StartRight.RetireRight.

Your New Self-Directed Account Option (SDO)

Dear Plan Participants,

We are excited to announce a new feature added to your retirement plan – the Self-Directed Account Option (SDO). This enhancement is designed to provide you with greater flexibility and control over your retirement investments.

What is the Self-Directed Account Option (SDO)?

The SDO Account is an additional investment option that allows you to invest in a broad range of mutual funds and individual securities, beyond the fund options offered directly through your employer's retirement plan. This means you can tailor your investment strategy to better meet your individual financial goals and preferences.

Who is the SDO Account for?

The SDO Account is ideal for participants who are comfortable making their own investment decisions and are looking for more diverse investment opportunities. Whether you are an experienced investor or someone looking to take a more active role in managing your retirement savings, the SDO Account offers the flexibility you need.

Where to Access More Information?

To learn more about the SDO Account and how to get started, please visit the Start Right website, **startright.bokf.com**. These resources provide detailed information and guidance to help you make the most of this new feature.

Start Right Website

We are committed to providing you with the tools and options you need to achieve your retirement goals. If you have any questions or need further assistance, please do not hesitate to contact our support team at startrightsdo@bokf.com or 1-800-876-9557.

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