



March 3, 2023

## Announcing updates to the Oklahoma City Public Schools Retirement Plan

Dear Valued Client,

The Oklahoma City Public Schools Retirement Plans are intended to help you look ahead and make plans for your future. With this important goal in mind, Oklahoma City Public Schools regularly evaluates the retirement benefit to ensure you have the services, features, and value consistent with plan goals. Oklahoma City Public Schools has conducted an in-depth analysis to identify opportunities to update the retirement planning options offered to you.

After careful consideration, we have decided to transition retirement plans from an annuity investment platform to a mutual fund investment platform administered by Corebridge Financial, effective March 30, 2023. This change will help lower certain costs, improve the support services available for all plan participants and provide platform flexibility and performance orientation. These changes apply to the Oklahoma City Public Schools 403(b) Plan, the Oklahoma City Public Schools 403(b) Pension Plan, the Oklahoma City Public Schools 401(a) Plan, and the Oklahoma City Public Schools 457 Deferred Compensation Plan.

We believe that working with Corebridge will help:

- **Make it easier for you to save for retirement**  
You will have streamlined access to the information and resources you need to plan and save for your future. All your plan investments and account information will be conveniently available through Corebridge. You can use the Corebridge website and mobile app to view your status, make changes to your account and request support through the contact channel you prefer. Tools like Retirement Pathfinder®, online resources like FutureFIT® University and individualized support from Corebridge financial professionals will be yours to use for as long as you are in the plan.
- **Provide you with robust investment options**  
The Oklahoma City Public Schools Retirement Plans offer an array of new investments across asset classes—including a fixed option with competitive rates—designed to give

you the flexibility to personalize your investments to help you keep your financial future in shape, no matter where you are in your investment journey. You can adjust when you need to along the way, and support will always be close at hand.

- **Offer you more personalized support**

You will have access to more helpful information and education, and more Corebridge technology and tools, as well as Corebridge financial professionals in your community. Corebridge takes a different approach to providing advisory resources. Corebridge financial professionals live in the communities they support, and each specializes in a stage in the planning journey, so you receive support that is tailored to you and your financial needs. This service is included with your plan at no additional cost to you.

- **Manage your portfolio through Guided Portfolio Services® (GPS)**

GPS is an optional service available to all participants in the plan. GPS is a comprehensive managed account program, powered by Morningstar, focused on helping you save and invest to meet your retirement income goals. Guided Portfolio Services® (GPS) is an optional service offered through VALIC Financial Advisors, Inc. (VFA) and is available for an additional fee.

## About your investment options

As we transition to the Corebridge mutual fund program, please keep in mind:

- **If you currently invest with Corebridge:**

Existing annuity-based platform assets will remain unaffected until you make the voluntary election to transfer to the new mutual-fund-based program. You will have the opportunity to convert your annuity assets by completing an Asset Conversion Form (enclosed) at any time after March 30, 2023. Bear in mind that by transferring your account from the annuity platform to the mutual fund platform, you forfeit the death benefit and other guaranteed features.

Once you complete and submit the Asset Conversion Form, your assets will convert as soon as administratively possible according to the enclosed fund mapping schedule. The asset conversion must include 100% of your annuity asset balances and once transferred to the mutual funds, the assets cannot be transferred back to your annuity accounts.

## More information

We'll provide you with updates along the way. Although **no action is required at this time**, attend an upcoming virtual information session about the plans to learn more about:

- Our provider for the Plans
- Enhancements to the Plans
- New savings opportunities
- The importance of retirement planning
- Opportunities to get on track for a secure financial future
- Next steps

Date	Time
<b>Tuesday, March 7</b>	4:30 p.m. (CT)
<b>Wednesday, March 15</b>	10:00 a.m. (CT)
<b>Monday, March 20</b>	2:30 p.m. (CT)
<b>Thursday, March 23</b>	4:30 p.m. (CT)

To register for the informational session, please scan the code.



