



RETIRING OR CHANGING JOBS? YOU CAN KEEP YOUR SAVINGS RIGHT HERE!

Even if you are no longer an employee, there are many benefits to sticking with SoonerSave. These choices may provide you with a better retirement savings opportunity. Why stay?

CHECK OUT A FEW REASONS

1. Potentially lower fees

- Depending on your account balance and provider selected, the Plan's flat monthly fee may be lower than asset-based advisory fees.
- Before distributing or rolling over your SoonerSave funds, compare the fees on page 2.¹

Consider all your options, including taxes, fees and expenses, before moving money between accounts. Assess all benefits of current accounts before moving money.

2. Easy account management

- Log on to soonersave.com to make changes to your investment options or transfer your assets among investment options 24/7.
- Call the voice response system: **(877) 538-3457**.

- The Empower app is available in the App Store® from Apple® for iOS® or on Google Play™ for Android™.

3. Payout distribution flexibility

- Elect to receive periodic payments or partial or lump-sum withdrawals.
- Change your distribution methods anytime.

4. Personalized service

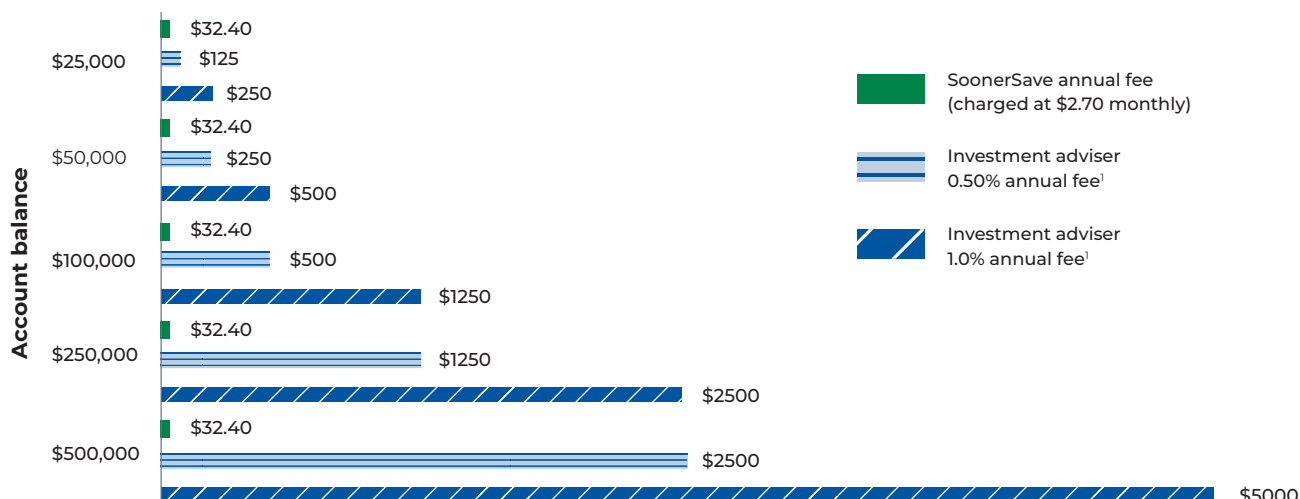
- **Visit our scheduling page** at virtual_meetin_w_chad_ok.empowermytime.com to schedule a no-cost, one-on-one meeting with Chad Guest, your SoonerSave Retirement Plan Counselor.
- Chad can answer your questions and help you with your retirement savings strategy.

COMPETITIVE FEES CAN ADD UP

SoonerSave has a monthly administrative fee of \$2.70. Other plans could charge an asset-based fee, which means more money comes out when you have a higher balance.

If you move your funds outside the Plan, your fees may be based on how much you have in your account rather than a set dollar amount. You may end up paying more in fees each year, which means less money stays in your account to be invested for your future use.

The chart below shows the difference in what you might pay with SoonerSave compared to an asset-based fee.



MAKE AN INFORMED DECISION

Complete the worksheet to help you compare fees and expenses. It's important to know this information before you decide what to do with your account.*

Fee type	SoonerSave	Other plan or broker
Recordkeeping fees	\$2.70 per month	
Contract maintenance fees	None	
Withdrawal fees	None	
Fund management and/or operating expenses	Fund-management expenses range from 0.03% to 0.99% (as of 12/31/2025)**	
Fees other providers might charge	SoonerSave	Other plan or broker
Broker/advisor/financial planner fees	None	
Mortality and expense risk charge	None	
Front-end sales charge	None	
Back-end sales charge	None	

* This chart is intended to show some of the common fees and expenses associated with a retirement plan. There may be plan-related fees other than the ones shown. The chart does not reflect fees that may be associated with some additional plan services like loans.

** Exact percentages are available on your statement or by contacting your local representative.

Consider all your options, including taxes, fees and expenses, before moving money between accounts. Assess all benefits of current accounts before moving money.

To schedule an appointment,
Scan the QR code below or visit
virtual_meetin_w_chad_ok.empowermytime.com.



MANAGING YOUR ACCOUNT

**soonersave.com**

**(877) 538-3457**

Download the Empower app in
the **App Store®** or **Google Play™**.

1 Nerd Wallet, <https://www.nerdwallet.com/article/investing/how-much-does-a-financial-advisor-cost>, February 2026.

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