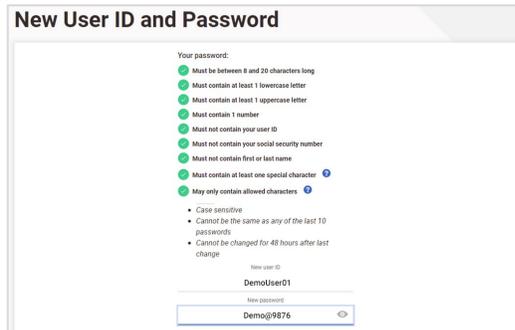
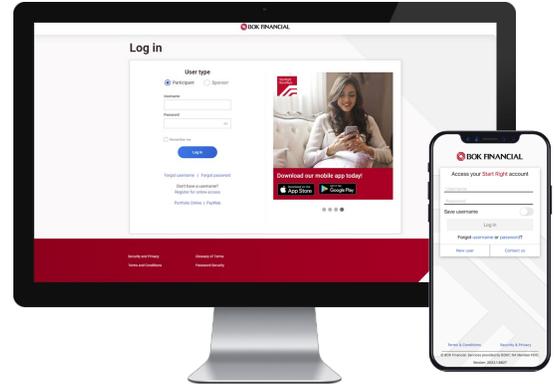




# Start Right User Guide

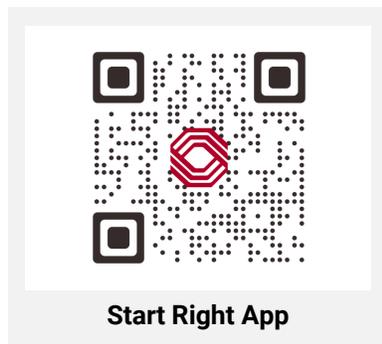
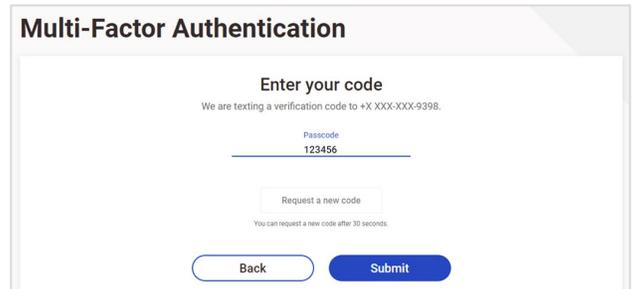
## Account Access

1. Go to [startright.bokf.com](http://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](#)

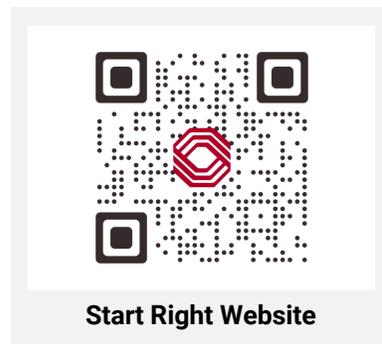


5. Create a new user ID and password (must meet requirements and each item must have a green check mark to continue)
6. Confirm your password and log back in with your new credentials

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.



