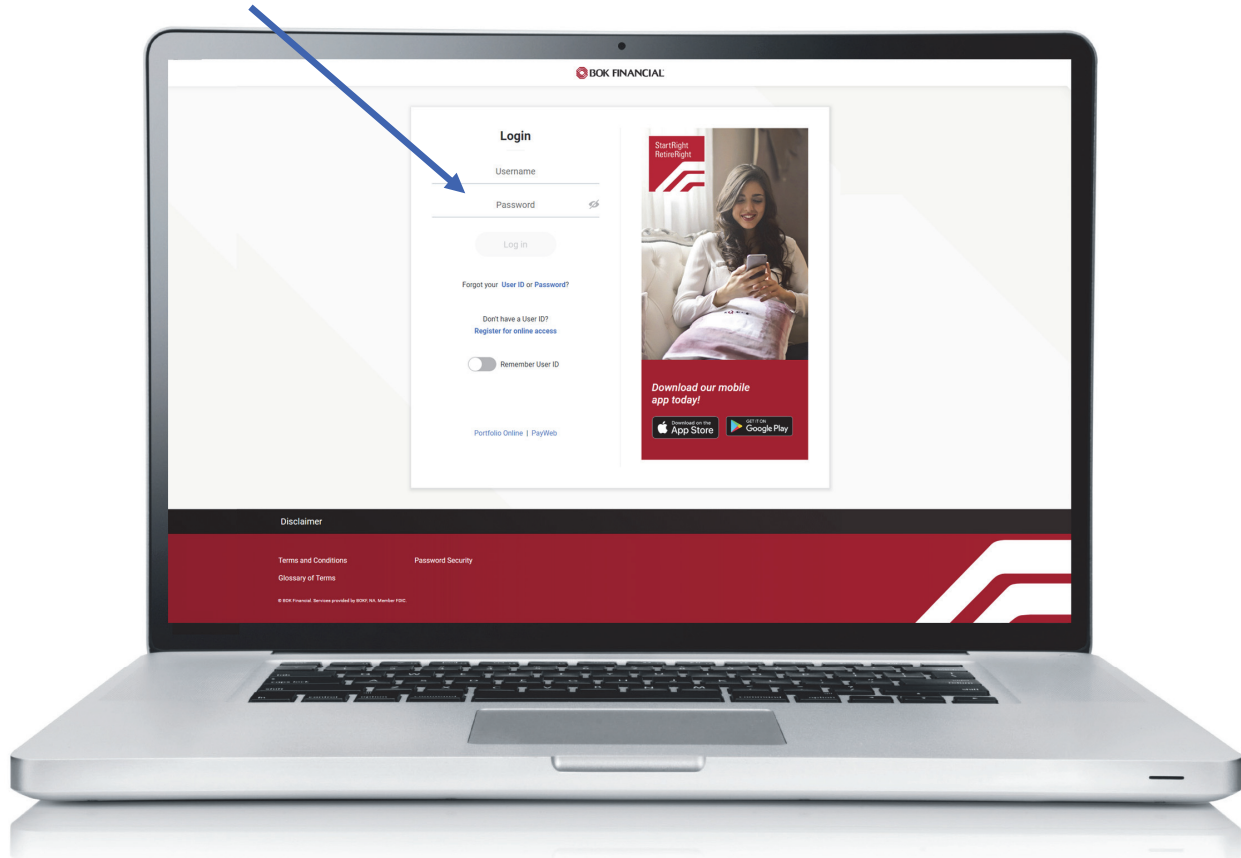


# Start Right to Retire Right

## User Guide

### Initial Log In

After you arrive at the Start Right website, [startright.bokf.com](http://startright.bokf.com), on the login page, enter your username and password. Your initial username is your social security number and your initial password is your last 4 digits of your social security number and the last 2 digits of your year of birth.



### Create Your Security Profile

The first time you log in to the Start Right website, you will be required to register. Registration takes a couple minutes to complete and includes two simple steps:



**Change User ID or Password**

Current Password:  To change your User ID or your Password you must enter your current password

Current User ID: PARTICIPANT1

New User ID:

New Password:

Confirm Password:

#### Change Your Username and Password

Enter a new username and password and click Continue.

Step 1 2

**Question 1**

Select Question 1 ▼

Answer to Question 1

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**Question 2**

Select Question 2 ▼

Answer to Question 2

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**Question 3**

Select Question 3 ▼

Answer to Question 3

**Select Questions and Answers**

Select three challenge questions and answers for your account and click Finish.

**How to Use Our Website**

**Are You on Track to Retire?**

Monthly Retirement Needs: \$2,000.00

Asset Class / Investment	Current Election	Market Value	Percent of Total
Bond Income	20%	\$11,188.56	16.48%
Asset Allocation/ Life Style	40%	\$25,662.53	37.39%
Large Cap Equities	20%	\$11,084.66	16.20%
International	20%	\$6,288.69	9.26%
Loan		\$13,094.71	19.28%
<b>Total</b>	<b>100%</b>	<b>\$67,929.34</b>	<b>100%</b>

Source	Market Value	Latest Contribution Amount	Date Posted
Employee Pre-Tax	\$1,054.30		
Employee Match	\$78,415.42		
Rollover	\$17,453.61		
Rollover After Tax	\$15,216.56		
ROTH 401K	\$2,189.45		

Navigate the website using the menu at the left of the webpage.

**Are you on Track to Retire?** The My RetireRight Planner® estimates the amount of savings you will have at retirement based on your account and certain assumptions. With your personalized inputs, you can use this tool to develop a savings and investment plan to achieve your retirement income goal.

## BOK Financial Retirement Resources



### Start Right Website

24/7 access to your retirement plan account  
[startright.bokf.com](http://startright.bokf.com)



### Start Right Mobile App

Download the **FREE** mobile app from the App Store<sup>SM</sup> or  
Google Play<sup>TM</sup> for retirement plan account access on the go



### Participant Services

Live operator assistance  
800.876.9557



### Financial Resource Center

Educational information, investment-planning guidance, asset allocation  
suggestions, tutorials, interactive calculators, and more  
[startright.bokf.com](http://startright.bokf.com)



### Financial Planning Consultants

Individual assistance with your retirement-planning needs  
800.876.9557



**StartRight. RetireRight.**