StartRight.RetireRight.

Welcome to the ABC 401(k) Retirement Plan!

As a participant, you'll enjoy more than just a great savings opportunity—you'll have access to exceptional support whenever you need it, online or by phone. Your company and Start Right are here to guide you every step of the way, making it easier than ever to take control of your financial future.

This plan makes it easy to start saving for your future, and the earlier you begin, the more your money can grow over time.

Your plan has an automatic enrollment feature. If the automatic enrollment feature applies to you and you do not act, you will be automatically enrolled.

Even if retirement feels far away, planning now is the key to reaching your goals. Take advantage of this opportunity and enroll today—it only takes a few minutes, and your future self will thank you! Contact your HR department for plan rules, eligibility, and any specific enrollment steps.

Start your journey today—log in to your account and start building the retirement you deserve!

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**
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. If you experience any issues logging in, please contact Participant Services Group at 1-800-876-9557

Start Right App

Start Right Website

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Frequently Asked Questions

When am I eligible to enroll?	**Employee Contributions**	Attain age 19 Immediately
	Employer Contributions	1 year of service
When can I enroll in the plan?	First day of each month You will be auto enrolled	
How much can I contribute?	**Employee contributions**	You can contribute 1%-100% of your eligible compensation, inclusive of pretax and/or Roth deferrals. The 2026 calendar year dollar amount limit is $24,500.
	Contribution Change Frequency	Next reasonable pay period
Can I make a catch-up contribution?	Those aged 50 and above can contribute an additional $8,000, and individuals aged 60-63 can contribute an extra $11,250.	
How much will my employer contribute?	The employer will make a Safe Harbor Matching contribution of 100% on the first 3% and 50% on the next 2%. You must contribute to receive the employer match.	
When am I vested?	**Employee Contributions**	100%
	Employer Contributions	100%
Can I take a loan?	Although your plan account is intended for your future, you may take a loan from your account. To request or check the status of a loan, log onto the Start Right website.	
Can I take a withdrawal?	Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, disability, as a Required Minimum Distribution (RMD), or death. For more information on your distribution options log onto the Start Right website.	
Can I rollover an old plan?	Yes, you are allowed to roll over an old retirement plan. To roll a prior employer's plan into this plan, download the rollover form on the Start Right website.	
What are my investment options?	See Investment Fund Spectrum	
Do I have access to a Financial Advisor?	Yes! For more detailed financial guidance from a licensed financial consultant, please contact your HR department or Participant Services at 1-800-876-9557.	

Resources for staying on track…

Keep an eye out for these communications in your mailbox or inbox.	**Educational Communications**	These updates help you focus on key topics—like how saving more can boost your future and why diversifying your investments matters.
	Start Right Newsletter	Sent three times a year by email, these updates offer practical guidance to improve plan decisions and strengthen your retirement and financial planning.
	Account Statements	Available online 24/7 with quarterly email reminders. You may also obtain an account statement by calling Participant Services Group at 1-800-876-9557.
Interactive learning opportunities	**Start Right Online**	Explore our checklists, tools, and videos to make smarter decisions about your benefits and money. Learn the basics, sharpen your skills, and get the most from everything we offer.
	In Person	Look out for visits from our education consultants when they're on-site hosting employee meetings.
	On the Phone	**Call 1-800-876-9557 for plan and account questions.** • **Automated info:** Available 24/7. Enter SSN and Access Code (last 4 SSN digits + last 2 birth year digits). • **Representative help:** Mon–Fri, 8:30 a.m.–5:30 p.m. CST
Save a little more each year, the easy way	If your plan has Auto increase, you can have your contribution bumped up each year, by the amount you set yourself.	

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Enrolling in Your Plan: It's as easy as 1, 2, 3!

Step 1: How Much Should You Contribute?

When you are eligible, your employer will automatically withhold a certain percentage of your compensation as a Pre-tax contribution. To make a different contribution, log onto Start Right. Your choice impacts your paycheck, taxes, and retirement income—so make it count. Explore different contribution options to maximize tax savings. Scan the QR codes to access your account, choose contributions, and see how much to save.

Access & Enrollment

[Account Access & Online Enrollment]

How Much to Contribute

[How Much Should You Contribute?]

Contribution Types

[Retirement Plan Contribution Types]

Step 2: How should you Invest your Retirement Savings?

Investments

[Investment Basics]

By default, automatic enrollment directs contributions to a Target Retirement Fund aligned with your birth year. To select alternative investments, visit startright.bokf.com. Selecting the right mix doesn't have to be overwhelming—while all investing carries risk, holding too much cash can be even riskier. Aim for an asset allocation that matches your risk tolerance, time horizon, and retirement goals. Scan the QR code to explore strategies and find what works best for you.

Step 3: Finishing Up!

Details matter. Your retirement plan is more than contributions and investments. Scan the QR codes to learn about beneficiaries and your rollover options.

Beneficiaries

[Beneficiary Designations]

Rollovers

[Rollover Options]

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ABC Company Retirement Plan

INVESTMENT OPTIONS BY CATEGORY (as of 01/01/2026)

Category	Your Plan's Investment Options		
Do-it-for-Me Option			
Target Date Funds **Vanguard**	This target date fund Might be right for you…	…If you are retiring around the year	…If you were born
	Retirement Income Fund	In retirement	1900-1952
	Target Date 2020	2020	1953-1957
	Target Date 2025	2025	1958-1962
	Target Date 2030	2030	1963-1967
	Target Date 2035	2035	1968-1972
	Target Date 2040	2040	1973-1977
	Target Date 2045	2045	1978-1982
	Target Date 2050	2050	1983-1987
	Target Date 2055	2055	1988-1992
	Target Date 2060	2060	1993-1997
	Target Date 2065	2065	1998-2002
	Target Date 2070	2070	2003 & After
Do-it-Myself Option			
Cash Equivalent	Cavanal Hill Government Securities Money Market		
Fixed Income	Vanguard Short Term Bond Index Metropolitan West Total Return Bond Vanguard Inflation Protect Sec		
Large Cap Domestic Equity	MFS Value Fidelity 500 Index JP Morgan Large Cap Growth		
Mid Cap Domestic Equity	Vanguard Mid Cap Index		
Small Cap Domestic Equity	American Beacon Small Cap Value Vanguard Small Cap Index		
International Equity	American Beacon International Equity American Funds EuroPacific Growth		

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