StartRight.RetireRight.

Welcome to the ABC 401(k) 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.

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!

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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Getting Started Enrollment Planning Guide

Getting started with your retirement plan is easier than you may think. By enrolling today, you can begin building a foundation for your future while considering the financial and personal goals that will shape your retirement years.

Enrolling in Your Retirement Plan

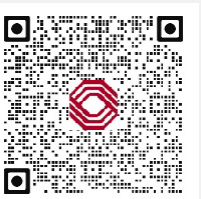
Getting started is easy. Register your account online. From there, the system will walk you through the enrollment process step by step, making it easy to start saving for retirement.



Access & Enrollment

Choosing Your Contribution

When you are eligible, you will choose how much and what type of contribution to make to your retirement plan. Your choice impacts your paycheck, taxes, and retirement income—so make it count. Explore different contribution options to maximize tax savings.



How Much to Contribute



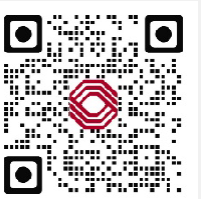
Contribution Types

How Should You Invest Your Retirement Savings?

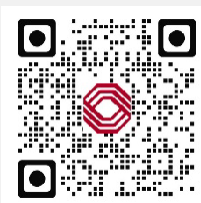
Selecting the right mix doesn't have to be overwhelming—while all investing carries risk, holding too much cash can be even riskier. Aim for an asset allocation that matches your risk tolerance, time horizon, and retirement goals.



Investments



Beneficiaries



Rollovers

Finishing Up

Details matter. Your retirement plan is more than contributions and investments. As you get started, be sure to add and regularly review your beneficiary designations to help ensure your retirement savings are distributed according to your wishes. If you have retirement savings in a former employer's plan, you may also have the option to roll those assets into your new retirement plan, making it easier to manage your savings and keep your retirement goals on track.

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