Start Right Online

BENEFICIARY DESIGNATION INSTRUCTIONS

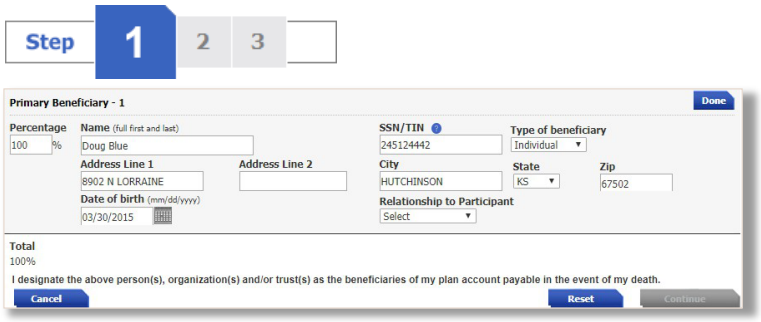
To update your beneficiaries, have their name, Social Security number, address and birthdate ready. If naming a trust, use your own SSN. A notarized spousal consent form is required if your primary beneficiary is not your spouse—your designations won't take effect until this form is received. Without updated beneficiaries, your account will follow the plan's default rules, so update yours as soon as possible.

Beneficiaries

Beneficiary Designations

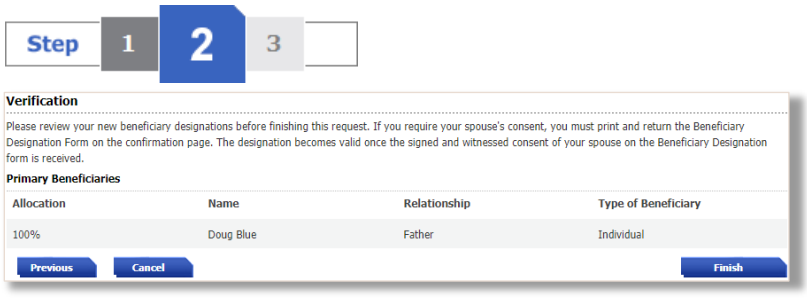
Manage Beneficiaries Online

1. Select **My Profile** from the dropdown menu at the right of the webpage by your username.
2. Click **Edit Beneficiaries** and follow the step-by-step process.

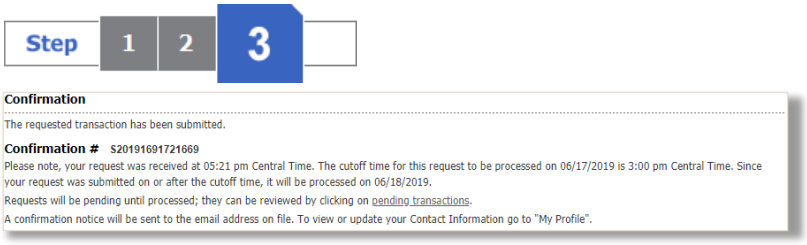


Select **Yes** or **No** to the questions "Are you married?" and "Do you want to designate someone other than your spouse as a primary beneficiary?"

Click **Add New/Change,** enter your beneficiary's information then click **Done** and **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**.

If you need help navigating Start Right or completing transactions, call Participant Services at 1.800.876.9557 for step-by-step guidance.

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