Start Right App

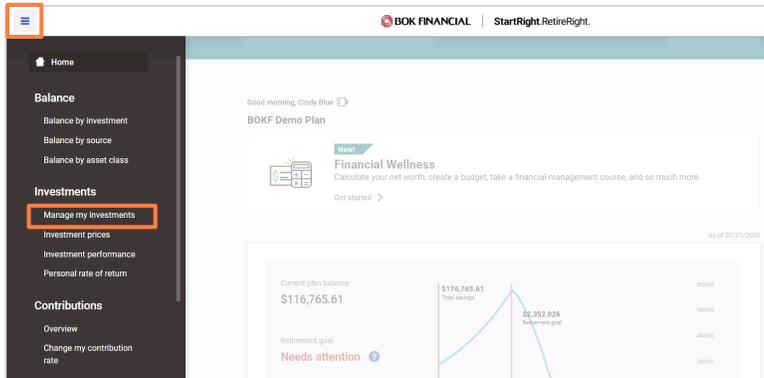


Start Right Website

# Manage My Investments

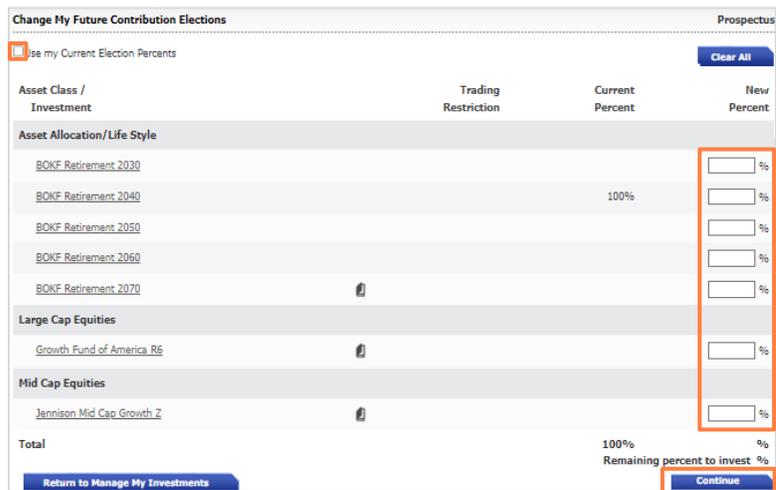
## Change Both My Future Contributions & Current Investments

Modify investments for new contributions and existing account balances.

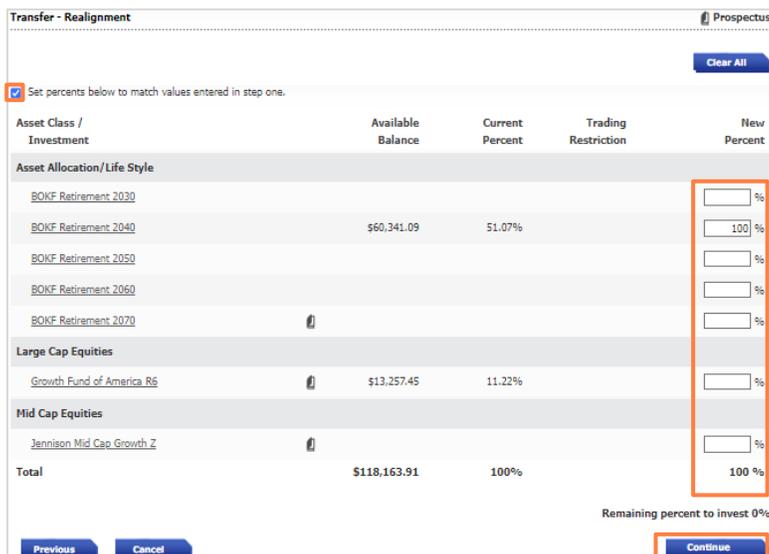


1. From the landing page, click the **menu icon** located at the top left of your screen and select **Manage my investments**.

2. 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**.



3. 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**.



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

Prospectus

Asset Class / Investment	Existing Percent	New Percent
<b>Asset Allocation/Life Style</b>		
BOKF Retirement 2040	100%	100%
<b>Total</b>		<b>100%</b>

Prospectus

Asset Class / Investment	Available Balance	Current Percent	New Percent
<b>Asset Allocation/Life Style</b>			
BOKF Retirement 2040	\$61,374.78	51.13%	100%
<b>Total</b>	<b>\$120,039.44</b>	<b>100.00%</b>	<b>100.00%</b>

**The Estimated Amounts Are Shown Below**  
The amount transferring is an estimated value as of the request date. The actual dollars may differ due to market fluctuation.

Investment	Available Balance	Estimated Sell	Estimated Buy	Estimated Redemption Fee	Estimated Result
BOKF Retirement 2040	\$61,374.78		\$58,664.66		\$120,039.44
<b>Total</b>	<b>\$120,039.44</b>	<b>\$58,664.66</b>	<b>\$58,664.66</b>		<b>\$120,039.44</b>