It's important to stay well-informed and FutureFIT as you make your financial plans for your future. Please carefully review all the information you receive so you can make the most of the Oklahoma City Public Schools plans. If you have questions or need assistance, you may also call the Corebridge Client Care Center at 1.800.448.2542. Client Service Professionals are available Monday – Friday, 7 a.m. – 8 p.m. (CT).

Sincerely,

Oklahoma City Public Schools

Enclosures:  
Transition Guide  
Transition Investments  
Asset Conversion Form

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting, or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice, consult the appropriate professional.

Annuities are issued by **The Variable Annuity Life Insurance Company**, Houston, TX. Variable annuities are distributed by AIG Capital Services, Inc., member FINRA.

Guided Portfolio Services® (GPS) is an optional service offered through VALIC Financial Advisors, Inc. (VFA) and is available for an additional fee.

Securities and investment advisory services offered through VALIC Financial Advisors, Inc., member FINRA, SIPC and an SEC-registered investment adviser.

VALIC Retirement Services Company provides retirement plan recordkeeping and related services and is the transfer agent for certain affiliated variable investment options.

All companies above are wholly owned subsidiaries of Corebridge Financial, Inc.

Corebridge Retirement Services, Corebridge Financial and Corebridge are marketing names used by these companies.

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March 3, 2023

## Important information about the Oklahoma City Public Schools Retirement Plans

Your annuity retirement plan account(s) will transition to Corebridge Financial mutual fund program effective March 30, 2023.

### New investment choices

The Plans' mutual fund investment options have been adjusted with the intent of better enabling you to be FutureFIT®, no matter how you envision the years to come. In some cases, this will even result in reduced administrative and investment management fees, which means you can invest that money in your future.

### Your new investment lineup

Your new Plan options offer flexibility to help you get your future in shape, no matter where you are in your investment journey. You can make adjustments when you need to along the way, and support will always be close at hand.

Fund Name	Ticker
Vanguard Emerging Mkts Stock Idx Adm	VEMAX
VALIC Company I International Growth	VCINX
Vanguard Developed Markets Index Admiral	VTMGX
VALIC Company I Intl Scly Rspnb	VCSOX
Dodge & Cox International Stock I	DODFX
DFA Real Estate Securities I	DFREX
Vanguard Explorer Adm	VEXRX
Vanguard Small Cap Index Adm	VSMAX

DFA US Targeted Value I	DFFVX
VALIC Company I Mid Cap Strategic Gr	VMSGX
Vanguard Mid Cap Index Admiral	VIMAX
DFA US Vector Equity I	DFVEX
Vanguard US Growth Admiral™	VWUAX
VALIC Company I NASDAQ-100 Index	VCNIX
Vanguard 500 Index Admiral	VFIAX
VALIC Company I Systematic Core Fund	VCGAX
Vanguard Windsor™ II Admiral™	VWNAX
Vanguard Target Retirement Income Fund	VTINX
Vanguard Target Retirement 2020 Fund	VTWNX
Vanguard Target Retirement 2025 Fund	VTTVX
Vanguard Target Retirement 2030 Fund	VTHRX
Vanguard Target Retirement 2035 Fund	VTTHX
Vanguard Target Retirement 2040 Fund	VFORX
Vanguard Target Retirement 2045 Fund	VTIVX
Vanguard Target Retirement 2050 Fund	VFIFX
Vanguard Target Retirement 2055 Fund	VFFVX
Vanguard Target Retirement 2060 Fund	VTTSX
Vanguard Target Retirement 2065 Fund	VLXVX
Dodge & Cox Global Bond I	DODLX
Allspring Core Plus Bond R6	STYJX
Vanguard Total Bond Market Index Adm	VBTLX
American Funds American High-Inc R6	RITGX
DFA Inflation-Protected Securities I	DIPSX
Fixed-Interest Option <sup>1</sup>	N/A

## How your investments will transfer

Your mutual fund account with new investment options will be created through a process called "mapping." Fund mapping is the transfer of your future contributions each pay period from the investment elections in your current portfolio to like investments offered on the mutual fund-based program.

