

SUMMARY ANNUAL REPORT
for
ONEOK, Inc. Retiree Reimbursement Account Plan for Former Employees

This is a summary of the annual report for ONEOK, Inc. Retiree Reimbursement Account Plan for Former Employees, 73-1520922/525 Health (other than dental/vision) for 01/01/2022 through 12/31/2022. The annual report has been filed with the Employee Benefits Security Administration, formerly known as the Pension and Welfare Benefits Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

ONEOK, Inc. has committed itself to pay certain Health (other than dental/vision) claims incurred under the terms of the plan.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$7,617,000 as of 12/31/2022, compared to \$11,028,000 as of 01/01/2022. During the plan year the plan experienced a decrease in its net assets of (\$3,411,000). This decrease includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of (\$1,453,000), including employer contributions of \$110,000, employee contributions of \$0, gains of \$0 from the sale of assets and earnings from investments of (\$1,563,000). Plan expenses were \$1,958,000. These expenses included \$305,000 in administrative expenses, \$1,653,000 in benefits paid to participants and beneficiaries and \$0 in other expenses.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103 - 12 investment entities in which the plan participates;

To obtain a copy of the full annual report, or any part thereof, write or call the office of ONEOK, Inc. Benefit Plan Administration Committee, who is Plan Administrator at ONEOK, Inc., 100 West 5th Street, Tulsa OK 74103, (918) 588-7000.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, if any, or a statement of income and expenses of the plan and accompanying notes, if any, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes, if any, will be included as part of that report. The charge to cover copying costs given above does not include a charge for copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan at 100 West 5th Street, Tulsa OK 74103 and at the US Department of Labor in Washington DC, or obtain a copy from the US Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, US Department of Labor, 200 Constitution Avenue, NW, Washington DC 20210.