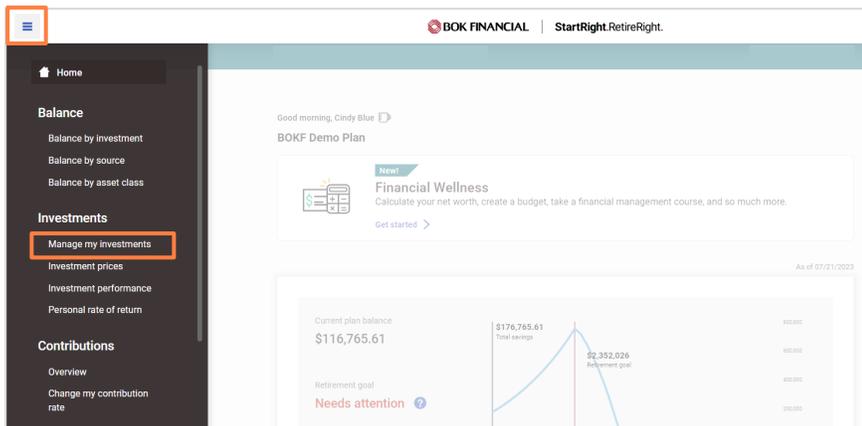
I have read the prospectuses, and by clicking Finish, I authorize the above elections.

Previous
Cancel
Finish

# 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**.

2. Enter a **New Percent** for each investment or click **Use My Current Election Percents** and click **Continue**.

**Change My Future Contribution Elections** Prospectus

Use my Current Election Percents [Clear All](#)

Asset Class / Investment	Trading Restriction	Current Percent	New Percent
<b>Asset Allocation/Life Style</b>			
<a href="#">BOKF Retirement 2030</a>			<input type="text"/> %
<a href="#">BOKF Retirement 2040</a>		100%	<input type="text"/> %
<a href="#">BOKF Retirement 2050</a>			<input type="text"/> %
<a href="#">BOKF Retirement 2060</a>			<input type="text"/> %
<a href="#">BOKF Retirement 2070</a>			<input type="text"/> %
<b>Large Cap Equities</b>			
<a href="#">Growth Fund of America R6</a>			<input type="text"/> %
<b>Mid Cap Equities</b>			
<a href="#">Jennison Mid Cap Growth Z</a>			<input type="text"/> %
<b>Total</b>		100%	<input type="text"/> %
		Remaining percent to invest	<input type="text"/> %

[Return to Manage My Investments](#) [Continue](#)

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

**Change My Future Contribution Elections Verification** Prospectus

Changing your investment elections for future contributions will not affect how your existing account balance is invested. If you would like to change your existing account balances, you must complete a Transfer request from the [Manage My Investments](#) menu.

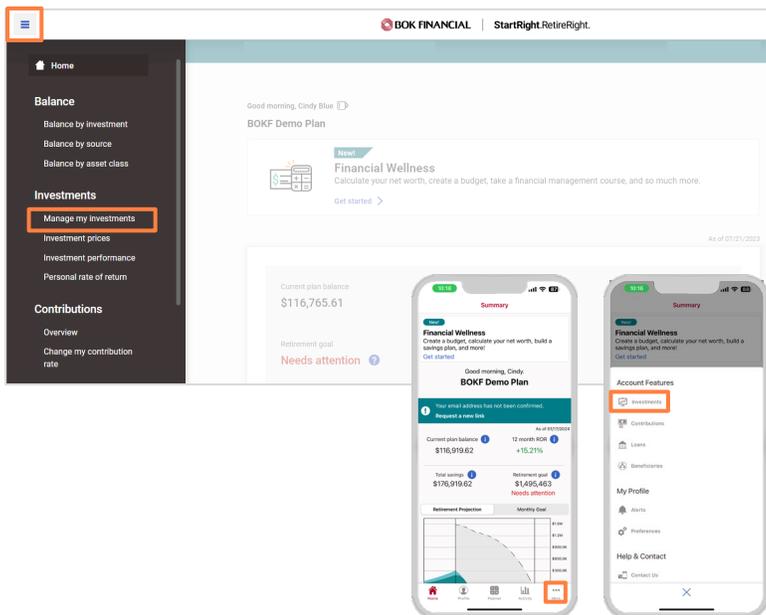
Asset Class / Investments	Trading Restriction	Current Percent	New Percent
<b>Asset Allocation/Life Style</b>			
<a href="#">BOKF Retirement 2040</a>		100%	100%
<b>Total</b>		100%	100%

[Previous](#) [Cancel](#) [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.



