StartRight.RetireRight.

<Plan Name> Retirement Benefits

No matter where you are in your career, we offer retirement benefits to help our employees meet their future financial goals. With a focus on best-in-class retirement plans, employees choose how their money is invested and enjoy a competitive matching contribution.

Retirement Saving Opportunities

We offer all employees a valuable way to help them save for the future. Saving now can help you have the income you'll need for retirement. Our retirement plan is very competitive and offers a <Type> contribution.

You are eligible to join retirement plan the first of each month following attainment of age <> and completion of <> of service, which makes participating in the plan easy. You can contribute up to 100% of your eligible pay, not to exceed the annual IRS contribution limits, on a Pre-tax, Roth or a combination of the two.

Employer Contributions

To help employees grow their retirement savings, the company <employer contribution>

You are always fully vested in your own contributions, rollover contributions, and the Safe Harbor Matching Contributions.

Investments

Feeling uncertain about all the investment options available? Would you prefer to let financial professionals handle the decision-making for you? You're in luck. Your plan includes professionally managed Target Date Funds, along with a broad selection of core investment options to help you build a portfolio that fits your needs.

Access Your Account: Loans

You may have the option to borrow from your retirement account, depending on your plan's rules. A loan lets you access a portion of your balance and repay it—typically through automatic payroll deductions—while the interest you pay goes back into your account. To learn more, visit startright.bokf.com.

Access Your Account: Distributions

You may be eligible to withdraw money from your account under certain conditions. Keep in mind that taking a withdrawal permanently reduces your retirement savings and may result in additional taxes and penalties. To learn more, visit startright.bokf.com.

Retirement Planning Tools and Resources

We provide a wide range of resources to assist you no matter where you are in your retirement journey. With our helpful tips, tools, and information, you can create a savings plan for retirement or make sure you're on track to meet your goals.

Participant Services: 1.800.876.9557

Our representatives are available to support you with a wide range of questions. They can help you log into Start Right, walk you through transactions, and explain the tools and resources available on the platform.

Start Right Website: www.startright.bokf.com

The Start Right website is your electronic guide to a secure retirement. From adjusting your goals to managing your investments, the Start Right website has something for everyone.

Start Right Mobile App

With the Start Right mobile app, you can change your contributions, investments, beneficiaries and much more on the go. Download from the App Store℠ or Google Play™.

Financial Planning Services

Start Right offers comprehensive one-on-one financial planning services through a licensed financial consultant, at no additional cost.

Financial Wellness Resource Center

No matter where you are in life, the more you know about handling your finances, the better your chances of reaching your goals and the Financial Wellness Resource Center has the tools and information you need.

My RetireRight Planner®

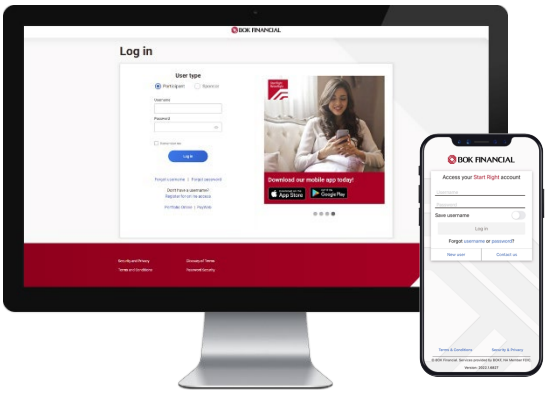
With the My RetireRight Planner, you can estimate the amount of savings you will have at retirement based on your account and certain assumptions. With your personalized input, you can develop a savings plan to achieve your retirement income goal.

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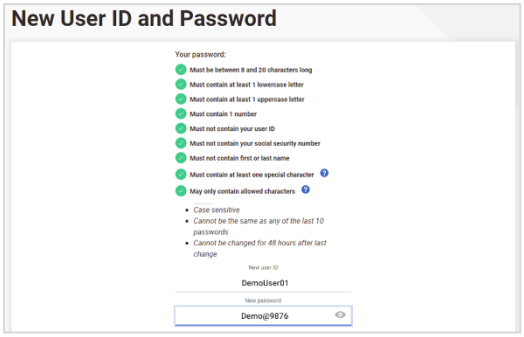
StartRight.RetireRight.

Start Right New User Guide

ACCOUNT ACCESS

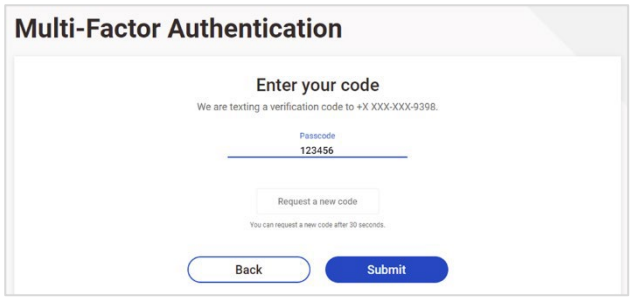


1. Go to startright.bokf.com or download the Start Right app from the App Store or Google Play
2. Click **New User? Set up online access**
3. Enter your social security number and date of birth.
4. Then verify you are not a robot and click **Register.**



5. Create a new **User ID** and **Password** (pay extra attention to the password special character requirements. Each item **MUST** have a green checkmark 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.



Start Right App

Start Right Website

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

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