You have two options:

1. **Take no action** and your current balances will remain in the current annuity program and future contributions will be automatically invested in the new mutual fund investment options.
2. **Select the investments** your current annuity balances transfer to in the new mutual fund-based program. To do this, complete and submit the Asset Conversion Form to convert your assets according to the fund mapping schedule. Log in to your account at [corebridgefinancial.com/retirementservices](http://corebridgefinancial.com/retirementservices) or call 1.800.448.2542 to speak with a Client Service Professional, Monday through Friday, 7:00 a.m. to 8:00 p.m. (CT).

Bear in mind that by transferring your account from the annuity platform to the mutual fund platform, you forfeit the death benefit and other guaranteed features.

The table below shows how the current investments will transfer to the new investment lineup if you do not select investment options. Please note: You will be able to change your investments anytime following the blackout period.

Current Investment Option	New Investment Option	Ticker
International Equity		
International Equities Index Fund	Vanguard Developed Markets Index Admiral	VTMGX
International Value Fund	Dodge & Cox International Stock I	DODFX
Emerging Economies Fund	Vanguard Emerging Mkts Stock Idx Adm	VEMAX
International Growth	VALIC Company I International Growth	VCINX
International Opportunities	VALIC Company I International Growth	VCINX
Specialty		
Science & Technology Fund	VALIC Company I NASDAQ-100 Index	VCNIX
Global Real Estate	DFA Real Estate Securities I	DFREX
Invesco Balanced-Risk Commodity Strategy	Vanguard 500 Index Admiral	VFIAX
Small Cap		
Small Cap Growth Fund	Vanguard Explorer Adm	VEXRX
Small Cap Value Fund	DFA US Targeted Value I	DFFVX
Small Cap Special Values Fund	DFA US Targeted Value I	DFFVX
Mid Cap		
Ariel Fund	DFA US Vector Equity I	DFVEX

Current Investment Option	New Investment Option	Ticker
Mid Cap Strategic Growth Fund	VALIC Company I Mid Cap Strategic Gr	VMSGX
Ariel Appreciation	DFA US Vector Equity I	DFVEX
Mid Cap Value Fund	DFA US Vector Equity I	DFVEX
Domestic Large Cap		
Large Capital Growth Fund	Vanguard US Growth Admiral™	VWUAX
Growth	Vanguard US Growth Admiral™	VWUAX
Capital Appreciation Fund	Vanguard US Growth Admiral™	VWUAX
Blue Chip Growth Fund	Vanguard US Growth Admiral™	VWUAX
American Beacon Bridgeway Large Cap Gr	Vanguard US Growth Admiral™	VWUAX
Systematic Core Fund	VALIC Company I Systematic Core Fund	VCGAX
Dividend Value Fund	Vanguard Windsor™ II Admiral™	VWNAX
Vanguard Windsor II	Vanguard Windsor™ II Admiral™	VWNAX
Systematic Value Fund	Vanguard Windsor™ II Admiral™	VWNAX
International Socially Responsible Fund		
U.S. Socially Responsible Fund	VALIC Company I Intl Scly Rspnb	VC SOX
International Socially Responsible Fund	VALIC Company I Systematic Core Fund	VCGAX
Index		
Small Cap Index Fund	Vanguard Small Cap Index Adm	VSMAX
Mid Cap Index Fund	Vanguard Mid Cap Index Admiral	VIMAX
Stock Index Fund	Vanguard 500 Index Admiral	VFIAX
Nasdaq-100 Index Fund	VALIC Company I NASDAQ-100 Index	VCNIX
Lifestyle		
Aggressive Growth Lifestyle Fund	Vanguard Target Retirement 2035 Fund	VTTHX
Moderate Growth Lifestyle Fund	Vanguard Wellington™ Admiral™	VWENX
Conservative Growth Lifestyle Fund	Vanguard Target Retirement Income Fund	VTINX
Vanguard LifeStrategy Growth	Vanguard Target Retirement 2035 Fund	VTTHX
Vanguard LifeStrategy Moderate Growth	Vanguard Wellington™ Admiral™	VWENX



