

BILL SUMMARY
2nd Session of the 60th Legislature

Bill No.:	HB4225
Version:	POLAMD1
Request Number:	
Author:	Rep. Kannady
Date:	2/9/2026
Impact:	See Below

Research Analysis

The proposed policy committee amendment for HB4225 authorizes Pathfinder participants to borrow up to the lesser of 50% of their vested account balance or \$50,000. Loans must be repaid within five years, or longer if used to purchase a principal residence, and include interest.

Prepared By: Quyen Do

Fiscal Analysis

HB 4255 allows Pathfinder participants to exercise independent control over the investment of their accounts. The amendment outlines borrowing and repayment guidelines for participants who choose to borrow against their account balance. This measure is currently under review pending additional information from the Oklahoma Public Employees Retirement System (OPERS).

Prepared By: Alexandra Ladner, House Fiscal Staff

Other Considerations

None.