The SDBA allows access to more than 4,000 mutual fund investments and is intended for experienced investors who acknowledge and understand the risks associated with the investments contained in an SDBA.

There is an additional quarterly fee of \$15 and transaction fees to participate in the SDBA option. Investors in the SDBA will receive a separate statement from Charles Schwab that will detail the investment holdings and activity within the SDBA, including any fees and charges imposed in connection with the SDBA. The SDBA is intended for knowledgeable investors who understand the risks associated with the SDBA.

Help with understanding investments

To someone new to investing, it can seem overwhelming. Pathfinder has a few resources to help participants become more comfortable with investing.

- Review the Investing in Yourself brochure included in the enrollment packet.
- Attend a seminar provided by the Retirement Plan Counselor.
- Make an appointment with the Retirement Plan Counselor.
- Use the *Investing* and *Learning Center* menus at okpathfinder.com.

Making investment changes

Participants can make changes to their investments anytime online, in the Empower app or by calling Empower at **(844) 465-7284**.

- They can change current investments (rebalance).
- They can change future investments.
- The 401(a) and 457(b) Plans' investment allocations are updated separately.

There are no fees to transfer money among funds. Funds may impose redemption fees, and/or transfer restrictions, on certain transfers, redemptions or exchanges if assets are held for less than the period stated in the fund's prospectus or other disclosure documents. For more information, please refer to the fund's prospectus and/or disclosure documents.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

Investing FAQ

Does Pathfinder have any investment options that are not susceptible to the gains and losses of the stock market?

The Pathfinder Stable Value Fund is designed to provide a stable rate of return. The fund invests in U.S. government securities backed by the full faith and credit of the U.S. government and/or its agencies. These investments provide a fixed rate of return for a specified period and a guarantee by the issuer. This fund is not FDIC insured and has no bank guarantee. Interest rates are adjusted quarterly.

Who chooses the investment options offered by the Plan?

The investment options available to Pathfinder participants are selected by the OPERS Board of Trustees.

BENEFICIARIES

As part of the enrollment process, the participant will select beneficiaries. The employee should designate one or more primary and contingent beneficiaries. Designating a beneficiary allows the participant to name whom they would like any funds in their Pathfinder account to go to upon death.

Naming beneficiaries

The 401(a) and 457(b) Plans each have a separate Beneficiary Designation form. The same or different beneficiaries can be named for each Plan. Naming a minor as beneficiary is discouraged.

When naming multiple beneficiaries, the participant can list the percentage of account balance to apply to each. If percentages are not given or do not equal 100%, then the beneficiaries will share equally.

Updating beneficiaries

Participants can review and change their beneficiaries at **okpathfinder.com** or through the Empower app. Paper forms are also available, but not recommended. Updating online is faster, more secure and provides an immediate change.

FAQ about beneficiaries

What happens if my beneficiary is a trust, estate or minor child?

If your beneficiary is a trust or an estate, the payment will be sent to the trustee or court-appointed fiduciary. A tax ID number and proper documentation will be needed to complete the transaction.

For benefits that do not exceed \$10,000, and if a minor child/children are listed as your beneficiary and there is no court-appointed guardian, an adult custodian will need to complete additional paperwork. An adult custodian must furnish documentation of proof of relationship to the minor child/children.

For benefits that exceed \$10,000, and when a minor child/children are listed as your beneficiary, court-appointed guardianship papers will need to be furnished.

What happens if I have not designated a beneficiary?

If you have not designated a beneficiary at the time of your death, your account is paid according to Plan rules in place at that time.

What happens if I have multiple beneficiaries?

The Plan accounts are divided among your beneficiaries as you specified on your beneficiary designation. If no specification is given, the Plan accounts are divided equally.

What options does my beneficiary have for withdrawal?

Spousal beneficiaries have the same distribution options as you do.* Distribution options are:

- Leave the money in the Plan until minimum distributions are required.
- Receive a full distribution.
- Receive a partial distribution.
- Receive a distribution in installment payments of a specified amount.
- Receive a distribution in installment payments for a specified length of time.
- Roll over the money to another retirement plan that accepts such rollovers (e.g., 457, 401(a/k), 403(b) or IRA). No taxes will be withheld from the transfer amount.

Is my beneficiary's withdrawal subject to income tax withholding?

Yes. Federal income tax is withheld from payments to beneficiaries at a tax rate of 20%. Death benefits may also be subject to state tax withholding.