<b>Current Investment Option</b>	<b>New Investment Option</b>	<b>Ticker</b>
Vanguard LifeStrategy Conservative Growth	Vanguard Target Retirement Income Fund	VTINX
<b>Lifestyle/Target Date*</b>		
T. Rowe Price Retirement 2015 Adv	Vanguard Target Retirement Income Fund	VTINX
T. Rowe Price Retirement 2020 Adv	Vanguard Target Retirement 2020 Fund	VTWNX
T. Rowe Price Retirement 2025 Adv	Vanguard Target Retirement 2025 Fund	VTTVX
T. Rowe Price Retirement 2030 Adv	Vanguard Target Retirement 2030 Fund	VTHRFX
T. Rowe Price Retirement 2035 Adv	Vanguard Target Retirement 2035 Fund	VTTHX
T. Rowe Price Retirement 2040 Adv	Vanguard Target Retirement 2040 Fund	VFORX
T. Rowe Price Retirement 2045 Adv	Vanguard Target Retirement 2045 Fund	VTIVX
T. Rowe Price Retirement 2050 Adv	Vanguard Target Retirement 2050 Fund	VFIFX
T. Rowe Price Retirement 2055 Adv	Vanguard Target Retirement 2055 Fund	VFFVX
T. Rowe Price Retirement 2060 Adv	Vanguard Target Retirement 2060 Fund	VTTSX
<b>Balanced</b>		
Asset Allocation Fund	Vanguard Wellington™ Admiral™	VWENX
Global Strategy Fund	Vanguard Wellington™ Admiral™	VWENX
Vanguard Wellington	Vanguard Wellington™ Admiral™	VWENX
Dynamic Allocation	Vanguard Wellington™ Admiral™	VWENX
<b>Non-US Govt Bonds</b>		
International Government Bond Fund	Dodge & Cox Global Bond I	DODLX
<b>Corporate Bonds</b>		
Vanguard L/T Investment Grade	Vanguard Total Bond Market Index Adm	VBTLX
High Yield Bond	American Funds American High-Inc R6	RITGX
Core Bond	Allspring Core Plus Bond R6	STYJX
<b>Government Bonds</b>		
Inflation Protected Fund	DFA Inflation-Protected Securities I	DIPSX
Government Securities	DFA Inflation-Protected Securities I	DIPSX
Vanguard Long-Term Treasury	DFA Inflation-Protected Securities I	DIPSX

Current Investment Option	New Investment Option	Ticker
Money Market ***		
Goldman Sachs VIT Government MMkt Instl	Fixed Interest Option**	N/A
Fixed Account		
Fixed Account Plus	Fixed Interest Option**	N/A
Short Term Fixed Account	Fixed Interest Option**	N/A
Multi-Year Enhanced Fixed Option	Fixed Interest Option**	N/A

Consider how this transition may affect your retirement and financial planning needs. Once your account has transitioned to Corebridge, you can access your account information and request a change to your contribution rate or investment elections at [corebridgefinancial.com/retirementservices](https://www.corebridgefinancial.com/retirementservices), or by calling the Corebridge Client Care Center at 1.800.448.2542. Client Service Professionals are available Monday – Friday, 7 a.m. – 8 p.m. (CT).

\* The principal value of an investment in a target date fund is not guaranteed at any time including at or after the target maturity date. The target date is the approximate date when investors plan to start withdrawing money. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. Some target date funds maintain a substantial allocation to equities both prior to and after the target date, which can result in greater volatility over shorter time periods. If an investor plans to retire significantly earlier or later than age 65, the funds may not be an appropriate investment even if the investor is retiring on or near the target date. Read the prospectus carefully before investing.

\*\* Policy Form GFUA-398, GFUA-12, GFUA-315 or GFA-504, a group fixed annuity issued by The Variable Annuity Life Insurance Company.

