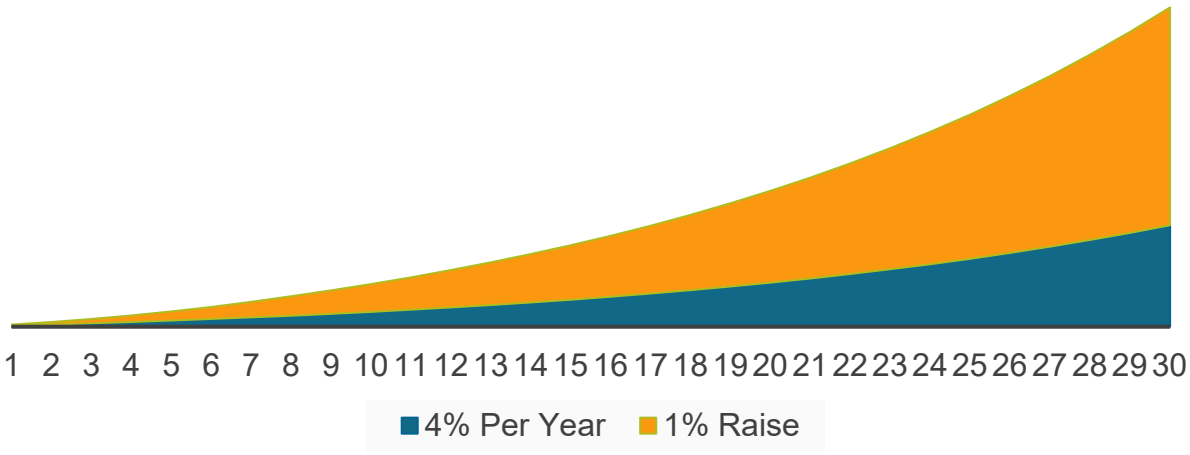
What Can 1% Do For YOU?

Now is the time to increase your retirement contributions to ensure you have a financially secure retirement. Increasing contributions by 1% can make a huge difference. You'll increase the base contribution exponentially and when you factor in time, compounding, dollar-cost averaging and the investment returns, you'll have even more money in your retirement plan.

401k Balance After a 30 Year, 7% Return



Employee Contributions for 30 years; Contributes 4% year one, then raises contribution annually until they reach 15%; Investment Annual Return 7%

Increase your contribution by 1% and by retirement you could...

have an additional **$85,492*** to enjoy **VACATIONS**.



Suzi
Age: 35
Earns: $60,000

Less than **$12** per week.*

have an additional **$42,925*** to enjoy **FAMILY**.



Andrew
Age: 45
Earns: $70,000

Less than **$14** per week.*

have an additional **$16,779*** to enjoy **FUN**.



Sharon
Age: 55
Earns: $80,000

Less than **$16** per week.*

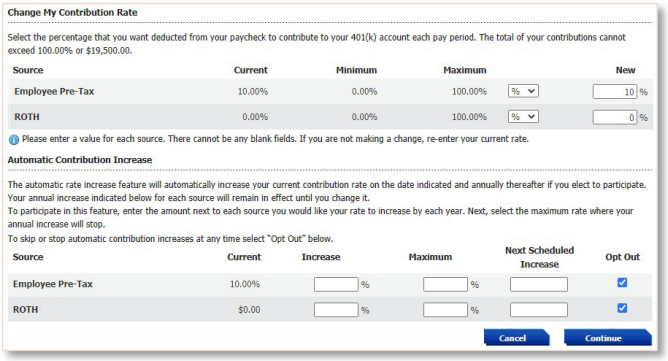
This information is intended to be educational and is not tailored to the investment needs of any specific investor.
*Approximation based on a 1% increase in contribution rate. Continued employment from current age to retirement age, 67. We assume you are exactly your current age (in whole number of years) and will retire on your birthday at your retirement age. Number of years of savings equals retirement age minus current age. Nominal investment growth rate is assumed to be 5.5%. Hypothetical nominal salary growth rate is assumed to be 4% (2.5% inflation + 1.5% real salary growth rate). All accumulated retirement savings amounts are shown in future (nominal) dollars. This assumes no loans or withdrawals are taken throughout the current age to retirement age.
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.
Investing involves risk, including the risk of loss.