If I am retired and die, does my beneficiary automatically receive the same distribution?

No. After notification of your death, Pathfinder will stop all scheduled distributions. The beneficiary must complete a death benefit claim request to begin receiving payments.

*Non-spousal beneficiaries may use the direct rollover option. However, the beneficiary IRA must be properly identified as such (e.g., Tom Smith, beneficiary of John Smith).

LIFE EVENTS

An employee with a major life event such as a marriage, birth of a child, divorce, name or address change, or death of a family member should review and update their beneficiary designations. This can be done quickly and easily by logging in to their account at **okpathfinder.com** or through the Empower app. The Beneficiaries chapter has more information on changing and naming beneficiaries.

Name changes

Active employee name changes must be completed in the payroll system. The updated information will be relayed to Empower the next time contributions are sent.

Name changes for inactive employees must be submitted using the Personal Information Change Request form. A copy of a legal document showing the new name must be attached. This can be a birth certificate, divorce decree, marriage certificate, military ID, passport or court order.

Address changes

Active employee address changes are completed in the payroll system. The updated information will be relayed to Empower the next time contributions are sent.

Inactive employees can update their address online at **okpathfinder.com**.

Divorce

A Pathfinder account may be considered marital property in a Dissolution of Marriage (Divorce) action. This decision is made by a judge. The account may be divided if the order meets the statutory criteria for a Qualified Domestic Relations Order (QDRO). Empower may charge a fee to the participant and/or alternate payee for processing the order.

Even with a divorce, distribution rules still apply: The participant cannot take a withdrawal until separation from state service, death or suffering an unforeseeable emergency.

A divorce will void the designation of an ex-spouse as beneficiary. Following a divorce, it is important for the participant to update beneficiary information.

Death of a participant

A participant death should be reported to Empower by calling the Death Claims line: **(866) 442-3888**.

What happens to the account?

The primary beneficiary(ies) will receive any benefits when the participant dies. If the primary beneficiary(ies) have also died, the contingent beneficiary(ies) will receive the benefits. Benefits will be paid to the contingent beneficiary only if none of the primary beneficiaries are living. If the participant failed to name beneficiaries or all primary and contingent beneficiaries die before the participant, Plan rules would apply to determine account distribution.

ACCOUNT MANAGEMENT

Pathfinder account access

Participants will have access to their account after their first contribution is received by Empower. Keep in mind that contributions start with the paycheck that includes the first of the month following the employee's hire date. Depending on the hire date and the pay schedule, it may be the third month before the employee has access to their account.

Participants will access their account through one of the following methods:

- **okpathfinder.com**
- Empower app
- Empower Customer Care Center: **(844) 465-7284**

Logging in to the website for the first time

Participants accessing their account for the first time online or through the Empower app will need to select *REGISTER*. They will then choose *I do not have a PIN* and follow the prompts.

Encourage all your employees in Pathfinder to register and log in to their account at **okpathfinder.com**. Registering allows the user to set up a unique password and add security to their account.

Resource: Account Access Quick Reference Guide available on the Pathfinder Forms Order page of the OPERS website.

Login help

If the participant's contact information has changed or doesn't match the information in the system, they may not be able to complete the login process or recover their username or password. The participant will need to call the voice response system at **(844) 465-7284**. They can ask to speak with a representative to verify their information.

What should participants do?

Encourage your employees to check on their Pathfinder accounts periodically. The quarterly statement is a good reminder to do this. Questions they should ask themselves include:

- Am I contributing enough? (Meeting match, need to do more?)
- How should I be investing?
- Am I on track to retire when I would like?
- Are my beneficiary designations still correct?

Answering these questions could lead to taking action, such as changing contribution level, adjusting investments, updating beneficiary designations or just simply staying the course. The Pathfinder website has built-in tools to help answer these questions.

Tools on the Pathfinder website

The primary tool on the website, the Lifetime Income ScoreSM, gives a personalized retirement income forecast. Adjusting sliders for savings rate and retirement age will model different savings scenarios. Other actions participants can take online include:

- View current savings.
- Estimate future retirement income.
- Link outside accounts for overall view of finances and net worth.
- Track monthly budget.
- Stay on top of debt.
- Review asset allocation.
- And much more.

Quarterly statements

Four times a year (about three weeks after the end of each calendar quarter), Empower will send a combined quarterly account statement showing the account activity and balance for both Plans.