\*\*\*You could lose money by investing in the Money Market Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

Generally, higher potential returns involve greater risk and short-term volatility. For example, small-cap, mid-cap, sector, and emerging funds can experience significant price fluctuation due to business risks and adverse political developments. International and global funds can experience price fluctuation due to changing market conditions, currency values, and economic and political climates. High-yield bond funds, which invest in bonds that have lower ratings, typically experience price fluctuation and a greater risk of loss of principal and income than when investing directly in U.S. government securities such as U.S. Treasury bonds and bills, which are guaranteed by the government for repayment of principal and interest if held to maturity. Fund shares are not insured and are not backed by the U.S. government, and their value and yield will vary with market conditions. Interest rates and bond prices typically move inversely to each other; therefore, as with any bond fund, the value of an investment in this fund may go up if interest rates fall, and vice versa. Mortgage-related funds' underlying mortgages are more likely to be prepaid during periods of declining interest rates, which could hurt the fund's share price or yield and may be prepaid more slowly during periods of rapidly rising interest rates, which might lengthen the fund's expected maturity. Investors should carefully assess the risks associated with an investment in the fund.

**Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. This, and other important information, can be found in the prospectus, which can be obtained from your financial professional or by accessing your account at [corebridgefinancial.com/retirementservices](http://corebridgefinancial.com/retirementservices). You can also request a prospectus by calling 1.800.448.2542, Monday through Friday, 7 a.m. to 8 p.m. (CT). Read the prospectus carefully before investing.**

Investing involves risk, including the possible loss of principal. Investment values will fluctuate and there is no assurance that the objective of any fund will be achieved. Mutual fund shares are redeemable at the then-current net asset value, which may be more or less than their original cost

Important considerations before deciding to move funds either into or out of a Corebridge Financial account. There are many things to consider. For starters, you will want to carefully review and compare your existing account and the new account, including: fees and charges; guarantees and benefits; and, any limitations under either of the accounts. Also, you will want to know whether a surrender of your current account could result in charges. Your financial professional can help you review these and other important considerations.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting, or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice, consult the appropriate professional.

Annuities are issued by **The Variable Annuity Life Insurance Company**, Houston, TX. Variable annuities are distributed by AIG Capital Services, Inc., member FINRA.

Securities and investment advisory services offered through VALIC Financial Advisors, Inc., member FINRA, SIPC and an SEC-registered investment adviser. VALIC Retirement Services Company provides retirement plan recordkeeping and related services and is the transfer agent for certain affiliated variable investment options.

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Corebridge Retirement Services, Corebridge Financial and Corebridge are marketing names used by these companies.

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March 3, 2023

## Important information about the Oklahoma City Public Schools Retirement Plans

Your annuity retirement plan account(s) will transition to Corebridge Financial effective March 30, 2023.

Oklahoma City Public Schools understands the importance of planning for retirement. The Oklahoma City Public Schools Retirement Plans (the Plans) can play a role in helping you pursue your personal financial goals. Following a thorough review of our retirement plan benefits, we have selected Corebridge as the provider for the Plans, effective March 30, 2023.

Corebridge offers products and services that are innovative, straightforward, and easy to use. Corebridge puts a unique emphasis on personalized service to help you prepare for your financial future. While many aspects of the Plans will remain the same, some are changing so that we can take advantage of the enhancements.

### Important dates

Please keep in mind these important dates about upcoming activities regarding the retirement plan transition. Consider adding them to your calendar for your financial planning needs.

Important 2023 dates	What's happening
Wednesday, March 7	Educational virtual workshops begin.
Wednesday, March 15	Final payroll with retirement plan contributions made to annuity platform.
Sunday, March 26	Deadline to access your account to confirm beneficiary designations and direct your future contributions to your new investment options.
Monday, March 27, 3:00 p.m. CT	<b>Black out period begins.</b> During the blackout period, you will not be able to modify your existing Plan account. At the end of the blackout period, you will be able to access your Corebridge accounts.

