Start Right User Guide

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
- 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 (must meet requirements and 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.





BOK FINANCIAL StartRight.RetireRight.

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

Manage My Investments

Change Both My Future Contributions & Current Investments

Modify investments for new contributions and existing account balances.

	BOK FINANCIAL StartRight.RetireRight.	
dt Nome		
Balance	Good morning, Cindy Blue	
Balance by investment	BOKF Demo Plan	
Balance by source	Mand	
Balance by asset class	New Calculate your net worth create a budget take a financial management course an	nd so much more
Investments	Get started >	
Manage my investments		
Investment prices		
Investment performance		
Personal rate of return	Current plan balance \$176.765.61	
Contributions	\$116,765.61 Total savings \$2,352,026	
Overview	References goal	
	Retirement goal	

1. From the landing page, click the **menu icon** located at the top left of your screen and select Manage my investments.

 First, change your investments for your future contributions. Enter a New Percent for each investment or click Use My Current Election Percents and click Continue.

Change My Future Contribution Elections				Prospectus
se my Current Election Percents				Clear All
Asset Class / Investment		Trading Restriction	Current Percent	New Percent
Asset Allocation/Life Style				
BOKF Retirement 2030				96
BOKF Retirement 2040			100%	96
BOKF Retirement 2050				96
BOKF Retirement 2060				96
BOKF Retirement 2070	e			96
Large Cap Equities				
Growth Fund of America R6	e			96
Mid Cap Equities				
Jennison Mid Cap Growth Z	£			96
Total			100% Remaining perce	% ent to invest %
Return to Manage My Investments				Continue



 Next, change the investments for your current account balances. Enter a New Percent for each investment or click Set percents below to match values entered in step one and click Continue.

4. Verify the information is correct and click I have read the prospectuses, and by clicking Finish, I authorize the above elections and click Finish.

Contribution Elections Verification					Prospectu
Asset Class / Investment				Existing Percent	New Percent
Asset Allocation/Life Style					
BOKF Retirement 2040				100%	100%
Total					100%
Transfer - Realignment Verification					🖞 Prospectu
Asset Class / Investment			Available Balance	Current Percent	New Percent
Asset Allocation/Life Style					
BOKF Retirement 2040			\$61,374.78	51.13%	100%
Total			\$120,039.44	100.00%	100.00%
The Estimated Amounts Are Shown Be	low				
The amount transferring is an estimated val	ue as of the request date. Th	e actual dollars may o	liffer due to market fluctu	ation.	
All Sources					
Investment	Available Balance	Estimated Sell	Estimated Buy	Estimated Redemption Fee	Estimated Result
BOKF Retirement 2040	\$61,374.78		\$58,664.66		\$120,039.44
Total	\$120,039.44	\$58,664.66	\$58,664.66		\$120,039.44
I have read the prospectuses, and by c	licking Finish, I authorize the	above elections.			
				_	



Manage My Investments

Change My Future Contribution Elections

Modify investments for new contributions only. This does not modify investments for existing account balances. If you would like to change your investments for new contributions and existing account balances, select Change Both My Future Contributions & Current Investments from the Manage My Investments menu.



1. From the landing page, click the **menu icon** located at the top left of your screen and select **Manage my investments**.

		Change My Future Contribution Elections				Prospectus
		Use my Current Election Percents				Clear All
		Asset Class / Investment		Trading Restriction	Current Percent	New Percent
		Asset Allocation/Life Style				
		BOKF Retirement 2030				96
2.	Enter a New Percent for each	BOKF Retirement 2040			100%	96
	investment or click Use My Current	BOKF Retirement 2050				96
	Continue	BOKF Retirement 2060				96
	Continue.	BOKF Retirement 2070	Ø			96
		Large Cap Equities				
		Growth Fund of America R6	Ø			96
		Mid Cap Equities				
		Jennison Mid Cap Growth Z	Ø			<u> </u>
		Total			100% Remaining per	% cent to invest %
						Continuo

Change My Future Contribution Elections Verification			Prospectus
Changing your investment elections for future contributions wil account balances, you must complete a Transfer request from	I not affect how your existing account balance is invested. If the <u>Manage My Investments</u> menu.	you would like to	change your existing
Asset Class / Investments Asset Allocation/Life Style	Trading Restriction	Current Percent	New Percent
BOKF Retirement 2040		100%	100%
Total		100%	100%
Previous Cancel			Finish

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

Manage My Investments

Transfer - Realignment

Modify investments for existing account balances. This does not modify investments for new contributions. If you would like to change your investments for existing account balances and new contributions, select Change Both My Future Contributions & Current Investments from the Manage My Investments menu.