Statements are either mailed or sent via paperless statement delivery. With paperless statements, participants will receive email notifications when quarterly statements are available online in a secured environment.

Participants can set Plan communications preferences by logging in to their account at **okpathfinder.com**. Settings can be found by clicking the initials in the top right corner.

To receive statements via U.S. mail, the participant must have a current address on file. See the previous section on Life Events.

Contributions not showing on statement

Contributions not showing on a quarterly statement may be due to the later processing of payroll and will show in the next quarterly statement. Encourage your employee to log in at **okpathfinder.com** or through the Empower app to view up-to-date information.

ACCOUNT CONSOLIDATION (INCOMING TRANSFERS)

Incoming rollovers (from outside accounts)

Participants with retirement accounts from previous employers, including OPERS city, county and local contributions, may want to consider rolling those accounts into their Pathfinder account. The incoming rollover process — also called account consolidation — offers several benefits, including:

- Simplicity of one account to monitor and manage, and one statement to read.
- Easier-to-apply asset allocation strategy in a single account rather than repeating the process for multiple accounts.
- The same online tools to manage all their retirement assets.
- Potentially lower fees. Pathfinder works to keep fees as low as possible.

Approved balances from other 401(k), 401(a) or 403(b) plans or an IRA can be rolled into the 401(a) Plan. Approved balances from other governmental 457(b) plans can be rolled into the Pathfinder 457(b) Plan.

Roth 457(b), Roth 401(k) or Roth 403(b) plans can be rolled into the Pathfinder 457(b) Plan.

Participants should consider all options and their features and fees before moving money between accounts.

Incoming rollover process

To begin the rollover process, a participant should gather account information such as statements, current balances and contact information for other plans. Once that is collected, the participant will call Empower at **(888) 737-4480** to get started.

Plan-to-plan transfers (from plans offered by same employer)

Note: Plan-to-plan transfers are different from incoming rollovers.

A plan-to-plan transfer provides the ability to transfer funds between different retirement accounts offered by an employer. Money can only be transferred from a previous State agency OPERS-administered retirement plan that still has a balance into the participant's current Pathfinder plan. Examples include:

- SoonerSave 401(a) to Pathfinder 401(a)
- SoonerSave 457(b) to Pathfinder 457(b)
- OPERS DB 401(a) to Pathfinder 401(a)

Plan-to-plan transfers

Eligible participants should contact the Pathfinder administrative office (OPERS) at **(405) 858-6737** to initiate a plan-to-plan transfer.

Roth Conversions

What is an in-plan Roth conversion?

An in-plan Roth conversion, also referred to as an in-plan Roth rollover or in-plan Roth transfer, involves moving pre-tax assets currently in the 457(b) Plan into a Roth contribution source within the same plan. This allows the participant to convert pre-tax funds to Roth status without leaving the 457(b) Plan.

How are conversions taxed?

The amount the participant chooses to convert will be taxed as ordinary income. This additional income may push them into a higher tax bracket. They will pay federal and state income taxes on the conversion when they file their tax return for that year. The taxes owed on the converted amount must be paid "out of pocket" and can't be withheld from the converted amount or paid out of the plan. The participant may be required to make estimated tax payments in the year of conversion before they file their annual return. Participants should consult with a tax advisor prior to requesting a conversion.

How do I request an in-plan Roth conversion?

Participants may make this request by logging in to their account at **okpathfinder.com**. From their account, they can download the form. Participants should follow the directions on the form to submit. You may also contact Empower's Customer Care Center to request a form at **(844) 465-7284**.

TAXES

Taxes and contributions

The money contributed to a Pathfinder account's 401(a) Plan comes out of the paycheck before federal and Oklahoma taxes are calculated.

The money contributed to a Pathfinder account's 457 plan can be designated as pre-tax or Roth. Pre-tax contributions may help reduce the participant's current tax burden. With Roth contributions, the participant pays taxes on the money now so they will not have to later. They get the benefit of not having to pay taxes on the earnings. This may help reduce the participant's current tax burden.

Capital gains and losses

The participant does not report any current earnings from the 401(a) or 457(b) Plan on either their federal or state income tax forms. Any current earnings on contributions are tax-deferred until withdrawn.

Saver's tax credit

Some Pathfinder participants may be eligible for a federal tax credit to further reduce current taxes. To receive and be eligible for this tax credit, the participant must:

- Be at least 18 years old,
- Not be a full-time student, and
- Not be claimed as a dependent on another person's taxes.