Important 2023 dates	What's happening
Wednesday, March 29, 11:59 p.m. CT	<b>Blackout period expected to end.</b> You will have full access to your balances in your Plan accounts with Corebridge and can request account transactions.
Thursday, March 30	All salary deferral elections can now be made with Oklahoma City Public Schools.
March 31	All future contributions will be automatically redirected to investment options with similar objectives in the new mutual fund investment lineup.
<b>Please note</b> the date of the plan changes and the end of the blackout period depend on the accurate, timely transfer of data. If this does not occur, the end of the blackout period could be delayed.	

## If you currently have an account with Corebridge Financial

New mutual fund accounts will be created on or about March 30, 2023, for participants who are currently contributing to or have a balance in annuity funds. Corebridge will let you know when this is completed, and your current beneficiary information will be applied to your new account(s).

**No action is required on your part.** Remember that you can always change how your contributions are invested by visiting [corebridgefinancial.com/retirementservices](https://corebridgefinancial.com/retirementservices), contacting your local financial professional or calling Corebridge Client Care Center at 1.800.448.2542, Monday through Friday, 7:00 a.m. to 8:00 p.m. (CT).

Your existing annuity-based platform assets will remain unaffected until you make the voluntary election to transfer to the new mutual-fund based program. You will have the opportunity to convert your annuity assets by completing an Asset Conversion Form at any time after March 30, 2023. Bear in mind that by transferring your account from the annuity platform to the mutual fund platform, you forfeit the death benefit and other guaranteed features.

## Future contributions and current balances

Your ongoing pretax and post-tax deferrals will automatically transfer to the Corebridge mutual fund-based program. Your future investment elections will be mapped according to the schedule provided.

If you want to change the way your future contributions are invested, you must complete and submit the Asset Conversion Form to convert your assets as soon as administratively possible according to the fund mapping schedule. The asset conversion must include 100% of your annuity asset balances and once transferred to the mutual funds, the assets cannot be transferred back to your annuity account.

## Blackout period limitations

There will be a brief blackout period to help enable the creation of accounts on the Corebridge Financial mutual fund-based program. During the blackout, you will not be able to perform certain transactions

(e.g., change investments, make withdrawals, take a loan, transfer funds). The blackout period is expected to begin on/around March 27, at 3:00 p.m. (CT), and end on/before March 29, at 11:59 p.m. (CT).

## When the blackout period is over

After the blackout period ends, you can access your account 24 hours a day, seven days a week, by logging in to your account through [corebridgefinancial.com/retirementservices](https://corebridgefinancial.com/retirementservices). To speak with a Client Service Professional, call 1.800.448.2542, Monday through Friday, 7:00 a.m. to 8:00 p.m. (CT). You can also contact your local financial professional.

The end of the blackout period is a good time to review, reassess and revise your personal plan. Take the time to:

- Review your investments and consider how you will direct your future contributions or potentially reallocate your account balances
- Name/review your beneficiary
- Try Retirement Pathfinder® to see what your retirement income could look like
- Attend a virtual information session
- Schedule time for a one-on-one meeting with a financial professional

## If you are not currently enrolled in Oklahoma City Public Schools Retirement Plans

Following the blackout period, you can start contributing anytime. If you are not currently participating in the Plans, you can enroll online, by phone or by contacting your local financial professional. Once enrolled and registered on the website, you have 24/7 access to your account balance and a host of tools designed to help you get on track and stay there.

