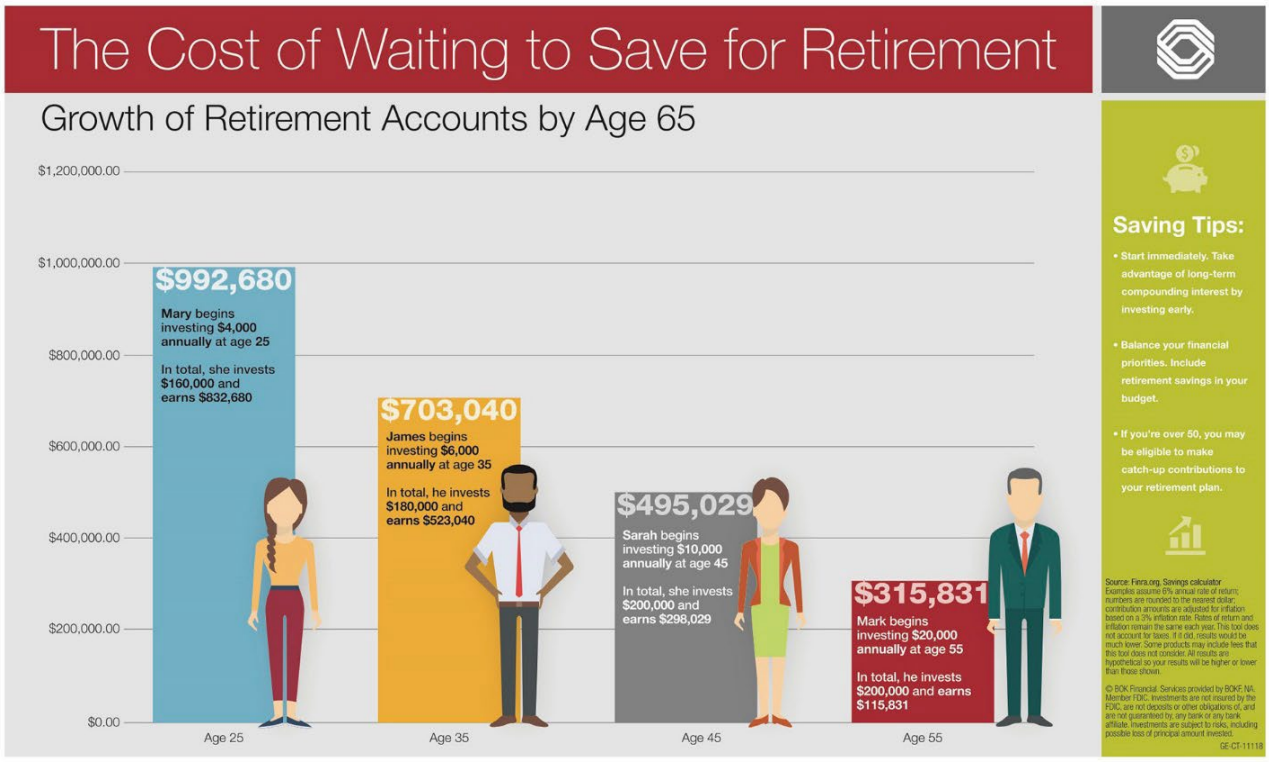
StartRight.RetireRight.

Don’t Leave Retirement Money on the Table and Other Good Tips

Learn how compound interest and employer match can grow your retirement savings significantly. Maximize <Company Name> employer match and contribute <X%> of your salary to your retirement plan.

<Plan Name> is committed to your financial wellbeing and will match your retirement plan contributions on the <Eligibility>. Once you have your retirement savings set up, making changes to your retirement plan account, like increasing your contribution rate, is easy through the Start Right website. You have the power to make your retirement that much nicer with just a few clicks.

For 2026, contribution limits have increased to $24,500 annually for defined contribution plans (pre-tax and Roth). Employees age 50 or older can add an extra $8,000 through catch-up contributions. If you’re between 60 and 63, you may qualify for a ‘super catch-up’ of up to $11,250—giving you an even greater opportunity to boost your retirement savings.



OTHER TIPS

- Increase your contribution rate when you have a salary change.
- Set your contribution rate to increase each year automatically.
- Maximize <Company Name> employer match and contribute <X%> of your salary to your retirement plan.*
- If your paycheck varies from month to month, it is possible to reach your contribution limits early in the year and miss out on the employer match money for the remainder of the year. Employer match is contributed on a per pay period basis. If you are not contributing during a pay period, you will not receive the match that pay period.
- Log onto the Start Right website to estimate your contributions to make sure you don't go over.

***Employer Matching Contribution**
<Company Name> will make a matching contribution in an amount equal to a percentage of your eligible contributions <based on your years of service as of January 1>. The employer will not match your eligible contributions in excess of the first <X%> of your compensation for each payroll period.

