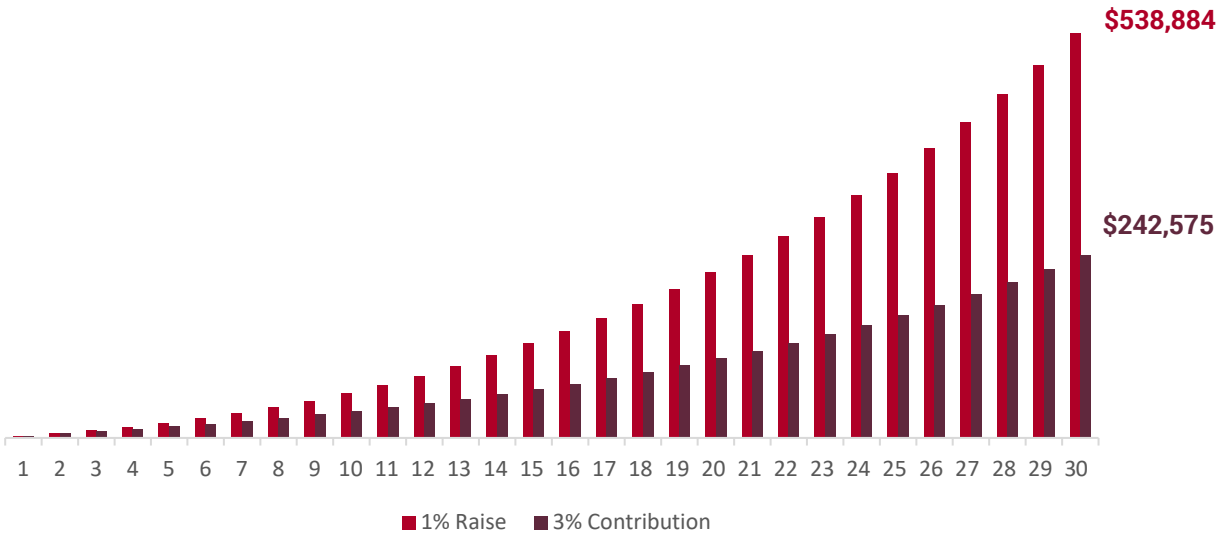
StartRight.RetireRight.

What can 1% do for you?

Picture your retirement. What do you see yourself doing? Traveling the world? Relaxing with family and friends? pursuing a lifelong interest? Whether your retirement dreams are simple or elaborate, you will need money to make them come true. And the amount of money you will have available to finance your dreams will depend on the actions you take now.

Now is the time to increase your Retirement Plan contributions to ensure you have a financially secure retirement. Increasing contributions by 1% can make a dramatic difference.

You will increase the base contribution exponentially and when you factor in the investment returns, you will have even more money in your retirement plan.



Approximation based on a $40,000 salary, 1% increase up to 15% in contribution rate. Employer contribution 3% Investment Annual return 7%
Your own plan account may earn more or less than this example and income taxes will be due when you withdraw from your account. Investing in this manner does not ensure a profit or guarantee against a loss in declining markets. This information is intended to be educational and is not tailored to the investment needs of any specific investor. **Investing involves risk, including the risk of loss.**

To INCREASE your contribution, START RIGHT NOW.
Download the Start Right mobile app or visit us at www.startright.bokf.com today.

Start Right App

Start Right Website

How Much to Contribute

[How Much Should You Contribute?]

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

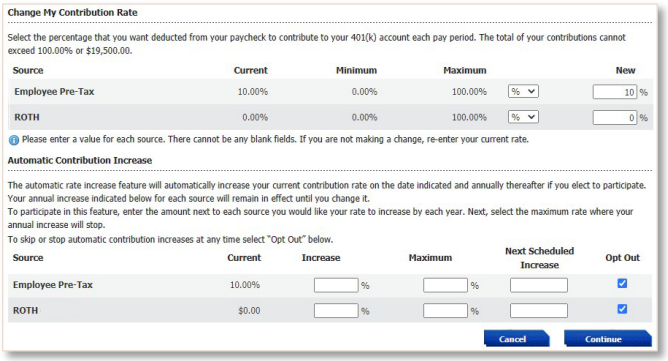
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StartRight.RetireRight.

