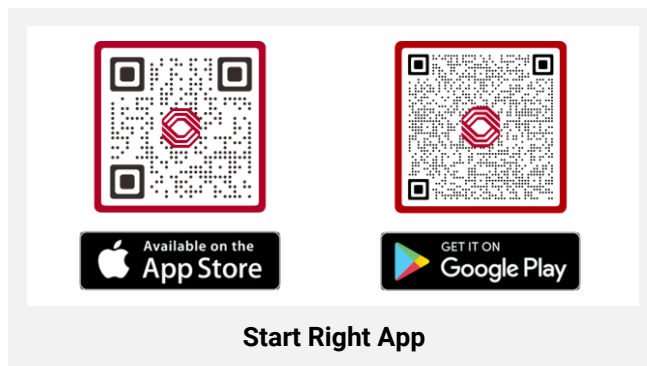
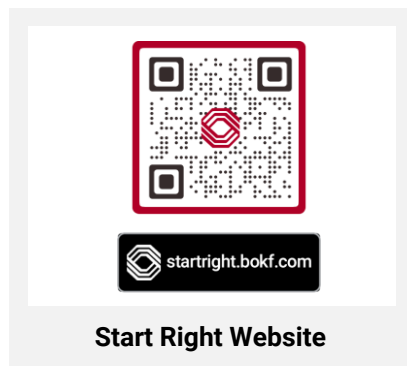


What's Your Dream? What's Your Plan?

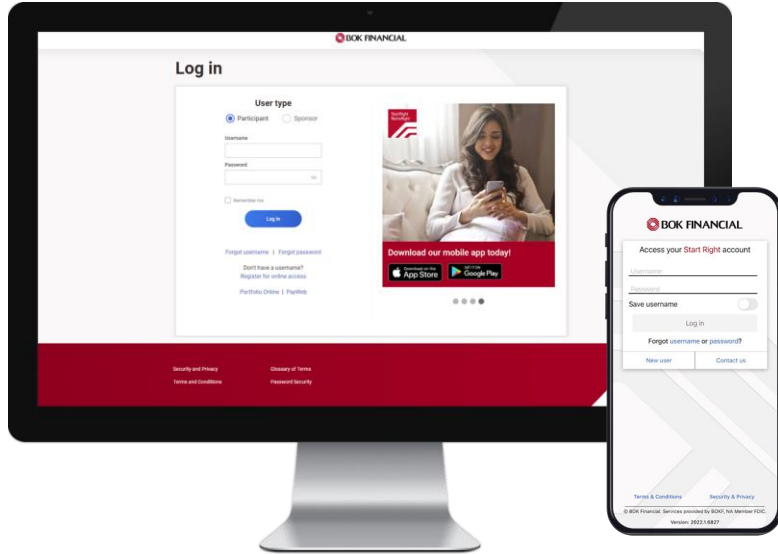
Benefit Fair Checklist

Financial security in retirement does not just happen. It takes planning and commitment. Whether you plan to retire in 5 years or 30 years from now, it is important to give yourself the best chance for a financially secure future. Participating in your employer retirement plan is a fantastic way to help you reach your retirement goals. Are you taking full advantage of all your plan has to offer?

Action Items	Resources
<input type="checkbox"/> Calculate your Retirement Number With the My RetireRight Planner®, you can easily track your progress towards meeting your retirement goal, and identify your retirement “gap,” or the difference between what you will need for retirement and what you have already saved.	Start Right Online Start Right Mobile App Check out the My RetireRight Planner® to calculate how much to save to reach your goals.
<input type="checkbox"/> Maximize Your Contribution Increasing the amount, you contribute to your retirement plan can be a smart move. Compounding over many years can potentially turn even a slight increase into a higher account balance at retirement. Experts recommend contributing at least 10%-15% of your salary or up to the IRS maximum limits.	Start Right Online Start Right Mobile App Go to the Change My Contribution to update your contribution
<input type="checkbox"/> Evaluate Investment Options Is your retirement account exposed to unnecessary risk? It could be with a lack of diversification. Developing an asset allocation for your investments could help reduce risk by splitting your money between different investment options.	Start Right Online Check out Determine My Asset Allocation to help you determine an investment mix that is right for you.
<input type="checkbox"/> Update Your Beneficiaries What do you want to happen to your wealth after you are gone? It is not a comfortable topic, but it is important to consider. Keeping up-to-date beneficiary information on your retirement account is easy to do and only takes a few minutes. Most importantly, you can feel confident that your loved ones will receive the assets you intend for them to have.	Start Right Online Start Right Mobile App Go to the My Profile to enter/update your beneficiaries.
<input type="checkbox"/> Need to Rollover an old retirement plan? Have an old 401(k) from a former employer? Choosing what to do with your retirement savings is a major decision. We can help you weigh your options so you can make the right decision for your specific needs.	Start Right Online Participant Services Go to the Plan Forms to download the Rollover form

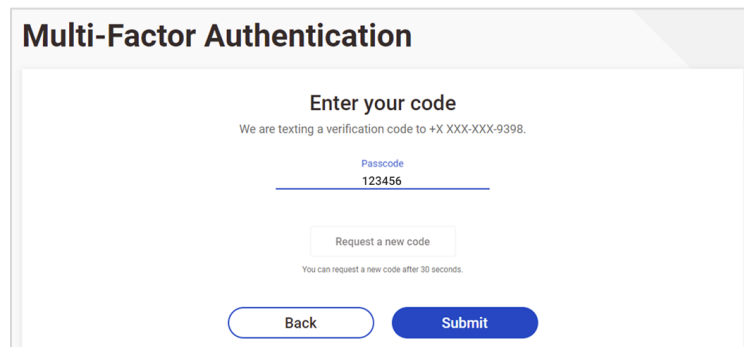
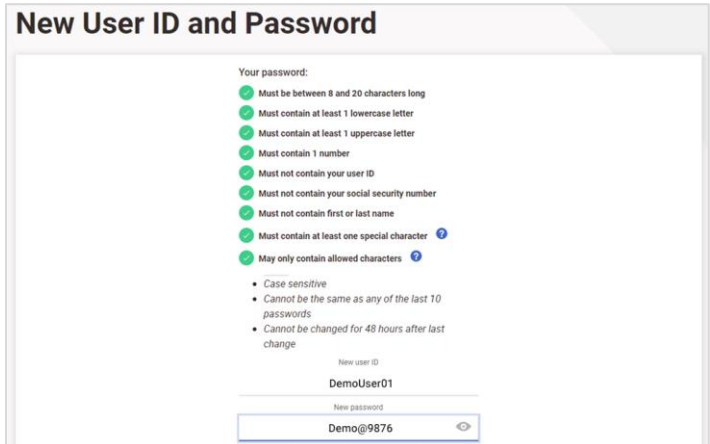


ACCOUNT ACCESS



1. Go to startright.bokf.com or download the Start Right app from the App Store or Google Play
2. Click [Register for online access/new user](#).
3. Enter your social security number and date of birth.
4. Then verify you are not a robot and click [Register](#).

5. Create a new **User ID** and **Password** (pay extra attention to the password special character requirements. Each item **MUST** have a green check mark to continue).
6. Confirm your password and log back in with your new credentials.



7. A verification code will be sent to the phone number your employer has on file for you.
8. Enter the verification code when you receive it and click [Submit](#).
9. If you forget your Username or Password, click the [Forgot Username/Forgot Password](#) to reset.