Saver's tax credit income limits for 2025:

Filing status	Income limit
Married filing jointly	\$79,000
Head of household	\$59,250
Single, married filing separately or qualifying widow(er)	\$39,500

Participants wanting to learn more about the tax credit should consult a tax advisor or visit [irs.gov](https://www.irs.gov) and search "Saver's Credit" or Form 8880.

Taxes and distributions

When a participant withdraws money, the distribution is taxable as ordinary income. A distribution needs to be reported for the tax year in which it is received. Depending on the type of distribution requested, federal and/or state taxes may be withheld.

Tax withholding

All withdrawals of pre-tax and non-qualified Roth funds paid out in less than 10 years will have a mandatory withholding of 20% for federal taxes and applicable state withholding. The participant may owe more or less depending on their specific tax situation. A W-4P form may be completed for distributions of 10 years or more.

Early withdrawal penalty

For the 401(a) Plan, distributions made prior to reaching age 59½ may be subject to an additional 10% federal tax penalty. The 457(b) Plan does not have early withdrawal penalty.

Tax forms

A Form 1099-R will be mailed in January of each year for any Plan distributions received in the prior year. Participants can view the 1099-R online by logging in to their account to access statements and documents.

RETIREMENT (LEAVING EMPLOYMENT)

Retiring and leaving employment

A Pathfinder participant can choose to retire at any time. Before making the retirement decision, the participant should carefully consider several factors:

- Vesting of employer-matching contributions
- A spend-down plan to cover their expected lifetime
- Other sources of income in retirement, including Social Security, personal savings and retirement employment
- Retirement risks such as longevity, inflation and costs of healthcare

The participant should also keep in mind the IRS may assess a 10% early withdrawal penalty for distribution prior to age 59½ from the 401(a) Plan. The 457(b) Plan (voluntary contributions) does not have this penalty.

After leaving employment, a participant may leave their balance in Pathfinder and continue to have full access to maintain their account(s). Plus, any growth will remain tax-deferred.

Retirement and leaving employment FAQ

Can a participant contribute their final annual leave payout into their Pathfinder account?

Pathfinder does not have a mechanism for participants to contribute a specific dollar amount, like an annual leave payout. Contributions in Pathfinder are a percentage of pay. When annual leave is paid out to a participant, the current contribution level will be deducted.

Do Pathfinder participants receive a \$105 insurance subsidy?

No. There is no insurance subsidy in the Pathfinder Plan.

Are my Social Security and other benefits affected by participating in the Plan?

No. Retirement and Social Security benefits are based on your gross pay. Deferred compensation and any employee-paid retirement contributions, tax-free insurance premiums and flexible spending account contributions are then subtracted from gross pay to give the new basis for federal and state income tax calculations.

Your Social Security benefit will not be affected when your Pathfinder account is distributed. Your contribution has already been taxed for Social Security purposes. The Social Security Administration does not consider your deferred compensation distribution as earned income to be applied against the maximum a Social Security recipient can earn before Social Security benefits are reduced.

For additional information, see the Pathfinder Distribution Guide FAQ on opers.ok.gov/pathfinder.

DISTRIBUTIONS (WITHDRAWALS)

For both Plans, a participant may withdraw only when they:

- Retire.
- Sever employment with the state.
- Die (beneficiary receives benefits).
- Suffer an unforeseeable emergency while participating in the 457(b) Plan.

After leaving employment, a participant may leave their balance in Pathfinder and continue to have full access to maintain their account. Plus, any growth will remain tax-deferred.

Distributions from Pathfinder can begin as soon as 45 days after ending employment with the State of Oklahoma. The participant has great flexibility in how distribution payments are made:

- Lump-sum or partial payment
- Periodic payments
- A rollover into a governmental 457(b), 401(k), 401(a) or 403(b) plan or an IRA

The amounts or the payment methods can be changed at any time. Distributions from Pathfinder are considered taxable income, and taxes may be withheld. The Taxes chapter in this manual has more information.

To take a distribution, the participant can log in to their account at **okpathfinder.com** or call Empower at **(844) 465-7284**.

In-service distributions

Pathfinder is designed for long-term savings and investing for retirement. Active employees can only withdraw from the 457(b) Plan upon approval of a claim for an unforeseen financial emergency. Withdrawals from the 401(a) Plan are only available upon termination of employment.

