StartRight.RetireRight.

# Automatic Increase

**Easy Way to Save More**

From robot vacs to smart coffee makers – everywhere you look automation is making life easier. Your retirement savings may also benefit from automation with automatic contribution rate increases.



**Effective <Month>, <Year>,** if your deferral election is less than 5% including those that have a 0% election, your elections will expire and will be increased to 5% unless you make a contrary election in the month prior to January 1 and each subsequent January 1. The annual increases will not apply if your current deferral election is 5% or more.

**Opt-Out**

If you wish to avoid an increase in your contribution rate, it is necessary to opt out during the month of December. You can stop your salary deferral contributions and withdraw the prior automatic contributions by requesting an automatic enrollment distribution from the Plan within 90 days after automatic contributions are first taken from your pay. Please visit the Start Right website or Start Right mobile app to update your contribution or contact Participant Services at 800.876.9557 if you need assistance.

## ACCOUNT RESOURCES:

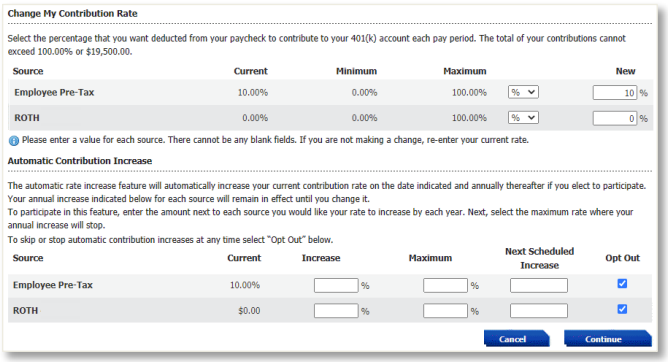
Start Right App

Start Right Website

# 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.



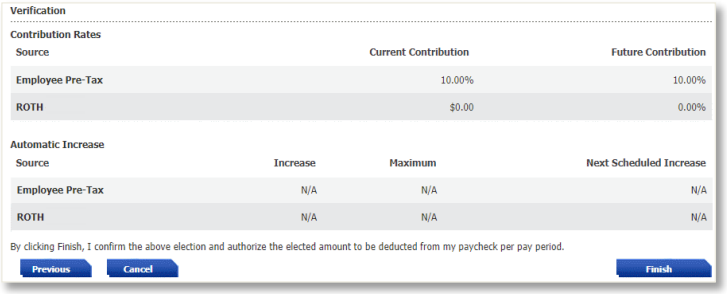




Select **Change my contribution rate** from the menu at the top-left of the webpage and follow the step-by-step process.

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.

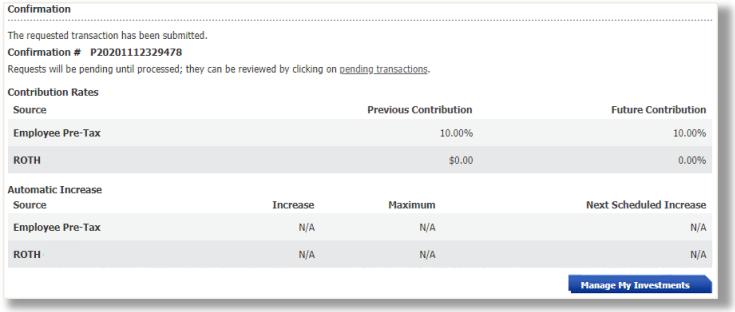
If you have the Automatic Contribution Increase Option, you can set it up or click **Opt-Out** for to each source and click **Continue**.




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



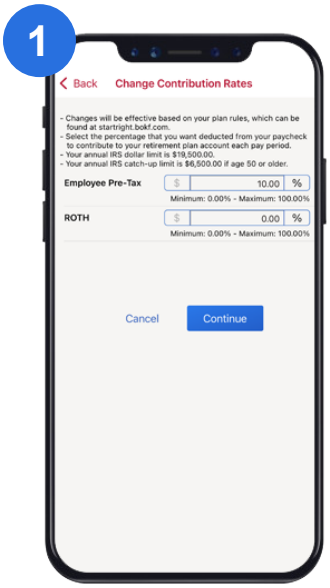

Requests will be pending until processed; they can be reviewed and deleted by clicking on **pending transactions**.

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

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

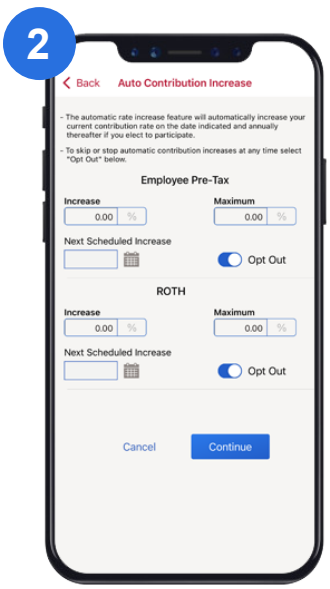
## Change contribution

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**.

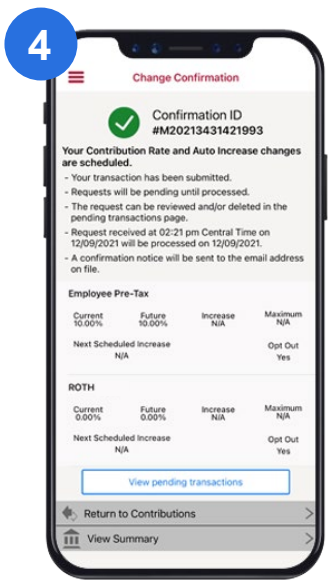
Select the percentage that you want deducted from your paycheck and click **Continue**.




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**.

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