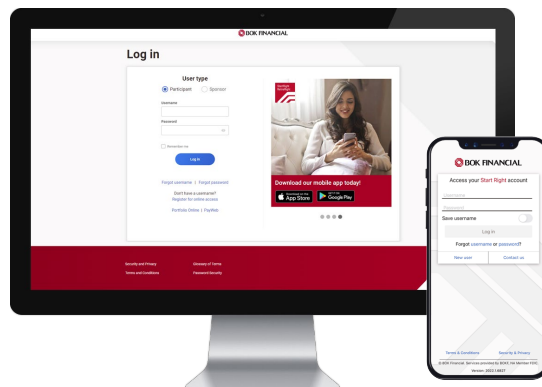


Start Right New User Guide

ACCOUNT ACCESS

1. Go to startright.bokf.com or download the Start Right app from the App Store or Google Play
2. Click [Register for online access](#)
3. Enter your social security number and date of birth
4. Then verify you are not a robot and click [Register](#)



New User ID and Password

Your password:

- Must be between 8 and 20 characters long
- Must contain at least 1 lowercase letter
- Must contain at least 1 uppercase letter
- Must contain 1 number
- Must not contain your user ID
- Must not contain your social security number
- Must not contain first or last name
- Must contain at least one special character
- May only contain allowed characters

- Case sensitive
- Cannot be the same as any of the last 10 passwords
- Cannot be changed for 48 hours after last change

New user ID: DemoUser01

New password: Demo@9876

5. Create a new **User ID** and **Password** (pay extra attention to the password special character requirements. Each item **MUST** have a green check mark to continue)
6. Confirm your password and log back in with your new credentials

7. A verification code will be sent to the phone number your employer has on file for you
8. Enter the verification code when you receive it and click [Submit](#)
9. If you forget your Username or Password, click the [Forgot Username/Forgot Password](#) to reset.

Multi-Factor Authentication

Enter your code

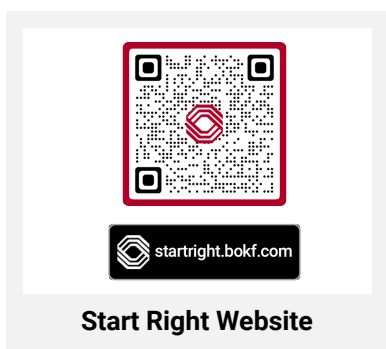
We are texting a verification code to +X XXX-XXX-9398.

Passcode
123456

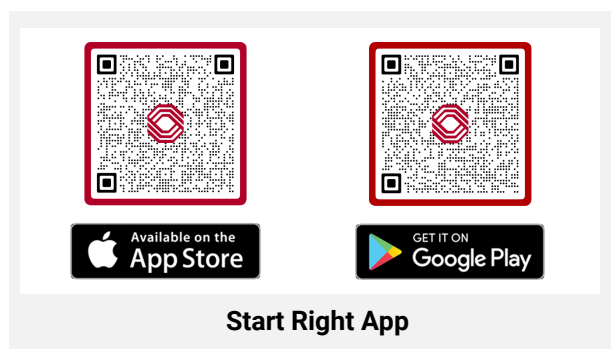
Request a new code

You can request a new code after 30 seconds.

Back Submit



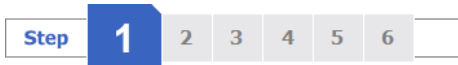
Start Right Website



Start Right App

ENROLLING IN YOUR RETIREMENT PLAN

Once you complete the registration process, click continue to Online Enrollment and follow the simple enrollment process that will guide you through the necessary steps to get you on the road to retirement.



Contributions

Enter a **specific percentage of your pay**. Enter a value for each source. There cannot be any blank fields.

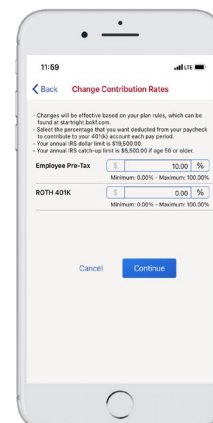
Contribution Rates

Select the percentage that you want deducted from your paycheck to contribute to your 401(k) account each pay period. The total of your contributions cannot exceed 100.00% or \$25,000.00.

