Diversification: Don't Put All Your Eggs in One Basket

Asset Allocation: Understanding the Foundation

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 vehicles.

How much of your investment portfolio should be in stocks, bonds, and cash? The answer to this question is different for each individual, but how do you determine the right answer for you?

Determine My Asset Allocation Tool

Through BOK Financial's website – **startright.bokf.com** – you have access to a number of tools that can help you plan for your future, including the Determine My Asset Allocation tool. The Core Fund Investor Profile gives you the option to determine an asset allocation based on how you respond to a set of questions. Complete the short questionnaire to help you determine an asset allocation that is right for you. This tool will guide you through changing how your new contributions will be invested and realigning your current account balances in one easy step. As your financial circumstances or goals change, it may be helpful to revisit the questionnaire to determine if changes are needed in your asset allocation.

Start Right Website
24/7 access to your retirement plan account
startright.bokf.com

Determine My Asset Allocation Calculator
Use this calculator to determine an asset allocation that is right for you!

Auto-Rebalance Tool

Over time, the market's performance can cause your asset allocation to drift from its original target. Rebalancing involves adjusting your portfolio periodically to bring it back to your desired allocation. If your plan offers the Auto Rebalance tool, it will realign your current account balance, change your elections for future contributions, and schedule an automated account rebalance which will occur within the last two weeks of the selected calendar period. (Annually, Semi-Annually, or Quarterly.)

If your plan offers Target Date funds, they are designed to simplify the fund selection process for all participants. They have a fully diversified asset allocation based on the retirement year of the investor and are rebalanced and reallocated for you automatically.

Asset Allocation and Rebalancing are powerful strategies that can help you achieve your long-term financial goals while managing risk effectively. By maintaining a diversified and balanced portfolio through these practices, you can navigate market uncertainties and build a secure financial future.

BOK FINANCIAL | StartRight.RetireRight.

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

Building a sound strategy

Accumulating a comfortable retirement fund requires making a commitment to a prudent investment strategy. By following these few steps, you can put such a strategy in place:

1.Determine your investment strategy

All investing involves risk. And while you can't eliminate risk, you can manage your exposure to it—through the investments you choose and the time you have. Think about:

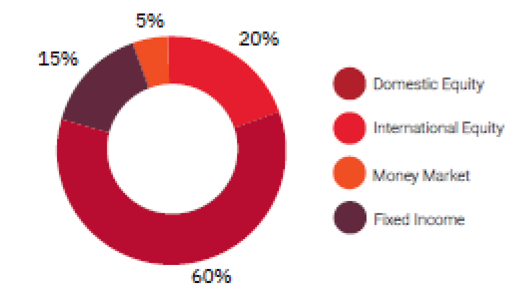
- Your tolerance for risk. In general, the more risk you take on, the higher your return potential. Compared to stocks, bonds generally offer lower return potential with a corresponding lower degree of risk.
- Your time horizon. Investment risk tends to subside over time. So, the more time you have to invest, the more comfortable you may be with taking on risk.

2.Choose your mix of investments

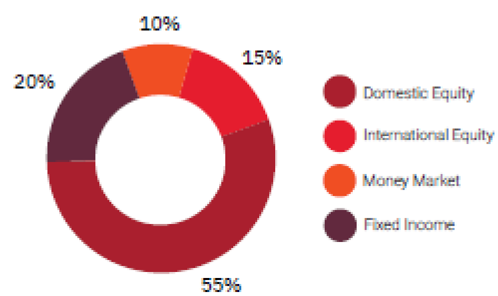
Your attitudes about risk and reward, along with your time horizon, will help determine how you invest your retirement dollars among the different asset classes—stocks, bonds, cash—and your asset allocation strategy.

For example, if you have:

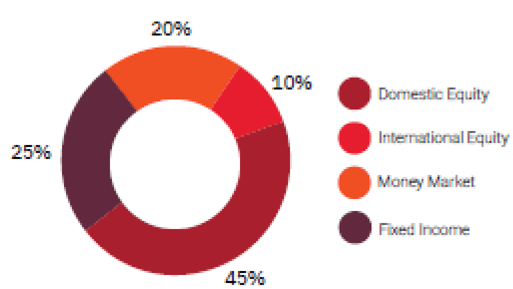
20 or more years to invest and want to maximize your long-term return potential, consider emphasizing stocks. Stocks typically offer the best long-term return potential, but they also contain a higher degree of risk. Such risk tends to smooth out over time, making stocks among the best choices for investors pursuing long-term growth.



5 to 20 years to invest and want to maximize your return potential while maintaining an element of stability, consider focusing on a mix of stocks and bonds. This balanced approach gives you the long-term growth potential of stocks and the income features of bonds. What's more, bonds tend to be less volatile than stocks, which can help lower the overall risk exposure in your portfolio.



5 years or less to invest consider focusing on a mix of bonds and cash equivalents to generate income and limit volatility.



Remember, investing involves risk, and past performance is not indicative of future results. Stay informed, be patient, and seek professional advice when needed. Start planning today to reap the benefits of these investment principles in the years to come.

BOK FINANCIAL | StartRight.RetireRight.

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