### 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

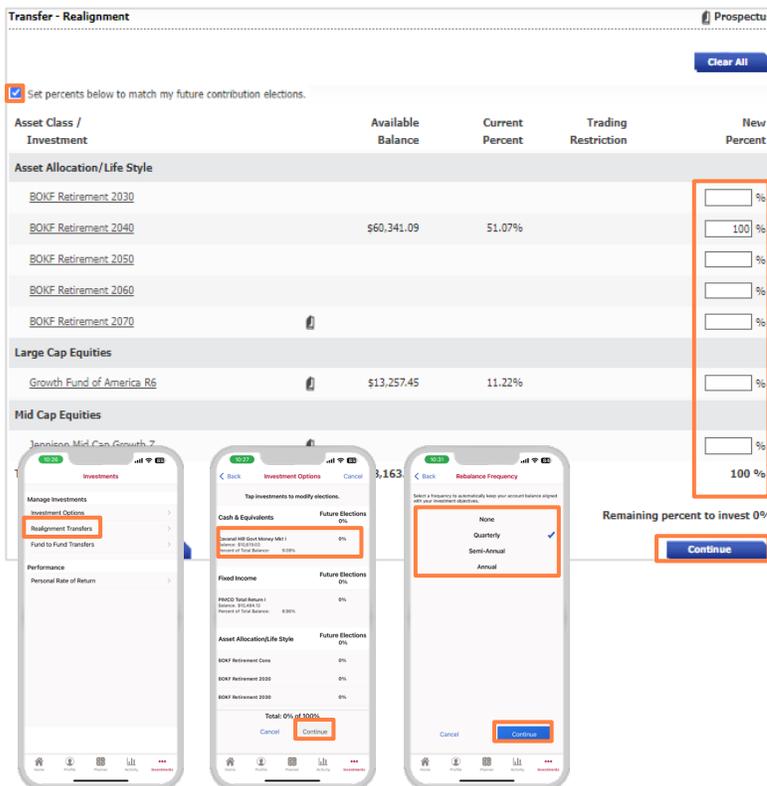
1. From the Start Right Mobile App, click **More** at the bottom, then select **Investments**.

### 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**.



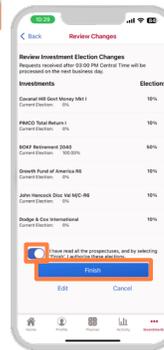
Realignment Verification		Prospectus			
Asset Class / Investment	Available Balance	Current Percent	New Percent		
<b>Asset Allocation/Life Style</b>					
BOKF Retirement 2040	\$61,374.78	51.13%	100%		
<b>Total</b>	<b>\$120,039.44</b>	<b>100.00%</b>	<b>100.00%</b>		
<b>The Estimated Amounts Are Shown Below</b>					
The amount transferring is an estimated value as of the request date. The actual dollars may differ due to market fluctuation.					
<b>All Sources</b>					
Investment	Available Balance	Estimated Sell	Estimated Buy	Estimated Redemption Fee	Estimated Result
BOKF Retirement 2040	\$61,374.78		\$58,664.66		\$120,039.44
<b>Total</b>	<b>\$120,039.44</b>	<b>\$58,664.66</b>	<b>\$58,664.66</b>		<b>\$120,039.44</b>
<input checked="" type="checkbox"/> I have read the prospectuses, and by clicking Finish, I authorize the above elections.					
<input type="button" value="Previous"/> <input type="button" value="Cancel"/>		<input type="button" value="Finish"/>			