Online	By Phone	With a Professional
<ul style="list-style-type: none"> <li>• Visit <a href="https://corebridgefinancial.com/retirementservices">corebridgefinancial.com/retirementservices</a></li> <li>• Enter your access code</li> <li>• Click <b>Continue</b> to get started</li> <li>• Follow the prompts</li> </ul>	<ul style="list-style-type: none"> <li>• Call 1.888.569.7055, Monday through Friday, 7:00 a.m. to 8:00 p.m. (CT), to speak with an enrollment specialist</li> <li>• Provide your access code</li> </ul>	<ul style="list-style-type: none"> <li>• Refer to this document for a complete list of your financial professionals</li> </ul>

Plan Name	Access Codes
Oklahoma City Public Schools 403(b) Plan	Pre-Tax: 05766001 / Post Tax: 05766101
Oklahoma City Public Schools 401(a) Plan	Pre-Tax: 05766003
Oklahoma City Public Schools 457 Deferred Compensation Plan	Pre-Tax: 05766004

## For retirees and former employees

As a plan participant, it is important to stay updated about plan enhancements, such as those Oklahoma City Public Schools has made to improve the Plans and plan benefits. Please review the information in this message that applies to you.

### Distributions

If you currently receive systematic withdrawals/Required Minimum Distributions, the Plans will continue to provide the same distribution options and will contact you individually if any action is required on your part.

### Plan advantages

The advantages available to active employees are your advantages, too:

- **Oversight:** Oklahoma City Public Schools provides ongoing oversight of the Plans and its investments, including regular review and modification of the investment lineup to ensure it aligns with the Plans' goals for its participants.
- **Support and education:** Tools like Retirement Pathfinder, online resources like FutureFIT® University and individualized support from Corebridge Financial professionals are available to you for as long as you are enrolled in the Plans.

## Resources to help you

### Online virtual seminars

Attend an upcoming virtual information session to learn more about the plans. Scan the code to reserve your space.



Date	Time
Tuesday, March 7	4:30 p.m. (CT)
Wednesday, March 15	10:00 a.m. (CT)
Monday, March 20	2:30 p.m. (CT)
Thursday, March 23	4:30 p.m. (CT)

## Retirement Pathfinder

Analyze your retirement savings plan and get answers to your questions using Retirement Pathfinder. This interactive tool allows you to build a personalized retirement plan — on your own, or with your financial professional. Retirement Pathfinder can graph model retirement scenarios to gain new insight into your plan. It also helps with real-time answers to questions like:

- Can I retire when I planned?
- Am I saving enough to achieve my retirement goals?
- Will I outlive or use up my retirement savings?
- Is it possible to guarantee my retirement income?
- How do I convert retirement savings into income?

## FutureFIT University

FutureFIT University offers 20 short, interactive education modules, or playlists, that are designed to help demystify key financial topics. Videos, animation, and 3D gaming bring complex financial concepts to life. Access them from your personalized website whenever you are working on being FutureFIT.

## FutureFIT Retirement Readiness Statements

An essential part of understanding total retirement readiness is being able to visualize where you are and where you need to be. Through the annual delivery of FutureFIT Retirement Readiness Statements, you can receive detailed savings information, such as deferral rates and enrollment status and a specific strategy to help reach your goals.

## Guided Portfolio Services® (GPS)

GPS is a comprehensive managed account program, powered by Morningstar, focused on helping you save and invest to meet your retirement income goals. GPS offers two approaches to help you achieve your retirement goals. One approach is for do-it-yourselfers. The other is for those who prefer to have someone else do it for them. Both approaches deliver objective advice from independent financial expert Morningstar Investment Management LLC, including how much to save, which investments to choose and how much to invest in each. GPS is an optional service offered through VALIC Financial Advisors, Inc. and is available for an additional fee. For more information, contact your local financial professional.

## Roth contributions

The Roth option offers a way to set aside after-tax money and, after five years, make tax-free withdrawals of principal, interest, and earnings if certain conditions are met. And you can:



- Contribute up to \$22,500 (combined pretax and Roth contributions) in 2023, plus \$7,500 more if you are age 50 or older.
- Take tax-free distributions after the end of the five-year period beginning with the first year for which a Roth contribution was made to the Supplemental Retirement Plan (SRP) and reaching age 59½, death or disability.

