

**SUMMARY ANNUAL REPORT FOR
ONEOK, INC. WELFARE BENEFITS WRAPAROUND PLAN**

This is a summary of the annual report of the ONEOK, Inc. Welfare Benefits Wraparound Plan (Employer Identification Number 73-1520922, Plan Number 531), for the plan year January 1, 2023 through December 31, 2023. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

ONEOK, Inc. has committed itself to pay certain uninsured claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Metropolitan Life Insurance Company and Securian Life Insurance Company to pay certain life insurance, AD&D, vision, long-term disability and business travel accident claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2023 were \$4,015,574.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. Insurance information, including sales commissions paid by insurance carriers, are included in that report.

To obtain a copy of the full annual report, or any part thereof, write or call the Plan Administrator, at ONEOK, Inc. Benefit Plan Administration Committee, 100 West 5th Street, Tulsa, OK 74103 and phone number, 918-588-7000. The charge to cover copying costs will be \$3.75 for the full annual report, or \$0.25 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan: ONEOK, Inc., 100 West 5th Street, Tulsa, OK 74103, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. 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, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.