Unforeseeable emergency or financial hardship

Hardship withdrawals are only available for the 457(b) Plan. Have interested participants call the Pathfinder Administrative office at **(405) 858-6737** for an application. A \$75 Hardship Approval Services fee will apply.

This Plan receives employee voluntary contributions above the mandatory 4.5%. If a participant has only made the minimum mandatory contribution, they will not have a 457(b) Plan and therefore are not eligible for a hardship withdrawal.

OPERS Administrative Rules in 590:25-1-3 state:

An unforeseeable emergency means a severe financial hardship resulting from a sudden and unexpected illness or accident that affects you or a dependent. Loss of property due to casualty or other similar extraordinary and unforeseeable circumstances arising as a result of events beyond your control may also be considered.

(A) For purposes of this section, “unforeseeable emergency” means severe financial hardship to the participant, resulting from a sudden and unexpected illness or accident to the participant or a dependent of the participant, loss of the participant’s property due to casualty, or other similar extraordinary and unforeseeable circumstances arising as a result of events beyond the control of the participant. The circumstances that will constitute an unforeseeable emergency will depend upon the facts of each case, but, in any case, payment may not be made to the extent that such hardship is or may be relieved:

- (i) Through reimbursement or compensation by insurance or otherwise.
- (ii) By liquidation of the participant’s assets, to the extent the liquidation of these assets would not itself cause severe financial hardship, or
- (iii) By cessation of deferrals under the Plan.

Foreseeable personal expenditures, which may normally be subject to a budget, such as a down payment for a home, mortgage payments, rent, credit card debt, the purchase of an automobile, college or other schooling expense, etc., shall not constitute an unforeseeable emergency.

For purposes of this Plan, an unforeseeable emergency will depend on the facts of each case and must be properly documented.

Required minimum distributions

The IRS requires a minimum distribution amount every year beginning the year a participant reaches age 73.* If a participant is still working with the State of Oklahoma at the specified age, they do not have to begin taking required minimum distributions (RMDs) until they terminate service.

Roth contributions to the 457(b) plan are not subject to Required Minimum Distribution rules.

Empower sends an annual reminder to participants who have reached the RMD age. The reminder includes the amount and date by which an RMD must be taken.

* As of January 1, 2023, the IRS generally requires you to start taking required minimum distributions (RMDs) at age 73.

RETIREMENT PLAN COUNSELOR

Chad Guest is your Pathfinder Retirement Plan Counselor. The Retirement Plan Counselor provides the important service of bringing financial and retirement education to Plan participants. This includes one-on-one meetings with participants and regular group webinars. Topics include:

- Overview of the Pathfinder Plan.
- Saving more for retirement.
- Investment terms and concepts.
- Steps to managing risk.
- Financial wellness.

Participants can schedule a meeting with Chad or sign up for a webinar through the Pathfinder website. (In the *About your plan* menu, click *Meet your representative*.)

If you have the space and audience, Chad can bring a seminar to your workplace. Contact Chad at **chad.guest@empower.com** or (405) 323-6359.

ACCOUNT SECURITY

Empower Security Guarantee

The security of participants' Pathfinder retirement accounts and personal information is a top concern of the Empower team. The company continually evaluates and updates its security measures to protect participants. Empower stands behind its online and mobile security with the Empower Security Guarantee. This guarantee states that Empower will restore losses to an account that occur because of unauthorized transactions through no fault of the participant.*

To qualify for this protection, the participant must do the following:

- Register their online account and provide a secure, trusted email address and mobile phone number.
- Protect personal and financial information by never sharing passwords, personal account information or device authentication with anyone, including family members or friends.
- Review accounts regularly for accuracy or unusual activity.
- Use unique and strong usernames, passwords and answers to security questions on all personal accounts.
- Look out for suspicious emails, texts and phone calls.
- Follow recommended security practices as they change over time.

Asset protection

Pathfinder assets are held in trust for the exclusive benefit of Pathfinder participants and their beneficiaries. Plan assets are not subject to the claims of state creditors.

* For more information regarding account security, including the Empower Security Guarantee's conditions, visit empower.com and, from the list of additional links at the bottom of the page, click on *Security center*.



Empower Retirement, LLC and its affiliates are not affiliated with the author or responsible for the third-party content provided.
98788-FBK-WF-1888633-0926(6803126) RO5816232-0826

