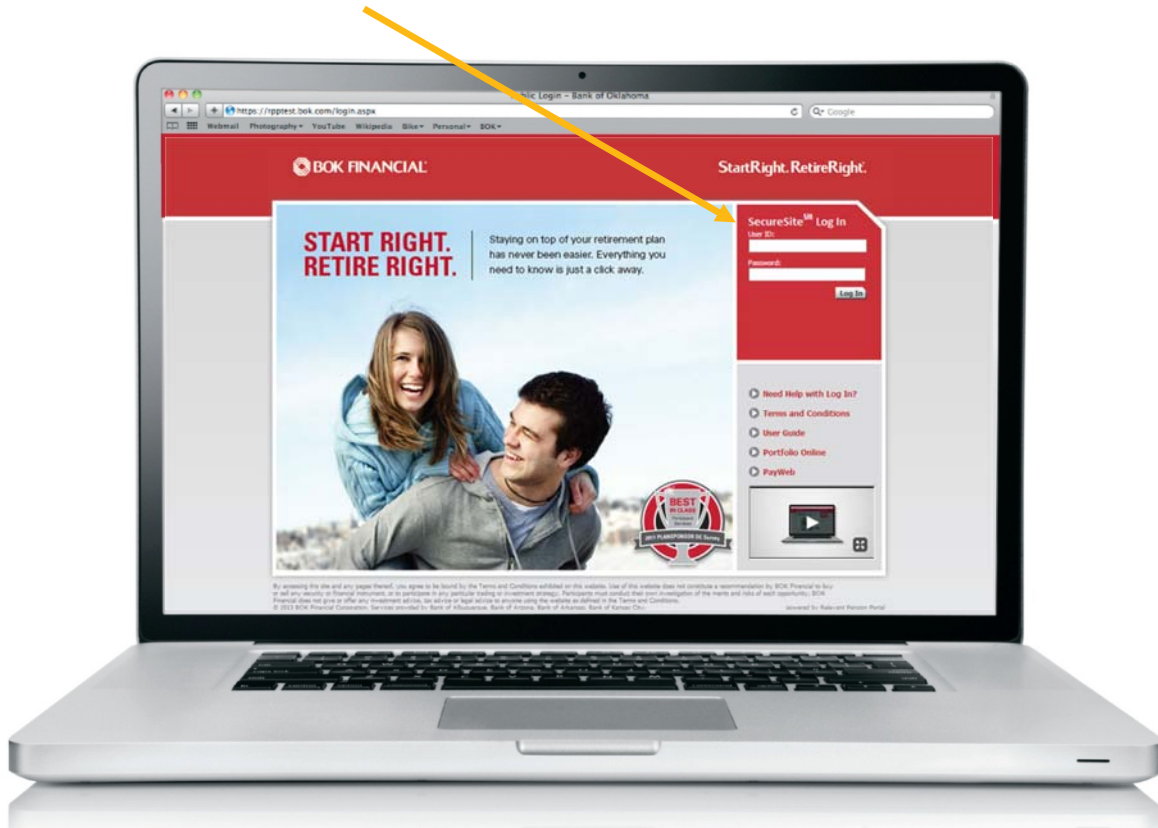


Start Right to Retire Right

New User Guide

Initial Log In

After you arrive at the Start Right website, www.startright.bokf.com, on the login page, enter your User ID and password. Your initial User ID 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 Online 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 three simple steps:

1 Create User ID and Password

Create a new User ID and password and type them into the specified boxes. The notes on the right will guide you through the User ID and Password requirements.

2 Select Questions and Answers

You will be asked to select three challenge questions and provide the answers to these questions. The answers have a maximum length of 56 characters. Challenge questions will assist in confirming your identity when log in in from a new computer or if you need to reset your password.

The screenshot shows the 'Security Questions' page for a demo plan. It features a progress indicator with 'Step 2' highlighted. The page prompts the user to 'Select three SecureStep challenge questions and answers for your account.' There are three dropdown menus for selecting questions and three text input fields for answers, with a 'Maximum length = 56' label. A 'Remember My Computer' checkbox and a 'Do not check when working on a public computer' checkbox are also present. 'Cancel' and 'Next' buttons are at the bottom.

3 Verify Your Selections

Review the selections you have made. Make changes by clicking the *Change* button for the corresponding section. Click *Home* once everything is correct to enter into the site. You will be able to modify your selections at any time from within the site by going to *My Profile* at the very top of any page.

The screenshot shows the 'Profile Summary' page. It displays the user's ID and password, and the security questions selected in the previous step. Each section has a 'Change' button. The security questions listed are: 'What was the name of your first college dorm?', 'What is the name of the hospital in which you were born?', and 'What was the name of the first grade school you attended?'. A 'Home' button is at the bottom right.

View Your Retirement Plan

Navigate the site using the menu tabs at the top of the page or the *I want to* menu on the right.

Are you on Track to Retire? The 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.

The screenshot shows the 'RetireRight Planner' dashboard. It includes a navigation menu at the top with tabs for Home, Balances, Investments, Contributions, Loans, Distributions, Activity, and Plan Tools. The main content area shows account balances, alerts, and a 'Are You on Track to Retire?' section. A pie chart displays the following data:

Category	Amount
Gap	\$1,297
Other Investments	\$0
Plan Savings	\$189
Social Security	\$657

The 'Estimated Monthly Income Gap' is \$1,297. A 'Resources Center' sidebar on the right offers options like 'Manage my investments', 'Review my beneficiary', and 'Update my profile'. A 'Balances and Investment Summary' section is at the bottom.