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**.

Step **1** 2 3

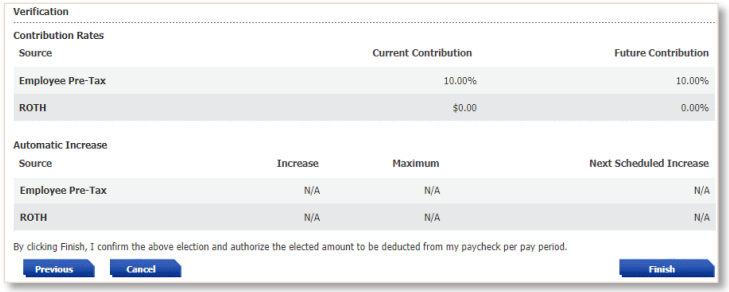


Select **Change my contribution rate** from the menu at the top-left of the webpage and follow the step-by- step process.

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**.

Step 1 **2** 3



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

Step 1 2 **3**

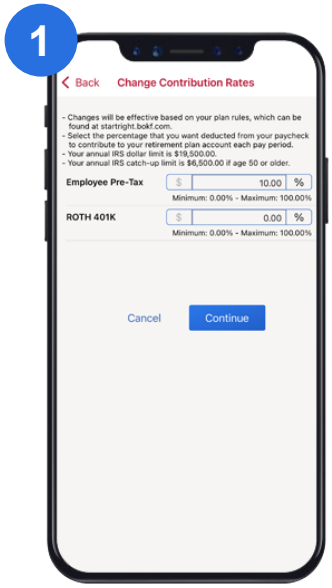


Requests will be pending until processed; they can be reviewed and deleted by clicking on **pending transactions**.

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

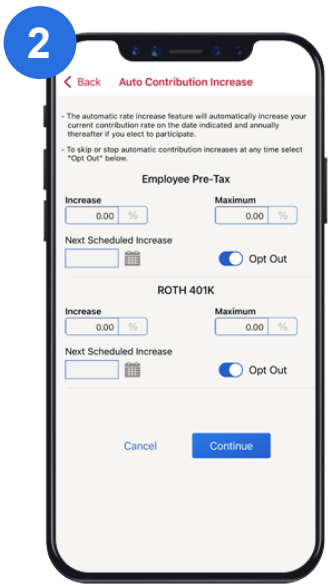
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To change your contribution on the Start Right Mobile App, download the Start Right app from the App Store or Google Play.

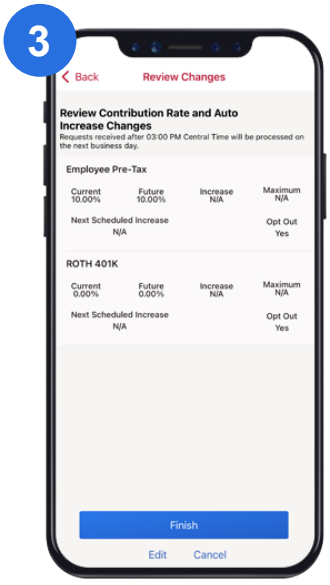


Select **Contributions** from the menu and select **Change My Contribution Rate**.

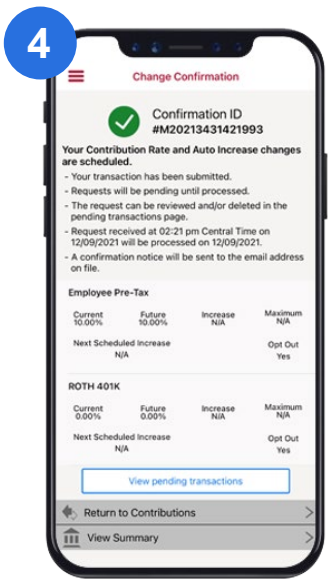
Select the percentage that you want deducted from your paycheck and click **Continue**.



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**.

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