## Q&A

### Are loans available under the Plans?

Loans are currently allowed by the Oklahoma City Public Schools 403(b) Plan and the Oklahoma City Public Schools 457 Deferred Compensation Plan. You may have one active loan at any given time. A one-time fee of \$50 will be charged as an initial setup cost, with a \$50 annual fee assessed for administration of each loan. Repayments are made by an Automated Clearing House (ACH) debit agreement from your personal checking or savings account. At the time you request a loan, you will also be asked to complete an ACH debit agreement.

### What happens to my account if I currently have an outstanding loan?

If you have an outstanding loan, all available annuity account balances, except outstanding loan balances, will be available to transfer to the new mutual fund-based program. Outstanding annuity loans will not be transferred to the mutual fund-based program. Your annuity loan repayments will continue to be paid via ACH or coupon under the annuity program. Once annuity loans are paid in full, you will need to submit an Asset Conversion Form if you choose to transfer your annuity account balance to the mutual fund-based program.

### Can I roll over funds from another qualified savings plan to this account?

Yes, you may roll over funds from a 401(k), 403(b), IRA and other similar qualified plans after the blackout period ends and your new account is established at Corebridge. You can do this by completing and submitting the appropriate request form to Corebridge, or you can meet with one of our financial professionals.

### How often will I receive an account statement?

Corebridge mails account statements to your address on record no later than 10 business days after the end of each calendar quarter. These account statements include helpful information about your account balance, your investment elections and transaction history for all your accounts with Corebridge. You can also access your account statements online at [corebridgefinancial.com/retirementservices](https://corebridgefinancial.com/retirementservices).

### What fees will I pay?

After a careful review, Oklahoma City Public Schools has decided to employ a method to allocate plan administrative expenses equitably to all plan participants. The annual plan administration fee is assessed quarterly to participants' accounts. Each participant will see a "Plan Administrative Fee" on their quarterly statements, and that fee will be the same for all plan participants — no matter how many plans in which you have a balance.

Consider how this transition may affect your retirement and financial planning needs. Once your account has transitioned to Corebridge, you can access your account information and request a change to your contribution rate or investment elections at [corebridgefinancial.com/retirementservices](https://corebridgefinancial.com/retirementservices), or by calling the Corebridge Client Care Center at 1.800.448.2542. Client Service Professionals are available Monday – Friday, 7 a.m. – 8 p.m. (CT).

## Meet your Corebridge Financial team

Your most valuable resource is likely to be the one-on-one time you spend with your Corebridge financial professionals. Corebridge takes a different approach to providing advisory resources. Our financial professionals live in the communities they support, so they are closer in proximity and are familiar with your region. You can choose to meet with your Corebridge financial professional by phone or online.

### **Paul Mariconda**

Senior Financial Advisor

5929 N. May Avenue, Suite 506, Oklahoma City, OK 73112

Cell 405-315-6134

[paul.mariconda@corebridgefinancial.com](mailto:paul.mariconda@corebridgefinancial.com)

### **Clayton Peles**

Financial Advisor

5929 N. May Avenue, Suite 506, Oklahoma City, OK 73112

Cell 405-202-0866

[clayton.peles@corebridgefinancial.com](mailto:clayton.peles@corebridgefinancial.com)

**Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. This, and other important information, can be found in the prospectus, which can be obtained from your financial professional or by accessing your account at [corebridgefinancial.com/retirementservices](http://corebridgefinancial.com/retirementservices). You can also request a prospectus by calling 1.800.448.2542, Monday through Friday, 7 a.m. to 8 p.m. (CT). Read the prospectus carefully before investing.**

Investing involves risk, including the possible loss of principal. Investment values will fluctuate and there is no assurance that the objective of any fund will be achieved. Mutual fund shares are redeemable at the then-current net asset value, which may be more or less than their original cost

Important considerations before deciding to move funds either into or out of a Corebridge Financial account. There are many things to consider. For starters, you will want to carefully review and compare your existing account and the new account, including: fees and charges; guarantees and benefits; and, any limitations under either of the accounts. Also, you will want to know whether a surrender of your current account could result in charges. Your financial professional can help you review these and other important considerations.

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