### Start Right Website

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

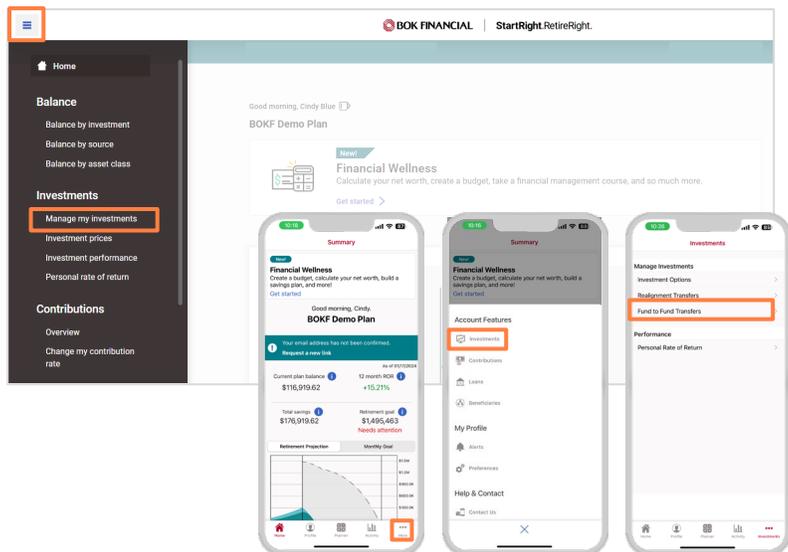
### Start Right Mobile App

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



# 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

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

## Start Right Website

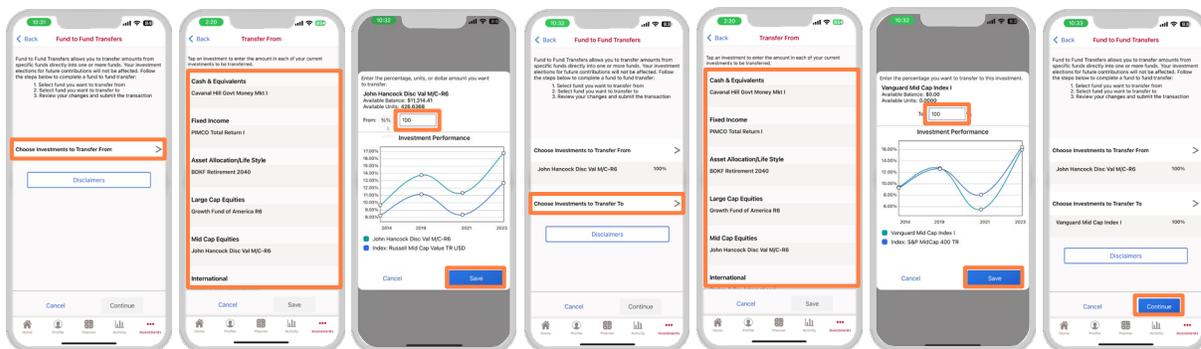
2. Enter the amount you want to transfer from in the **From** column, then enter the amount you want to transfer to in the **To** column and click **Continue**. This total must equal 100%.

Asset Class / Investment	Available Balance	Available Units	Redemption Fee	Trading Restriction	From	To
<b>Fixed Income</b>						
PIMCO Total Return I	\$10,410.55	1,226.2137			<input type="text"/>	<input type="text"/>
<b>Asset Allocation/Life Style</b>						
BOKF Retirement 2030					<input type="text"/>	<input type="text"/>
BOKF Retirement 2040	\$61,341.01	1,638.9376			100.00	<input type="text"/>
BOKF Retirement 2050					<input type="text"/>	100.00
BOKF Retirement 2060					<input type="text"/>	<input type="text"/>
BOKF Retirement 2070					<input type="text"/>	<input type="text"/>
<b>Large Cap Equities</b>						
Growth Fund of America R6	\$13,619.08	191.3329			<input type="text"/>	<input type="text"/>
<b>Mid Cap Equities</b>						
Jennison Mid_Cap_Growth Z					<input type="text"/>	<input type="text"/>
<b>International</b>						
Dodge & Cox International	\$11,515.82	226.4663			<input type="text"/>	<input type="text"/>
<b>Total</b>	<b>\$120,099.81</b>					<b>100 %</b>

Remaining percent to invest 0 %

## Start Right Mobile App

2. 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 Verification					Prospectus	
Changing how your existing account balance is invested will not affect how your future contributions will be invested. If you would like to change how your future contributions are invested, please go to <a href="#">Manage My Investments</a> and select Change My Future Contribution Elections.						
Asset Class / Investment	Available Balance	Available Units	Available Percent	From	To	
<b>Asset Allocation/Life Style</b>						
BOKF Retirement 2040	\$61,341.01	1,638.9376	51.07%	100%		
BOKF Retirement 2050					100%	
				Total:	100%	
<b>The Estimated Amounts Are Shown Below</b>						
The amount transferring is an estimated value as of the request date. The actual dollars may differ due to market fluctuation.						
Investment	Available Balance	Estimated Sell	Estimated Buy	Estimated Redemption Fee	Estimated Result	
BOKF Retirement 2040	\$61,341.01	\$61,341.01				
BOKF Retirement 2050			\$61,341.01		\$61,341.01	
<b>Total</b>	<b>\$61,341.01</b>	<b>\$61,341.01</b>	<b>\$61,341.01</b>		<b>\$61,341.01</b>	
				<input type="button" value="Previous"/> <input type="button" value="Cancel"/> <input type="button" value="Finish"/>		

### 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**.