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.**

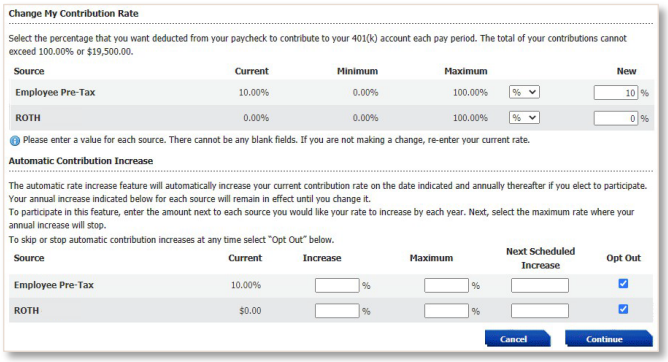
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LONG LIVE YOUR MONEY.℠

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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**.



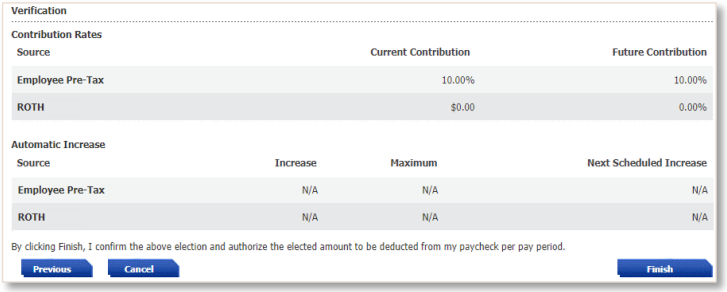


Select **Change my contribution rate** from the menu at the top-left of the webpage and follow the step-by-step process.

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.

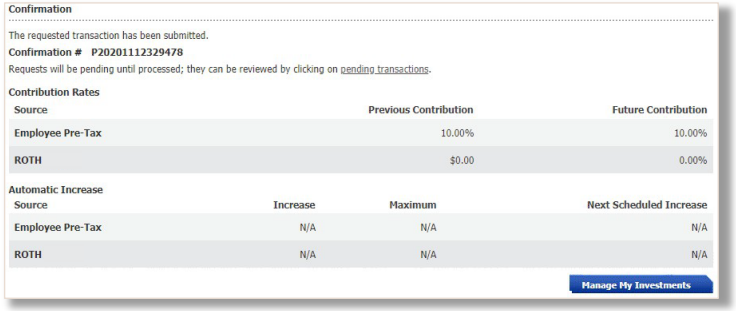
If you have the Automatic Contribution Increase Option, you can set it up or click **Opt-Out** for each source and click **Continue**.





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



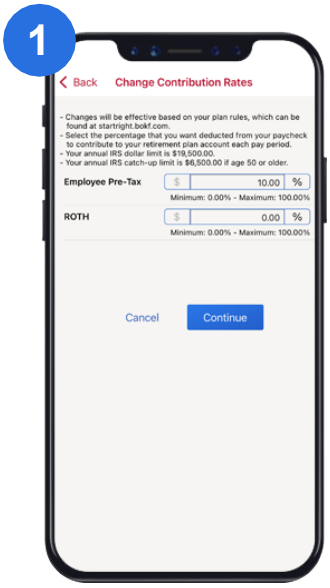


Requests will be pending until processed; they can be reviewed and deleted by clicking on **pending transactions**.

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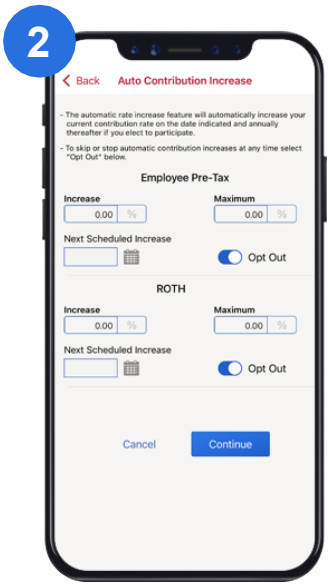
Cost of Waiting

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

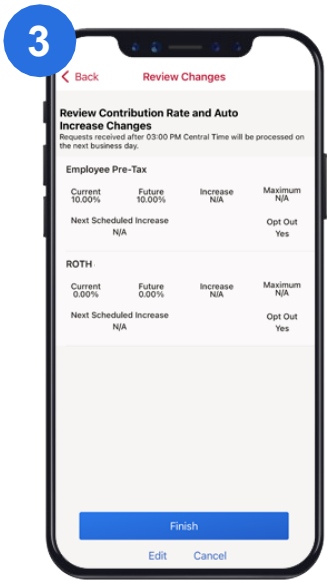


Select **Contributions** from the menu and select **Change My Contribution Rate**.

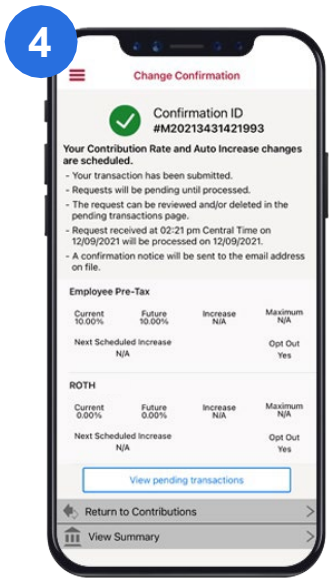
Select the percentage that you want deducted from your paycheck and click **Continue**.



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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