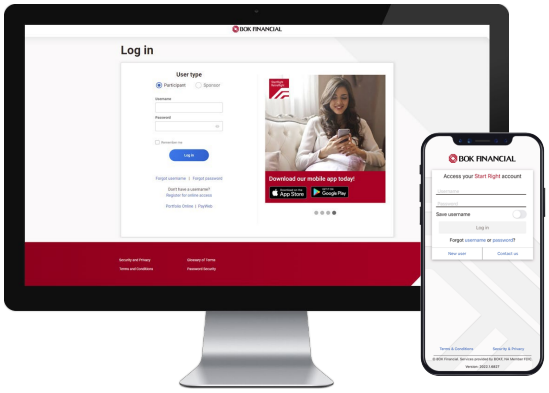
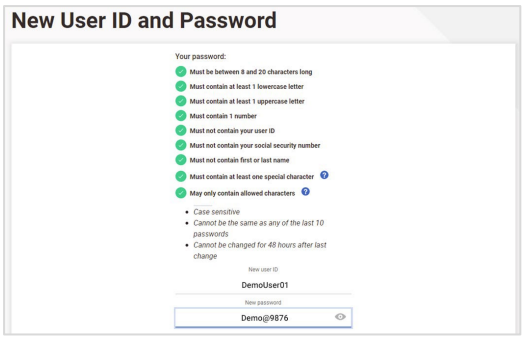
StartRight.RetireRight.

AUTO ENROLLMENT

STEPS TO TAKE TO SET UP YOUR RETIREMENT PLAN

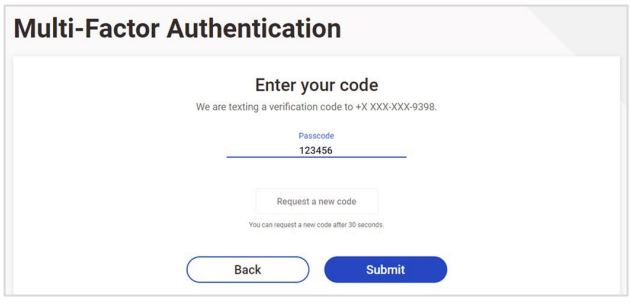


1. Go to **startright.bokf.com** or download the Start Right app from the App Store or Google Play
2. Click **New User? Set up online access**
3. Enter your social security number and date of birth
4. Then verify you are not a robot and click **Register**



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

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CONFIRMING YOUR RETIREMENT PLAN ELECTIONS

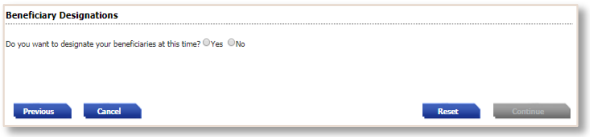
After completing your registration, log in to Start Right to designate your beneficiaries and review your contribution and investment selections. Keep in mind that you can update your contributions, investment choices, and beneficiary information at any time.

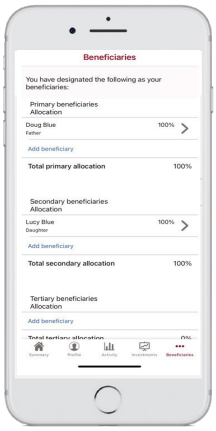


Beneficiaries

Select **Yes** or **No** to the question "Do you want to designate your beneficiaries at this time?" Follow the step-by-step process to enter your beneficiaries.

(You will need: name, social security number, address, and date of birth)

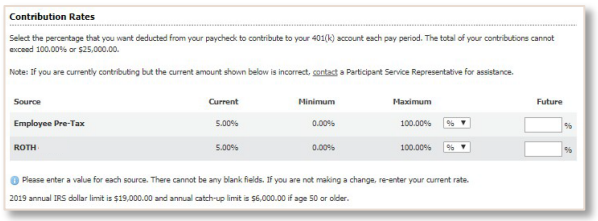


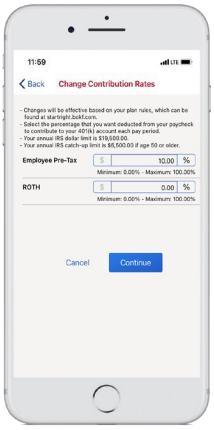




Contributions

Your employer will automatically withhold a certain percentage of your compensation as a Pre-Tax contribution. If you would like to make a change you can enter a **specific percentage of your pay**. Enter a value for each source. There cannot be any blank fields. You have the option to participate in the **Automatic Contribution Increase** feature, which will automatically raise your contribution each year. If you prefer not to use this feature, simply click **Opt-out**.

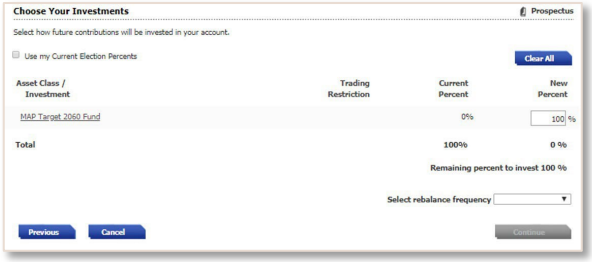


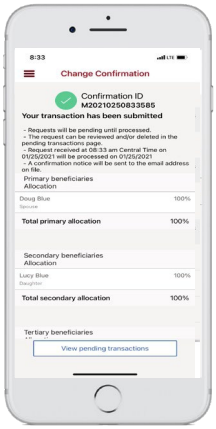




Investments

Your contribution will be invested in the Target Retirement Fund that is designated for your projected retirement based on your year of birth. If you would like to choose your own investments enter a **New Percent** for each investment you want to invest in. The total must equal 100%. Select a frequency from the **Select rebalance frequency** drop-down menu





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

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