	BOK FINANCIAL StartRight.RetireRight.
Home	
Balance	Good marning, Cindy Blue
Balance by investment Balance by source	BUKE Demo Plan
Balance by asset class	Financial Wellness Calculate your net worth, create a budget, take a financial management course, and so much more.
Investments Manage my investments	Get started >
Investment prices	
Personal rate of return	
Contributions	\$116,765.61 Summary Summary
Overview Change my contribution	Financial Wellness Financial Wellness Retirement goal Ones to Jobpt a club and part of worth, built a saving plan, and more! Financial Wellness Needs attention Ones to Jobpt actual part of worth, built a saving plan, and more! Certifiend
late	BOKF Demo Plan Account Features
	Two enails address has not been continued. Two enails address has not been continued. Aud entropy of the service
	Current plan balance 11 month 500 12 month 500 1 14 month 500 1 14 month 500 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	1 Tot samp \$175,519.62 \$1465,43 Needs intervien Ny Profile
	Norman Provides Norman Provides International Austra
	Help & Contact

Start Right Website

1. From the landing page, click the **menu icon** located at the top left of your screen and select Manage my investments.

Start Right Mobile App

 From the Start Right Mobile App, click More at the bottom, then select Investments.

Start Right Website

2. Enter a New Percent for each investment or click Set percents below to match my future contribution elections and click Continue.

Start Right Mobile App

2. Click Transfer - Realignment, then tap on the investment and enter a New Percent and click Continue. Select a Rebalance frequency and click Continue.

anster - Realignment					Prospectu
					Clear All
Set percents below to match my fut	ure contribution elections.				
Asset Class / Investment		Available Balance	Current Percent	Trading Restriction	New Percent
Asset Allocation/Life Style					
BOKF Retirement 2030					96
BOKF Retirement 2040		\$60,341.09	51.07%		100 9
BOKF Retirement 2050					9
BOKF Retirement 2060					9
BOKF Retirement 2070	e d				9
arge Cap Equities					
Growth Fund of America R6	£	\$13,257.45	11.22%		
1id Cap Equities					
Janniann Mich (2n Grouth 2 Urstense Nange Instantes Nange Instantes Nange Instantes Patient (Jose) Patientes Patient (Jose) Patientes	And Addressing States and Addressing States and Addressing States and Address	B 3,163 (Based of the second o	Lative Constraints	Remaining per	cent to invest 0
<u>A O B L</u>	DOT Retreemed Low Pro DOT Retreemed 3020 Pro		Caracel Contrinue		

angnment vernication					🖞 Prospectu
sset Class / Investment			Available Balance	Current Percent	New Percent
sset Allocation/Life Style					
BOKF Retirement 2040			\$61,374.78	51.13%	100%
otal			\$120,039.44	100.00%	100.00%
e Estimated Amounts Are Shown Be	low				
e amount transferring is an estimated val	lue as of the request date. Th	e actual dollars may c	differ due to market fluctua	ation.	
Sources					
nvestment	Available Balance	Estimated Sell	Estimated Buy	Estimated Redemption Fee	Estimated Result
OKF Retirement 2040	\$61,374.78		\$58,664.66		\$120,039.44
otal	\$120,039.44	\$58,664.66	\$58,664.66		\$120,039.44
I have read the prospectuses, and by c	licking Finish, I authorize the	above elections.			
				_	

Start Right Website

3. Verify the information is correct, click I have read the prospectuses, and by clicking Finish, I authorize the above elections and click Finish.

