

# Plan Highlights

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## Eligibility Requirements

You are eligible to participate in the Plan if you have met the following requirement(s):

- Attained age 21.
- 1 Year of Service with a 1000 Hours

The Plan does *not* allow participation by employees who are:

- Covered by a collective bargaining agreement
- Leased employees
- Non-resident aliens with no U.S. earned income

Other requirements may also have to be met, as described in the Summary Plan Description.

## Joining the Plan

You will join the Plan on the January 1 or July 1 following the date the eligibility requirements are met.

## Contributing to the Plan

- If you are a new employee, you will be automatically enrolled in the Plan on the next Plan entry date. This means that elective deferrals in the amount of 2% of compensation will automatically be deducted from your compensation, unless you elect not to participate in the Plan or change or stop your contributions.
- Your Plan allows you to make elective deferrals up to the maximum allowed by law. The dollar limit is \$18,000 for 2016.
- Your elective deferrals may consist of traditional 401(k) pre-tax contributions, designated Roth 401(k) after-tax contributions, or any combination of the two.
- If you have an existing qualified retirement plan (pre-tax), 403(b) tax deferred arrangement or governmental 457 plan with a prior employer or hold a taxable IRA account, you may transfer or roll over that account into the Plan on becoming a participant in the Plan. You should speak with your Benefits Administrator to ensure the Plan will accept your rollover.

## Catch-up Contributions

- If you are age 50 or older during this calendar year and make the maximum allowable deferral to your Plan, you are entitled to contribute an additional "catch-up contribution". The catch-up contribution is intended to help you make up for smaller contributions made earlier in your career. The determination as to whether your catch-up contribution will be made as a traditional 401(k) pre-tax contribution or a Roth 401(k) after-tax contribution will be made based on the election you have made for your regular elective deferrals. The maximum catch-up contribution is \$6,000 for 2016. See your Benefits Administrator for more details.

## Stopping Or Changing My Contributions

- You may stop your contributions anytime. Once you discontinue contributions, you may start again Quarterly.
- You may increase or decrease the amount of your contributions Quarterly.

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## Employer Contributions

The Plan also provides for Guthrie Mainstream Services, LLC to make contributions.

- The Plan provides for discretionary matching contributions on elective deferrals in an amount to be determined by Guthrie Mainstream Services, LLC on an annual basis. The discretionary matching contribution will be made on both pre-tax salary deferrals and Roth 401(k) contributions.
- The employer match also applies to any catch-up contributions you are allowed to make to the Plan, subject to the same terms and conditions.

The employer discretionary match on elective deferrals benefits only those eligible employees who are actively employed on the last day of the Plan year and worked 1000 hour(s) during the Plan year.

## Vesting

Vesting refers to your "ownership" of a benefit from the Plan. You are always 100% vested in your Plan contributions and your rollover contributions, plus any earnings they generate.

Employer contributions to the Plan, plus any earnings they generate, are vested as follows:

<b>Years of Vesting Service</b>	<b>Vesting Percentage</b>
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6 or more	100%

## Investing Contributions

You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by Guthrie Mainstream Services, LLC.

- If you do not choose any investment options, Guthrie Mainstream Services, LLC has determined that your account will be invested in the Target Date Fund that is designated for your projected retirement date based on your year of birth as shown in the following chart:

<b>Default Investment Name</b>	<b>Birth Year Range</b>
MAP Conservative Income Fund	01/01/1900 - 12/31/1939
MAP Target 2010 Fund	01/01/1940 - 12/31/1949
MAP Target 2020 Fund	01/01/1950 - 12/31/1959
MAP Target 2030 Fund	01/01/1960 - 12/31/1969
MAP Target 2040 Fund	01/01/1970 - 12/31/1979
MAP Target 2050 Fund	01/01/1980 - 12/31/1989

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Default Investment Name	Birth Year Range
MAP Target 2060 Fund	01/01/1990 - 12/31/2000

- You may change your investment choices anytime. If you wish to change the investment of your contributions you must make an election by calling a Participant Service Representative at 1-800-686-9457 or on the Start Right website at [www.startright.bokf.com](http://www.startright.bokf.com).
- More information about your Plan's investment choices can be found elsewhere in these materials.

