	2026 ABC Company Retirement Plan Contribution Options	
	Pre-Tax contribution bucket	**Roth contribution bucket**
Contributions	Pre-tax	After-tax
Employer Contributions	Yes	Yes
Contribution limits	$24,500[1]; age 50+ $32,500; age 60-63 $35,750 You may contribute to one or both buckets, but the total combined contributions cannot exceed the IRS maximum limits.	
Income restrictions	Not applicable	Not applicable
Investment earnings	Tax-deferred earnings[2]	Tax-free earnings[3]
Taxes	Pay taxes on contributions and earnings at time of distribution. Reduces current tax liability	Pay taxes on contributions immediately; earnings distributed tax-free for qualified withdrawals
Access to money during employment	Loans and in-service withdrawals may be available, subject to withdrawal restrictions	Loans and in-service withdrawals may be available, subject to withdrawal restrictions
Distributions	Contributions and earnings are taxed at distribution. Federal, State, and Local income tax may apply. Penalty of 10% for distributions prior to age 59½ may apply	Tax-free if qualified distributions. Must meet two conditions: 1. Attainment of age 59½, death, or total disability **AND** 2. Roth account must be in existence for five years beginning with first taxable year a Roth contribution was made
Required minimum distributions	In general, age 73, unless still employed	In general, age 73, unless still employed
Rollovers	Can be rolled over to another employer sponsored plan or a traditional IRA	Can be rolled over to another Roth employer sponsored plan (if plan allows) or a Roth IRA

Remember, selecting the right type of contribution is an essential part of successful retirement planning. To learn more about your options, log in to the Start Right website and explore the **Roth Analyzer** tool and **the Financial Resource Center**. From the main menu, select the 'Planning Tools' tab. On-Demand Video: Retirement Plan Contribution Types

This information is intended to provide a general summary and is not tax advice. Please consult your tax advisor or visit www.irs.gov for specific information about how the tax rules apply to your situation.

1 For 2026, the IRS maximum you can contribute to a 401(k) plan is a total of $24,500 (if you are 50 or older $32,500) (if you are 60-63 $35,750) through pre-tax contributions, Roth contributions, or a combination of both. Each year the IRS may adjust the maximum dollar amount you can contribute to a 401(k) plan.

2 Pre-tax contribution earnings are taxed at distribution.

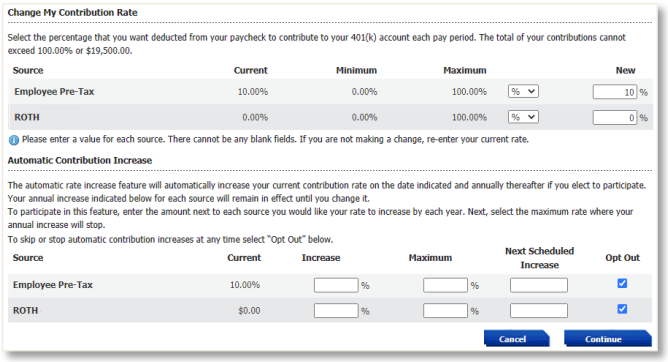
3 A "qualified distribution" of earnings can be tax-free. For a distribution to be qualified, the distribution must (1) be after you've reached age 59 ½ and (2) must occur at least five years following the first contribution (some exceptions apply). Based on qualified distribution rules.

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Start Right: How to Change Your Contribution

Your retirement plan is one of the most effective ways to save for your future, and increasing your contribution can help you reach your goals sooner. You can adjust how much you contribute on a pre-tax basis, a Roth after-tax basis (if available in your plan), or a mix of both—up to the IRS annual limits. To make changes to your contribution, simply log in at **www.startright.bokf.com**.



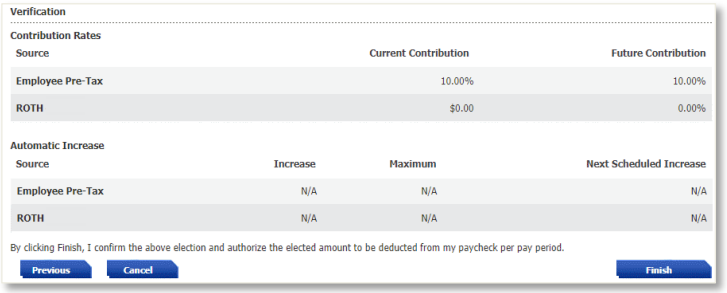


Select **Change my contribution rate** from the menu at the top-left of the webpage and follow the step-by-step process.

If you want to keep your current amounts, simply re-enter them in the **NEW** column. If you'd like to make changes, just type in the new values. Be sure to enter an amount for every source—no fields can be left blank.

If you have the Automatic Contribution Increase Option, you can set it up or click **Opt-Out** for to each source and click **Continue**.





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



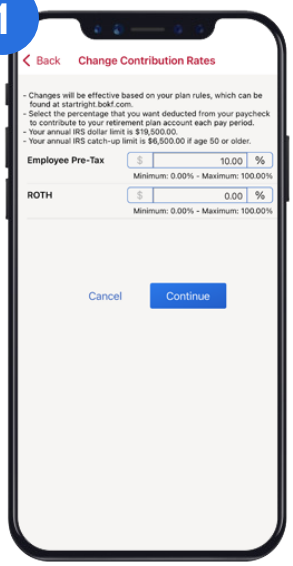


Requests will be pending until processed; they can be reviewed and deleted by clicking on **pending transactions**.

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To change your contribution on the Start Right Mobile App, download the Start Right app from the App Store or Google Play.

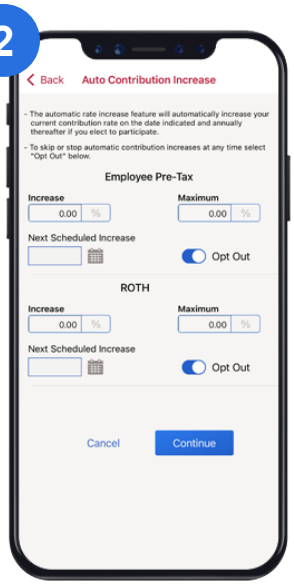
1



Select **Contributions** from the menu and select **Change My Contribution Rate**.

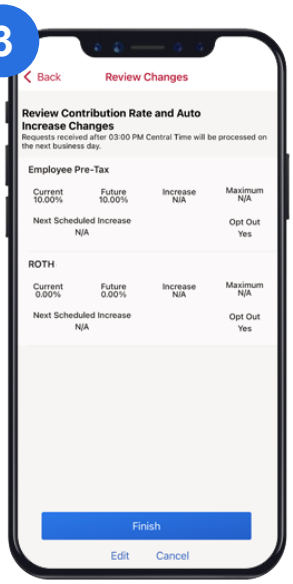
Select the percentage that you want deducted from your paycheck and click **Continue**.

2



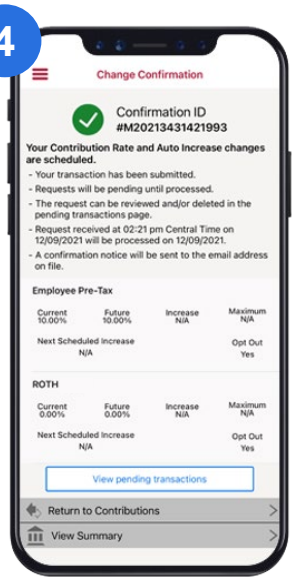
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3



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

4



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

For assistance contact Participant Services Group at **1.800.876.9557.**

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