Start Right Mobile App

3. Verify the information is correct, click I have read the prospectuses, and by clicking Finish, I authorize the above elections and click Finish.

Review Investo Requests receive processed on the	ment Election d after 03:00 Pf mext business of	n Changes Il Central Time s Say:	vil be
rwestments			Elections
Devanal Hill Govt	Money Mkt I 0%		1015
PINCO Total Retai Surrent Election	0%		10%
OKF Retirement Current Election	2040 100-00%		50%
Growth Fund of Ar Current Elections	nerica RS 0%		10%
John Hancock Dis Current Election:	e Val M/C-RS 0%		10%
Nodge & Cox Inter Surrent Election:	mational 0%		10%
	e read all the pro	spectuses, and b	y selecting
	Fink	sh	
	idit	Cancel	



Transfer – Fund to Fund

Transfer amounts from one fund to another fund. This does not modify investments for new contributions.



Start Right Website

1. From the landing page, click the **menu icon** located at the top left of your screen and select Manage my investments.

Start Right Mobile App

 From the Start Right Mobile App, click More at the bottom, select Investments, then select Fund to Fund Transfers.

Start Right Website

2. Enter the amount you want to transfer from in the From column, then enter the amount you want to transfer to in the **To** column and click **Continue**. This total must equal 100%.

Start Right Mobile App

 Click Choose Investments to Transfer From, tap on the investment, enter the amount you want to transfer from and click Save. Then, click Choose Investments to Transfer To, tap on the investment, enter the amount you want to transfer to, click Save, and click Continue. This total must equal 100%.

Transfer – Fund To Fund								Prospectu
Enter the amount in each of your curre equal 100%.	ent investmen	ts to be transferro	ed, then enter t	he percent of that	to be transferre	ed to specific investmer	t funds.	This total must
Asset Class / Investment		Available Balance	Available Units	Redemption Fee	Trading Restriction	From		To
Fixed Income								
PIMCO Total Return I	Ø	\$10,410.55	1,226.2137			<u>%</u>	¥	96
Asset Allocation/Life Style								
BOKF Retirement 2030								%
BOKF Retirement 2040		\$61,341.01	1,638.9376			100.00 %	¥	%
BOKF Retirement 2050								100.00 %
BOKF Retirement 2060								%
BOKF Retirement 2070	Ø							<u>%</u>
Large Cap Equities								
Growth Fund of America R6	Ø	\$13,619.08	191.3329			%	¥	%
Mid Cap Equities								
Jennison Mid Cap Growth Z	Ø							%
International								
Dodge & Cox International	Ø	\$11,515.82	226.4663			<u> </u>	~	%
Total		\$120,099.81						100 %
						Remaining p	ercent	to invest 0 %



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Fransfer - Fund to Fund Verificat	ion				Pi	rospectu
Changing how your existing account contributions are invested, please go	balance is invested will not affi to <u>Manage My Investments</u> an	ect how your future contribut Id select Change My Future C	tions will be invested. If y Contribution Elections.	rou would like to change	e how your	future
Asset Class / Investment		Available Balance	Available Units	Available Percent	From	То
Asset Allocation/Life Style						
BOKF Retirement 2040		\$61,341.01	1,638.9376	51.07%	100%	
BOKF Retirement 2050						100%
					Total:	100%
The amount transferring is an estima	ted value as of the request dat	te. The actual dollars may dif	fer due to market fluctua	ition.		
Investment	Available Balance	Estimated Sell	Estimated Buy	Estimated Redemption Fee	Es	stimated Result
BOKF Retirement 2040	\$61,341.01	\$61,341.01				
BOKF Retirement 2050			\$61,341.01		\$0	51,341.01
Total Previous Cancel	\$61,341.01	\$61,341.01	\$61,341.01	6	\$61 Finish	1,341.01
Previous Cancel				L	rinsi	

Start Right Website

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

Start Right Mobile App

3. Verify the information is correct, click I have read the prospectuses, and by clicking Finish, I authorize the above elections and click Finish.