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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.



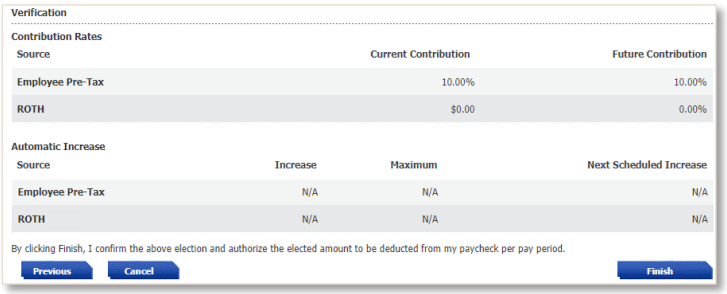


Select **Change my contribution rate** from the menu at the top-left of the webpage and follow the step-by-step process.

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 to each source and click **Continue**.





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



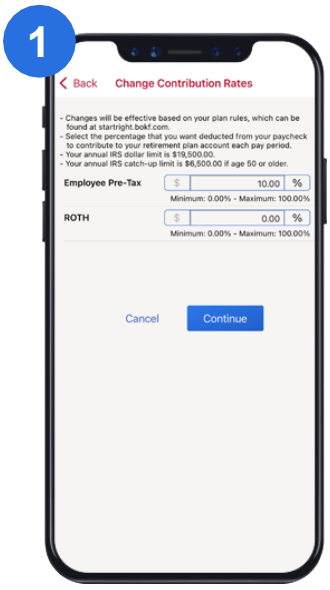


Requests will be pending until processed; they can be reviewed and deleted by clicking on **pending transactions**.

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

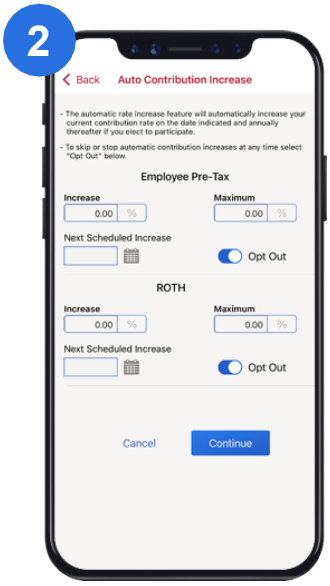
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To change your contribution on the Start Right Mobile App, download the Start Right app from the App Store or Google Play.

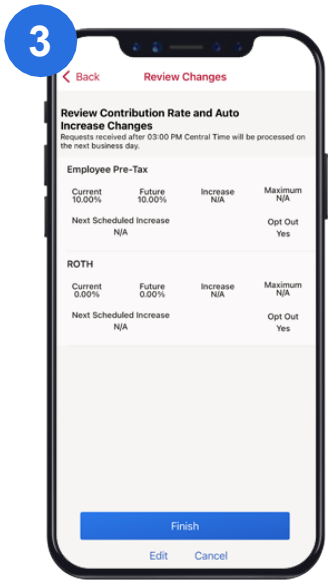


Select **Contributions** from the menu and select **Change My Contribution Rate**.

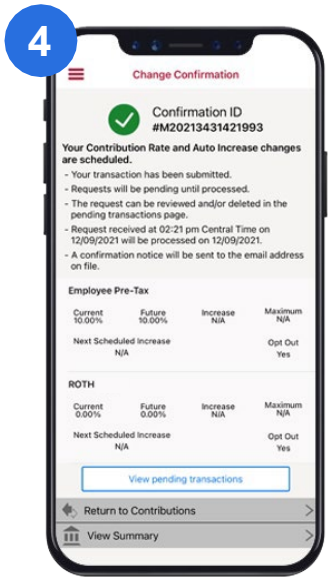
Select the percentage that you want deducted from your paycheck and click **Continue**.



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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