Note: If you are currently contributing but the current amount shown below is incorrect, [contact](#) a Participant Service Representative for assistance.

| Source | Current | Minimum | Maximum | Future |
|------------------|---------|---------|---------|-------------------------------|
| Employee Pre-Tax | 5.00% | 0.00% | 100.00% | <input type="text" value=""/> |
| ROTH 401K | 5.00% | 0.00% | 100.00% | <input type="text" value=""/> |

Please enter a value for each source. There cannot be any blank fields. If you are not making a change, re-enter your current rate.
2019 annual IRS dollar limit is \$19,000.00 and annual catch-up limit is \$6,000.00 if age 50 or older.



Investments

Enter a **New Percent** for each investment you want to invest in. The total must equal 100%.

Select a frequency from the **Select rebalance frequency** drop-down menu and click **Continue**

Choose Your Investments

Select how future contributions will be invested in your account.

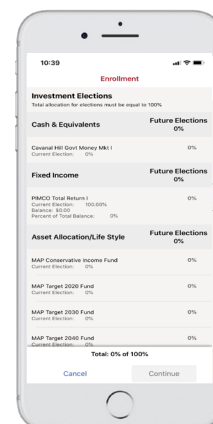
Use my Current Election Percents Clear All

| Asset Class / Investment | Trading Restriction | Current Percent | New Percent |
|--------------------------|---------------------|-----------------|----------------------------------|
| MAP Target 2060 Fund | | 0% | <input type="text" value="100"/> |
| Total | | 100% | 0 % |

Remaining percent to invest 100 %

Select rebalance frequency:

Previous Cancel Continue



Beneficiaries

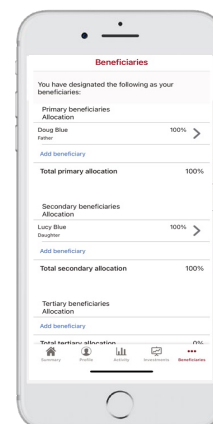
Select Yes or No to the question "Do you want to designate your beneficiaries at this time? Follow the step by step process to enter your beneficiaries.

(Name, social security number, address, date of birth)

Beneficiary Designations

Do you want to designate your beneficiaries at this time? Yes No

Previous Cancel Reset Continue





Contact information
Enter your contact information and click **Continue**.

Change My Contact Information

To change your address, please contact your Human Resources Representative.

123 PARK PLACE
OKLAHOMA CITY, OK 73162

Email:

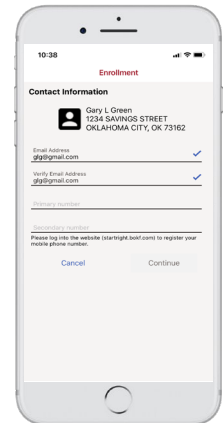
Confirm Email:

Phone Number:

Mobile Number:

I do not want to provide contact information at this time.

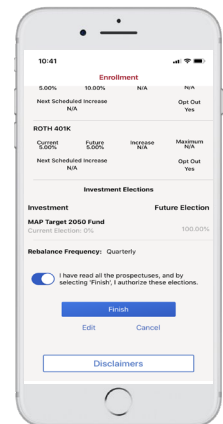
[Previous](#) [Cancel](#) [Continue](#)



Verification
Verify the information is correct and click **Finish**.

Online Enrollment Verification Prospectus

| Contribution Rates | | |
|--------------------|----------------------|---------------------|
| Source | Current Contribution | Future Contribution |
| Employee Pre-Tax | 5.00% | 3.00% |
| ROTH 401K | 5.00% | 3.00% |



Confirmation
Requests will be pending until processed; they can be reviewed and deleted by clicking on **pending transactions**.

Confirmation

The requested transaction has been submitted.

Confirmation # P20190701124364

Please note, your request was received at 11:24 am Central Time. The cutoff time for this request to be processed is 3:00 pm Central Time. Since your request was submitted before the cutoff time, it will be processed on 03/19/2020.

Requests will be pending until processed; they can be reviewed by clicking on [pending transactions](#).

| Contribution Rates | | |
|--------------------|-----------------------|---------------------|
| Source | Previous Contribution | Future Contribution |
| Employee Pre-Tax | 0.00% | 12.00% |
| ROTH 401K | 0.00% | 6.00% |

[Manage My Investments](#)

