ACCELERATE YOUR RETIREMENT SAVINGS!



CATCH-UP CONTRIBUTIONS INCREASE YOUR SAVINGS OPPORTUNITIES!

Catch-up contributions let employees add extra funds to their retirement accounts. If you're age 50 or older by December 31 and have already contributed the maximum amount, you may qualify to make additional contributions. This feature helps boost savings, especially for those who couldn't save as much earlier in their careers.

HOW DOES THE CATCH-UP CONTRIBUTION WORK?

- The IRS limits regular contributions into a retirement plan to $24,500 for the year 2026.
- The plan permits contributions of up to 100% of your compensation (regular wages including overtime and bonuses).
- Once you've reached the standard contribution limit for your retirement plan, you may be eligible to contribute additional funds through catch-up contributions. In 2026, individuals age 50 and older can contribute up to an extra $8,000. If you're between the ages of 60 and 63, you may qualify for a "super catch-up" contribution of up to $11,250, allowing you to boost your retirement savings even further.

HOW DO YOU ELECT TO MAKE A CATCH-UP CONTRIBUTION?

If you're eligible for catch-up contributions, there's no need to take any extra steps—your contributions will automatically continue until you reach the IRS limit of $32,500 for 2026 ($24,500 in regular contributions plus up to $8,000 or $34,750 ($11,250 in catch-up contribution), depending on your age).

To make the most of this opportunity, consider increasing your current salary deferral percentage. You can start, stop, or adjust your retirement deferral election at any time, with changes taking effect in the next available pay period. To update your election, visit startright.bokf.com, use the Start Right mobile app, or call Participant Services at 1.800.876.9557.

STAY ON TRACK TO REACH YOUR SAVINGS GOAL!

Making a catch-up contribution today can help you meet your future retirement needs. Visit Start Right or call Participant Services at 1-800-876-9557 to get started and take advantage of this opportunity!

How Much to Contribute

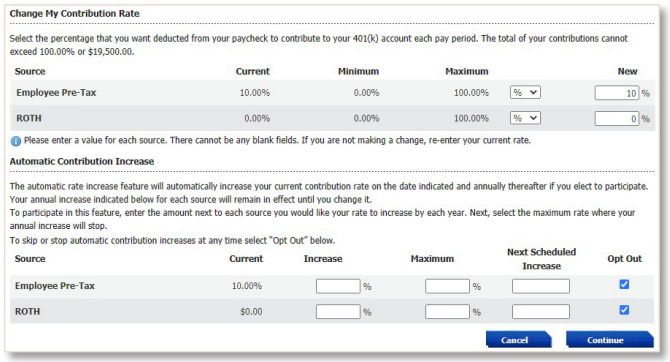
[How Much Should You Contribute?]

BOK FINANCIAL® BOK Financial® is a trademark of BOKF, NA. Member FDIC. Equal Housing Lender.

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**.



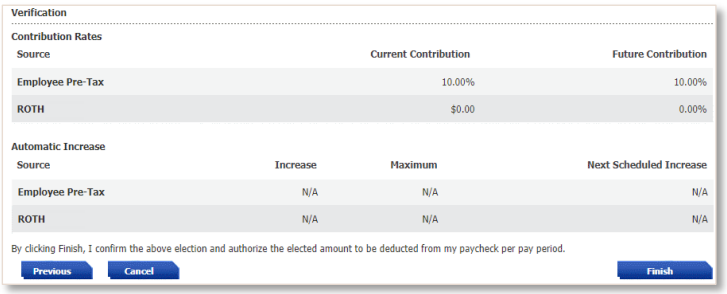


Select **Change my contribution rate** from the menu at the top-left of the webpage and follow the step-by-step process.

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.

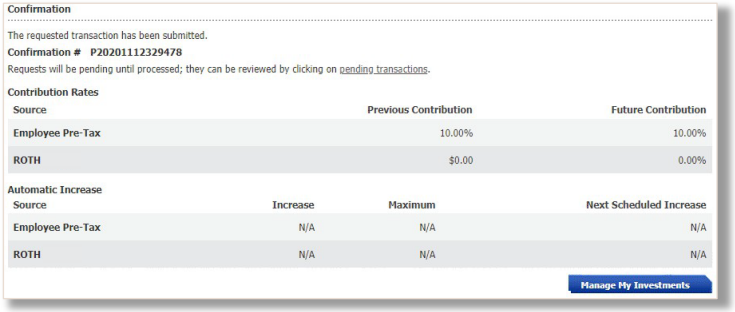
If you have the Automatic Contribution Increase Option, you can set it up or click **Opt-Out** for to each source and click **Continue**.





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



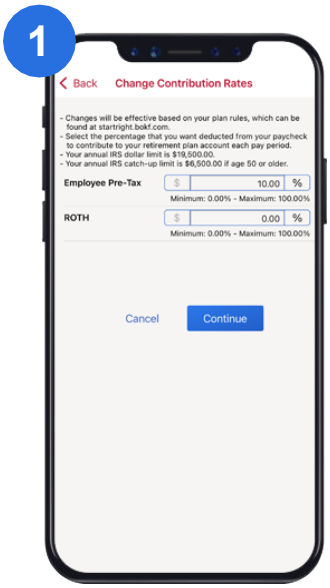


Requests will be pending until processed; they can be reviewed and deleted by clicking on **pending transactions**.

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

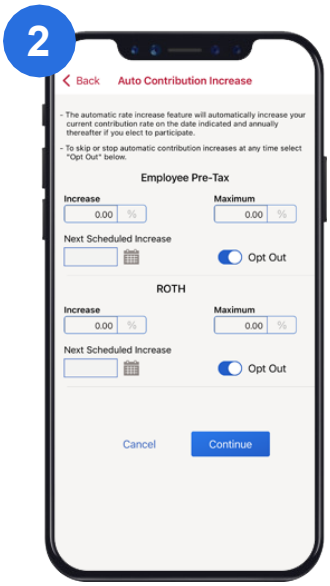
BOK FINANCIAL® BOK Financial® is a trademark of BOKF, NA. Member FDIC. Equal Housing Lender.

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

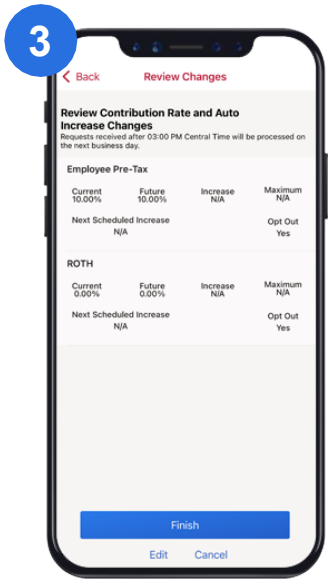


Select **Contributions** from the menu and select **Change My Contribution Rate**.

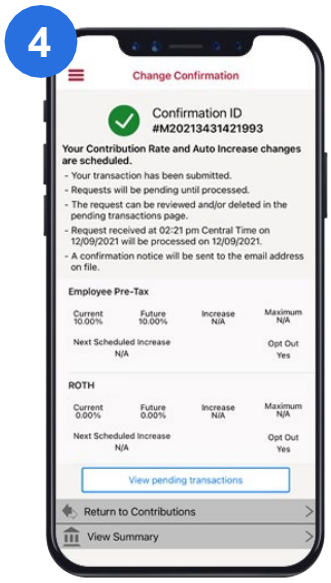
Select the percentage that you want deducted from your paycheck and click **Continue**.



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



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



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

BOK FINANCIAL® BOK Financial® is a trademark of BOKF, NA. Member FDIC. Equal Housing Lender.