Please carefully read the **Participant Notice Regarding Participant Directed Investments** that is included in this enrollment packet. This Notice provides additional information that you should know concerning a Section 404(c) plan and how to obtain additional information that is available to you upon request from the Plan Administrator's representative: Matthew Guthrie, CEO, 6549 E. University Dr, Mesa, AZ 85205, Phone: 480-633-8881, Fax: 480-633-7095.

### Withdrawing from Your Plan Account

Money may be withdrawn from your Plan account in these events:

- You may withdraw all of your vested Plan account balance upon your separation from service.
- You may withdraw all or any portion of your vested employer contributions account balance upon normal retirement age.
- You may withdraw all or any portion of your rollover account balance at any time.

To receive favorable tax treatment, distributions of your Roth 401(k) contributions should be made after you reach age 59½, or on account of your death or disability, and at least 5 years after the date your first Roth 401(k) contribution was made. See your Summary Plan Description for more details about taking withdrawals from the Plan. Be sure to talk with your tax advisor before withdrawing any money from your Plan account.

### Hardship Withdrawals

If you have an immediate financial need created by severe hardship and you lack other reasonably available resources to meet that need, you may be eligible to receive a hardship withdrawal from your account.

A hardship, as defined by the government, can include:

- buying a principal residence,
- paying for your or a dependent's college education,
- paying certain medical expenses,
- preventing eviction from or foreclosure on your principal residence,
- paying for funeral expenses, or
- paying for qualifying repairs to your principal residence, within tax law limits.

If you feel you are facing a financial hardship, you should see your Plan Administrator for more details.

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## Account Information

- You will receive a personalized account statement quarterly. The statement shows your account balance as well as any contributions and earnings credited to your account during the reporting period.
- You will also have access to the Start Right voice response system (1-800-686-9457) and the Start Right Mobile App for account balance information. The Start Right website ([www.startright.bokf.com](http://www.startright.bokf.com)) is designed to give you current information about your Plan account. You can get up-to-date information about your account balance, contributions, investment choices, and other Plan data.
- To ensure the privacy of your account, you must enter your Social Security number and Personal Identification number (PIN) when logging in to the Start Right website for the first time. Your default PIN/Password is the last four digits of your Social Security number plus the last two digits of your birth year. Once logged into the system, you will be immediately prompted to create a user ID and password before continuing.

## Enrolling in the Plan

Simply complete the enrollment forms provided and return them to the person designated or your Benefits Administrator.

Remember, if you are a new employee, that you will be automatically enrolled in the Plan and will contribute 2% of eligible compensation as a salary deferral unless you complete the enrollment form to elect a smaller or greater percentage.

## Summary Plan Description

The above highlights provide only a brief overview of the Plan's features and are not a legally binding document. A more detailed Summary Plan Description will be given to you. Please read it carefully and contact your Plan Administrator if you have any further questions.

## Expenses Associated with Participating in the Plan

Retirement plans have different types of expenses.

**Administration expenses** – These are charges for services such as legal, accounting and recordkeeping expenses.

In our Plan, these expenses are paid by the Plan sponsor and are not allocated to Plan participants. You do not pay any administration expenses.

The Plan benefits from revenue sharing, and these payments offset some of the administration expenses. In the absence of revenue sharing, a participant's share of these expenses might be higher. Fees are credited by 0.0025 (annualized rate) of the assets held in the Managed Allocation Portfolios.

**Individual expenses** – These are expenses you may incur if you take advantage of certain Plan features.

*Qualified Domestic Relations Order (QDRO)* – The following QDRO-related expenses will be charged to your account:

- A \$75.00 processing fee for each domestic relations order

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*Distributions* – The following distribution-related expenses will be charged to your account:

- A \$30.00 charge for each check issued

*Other Expenses* – You may incur certain charges for special requests:

- Wire transfer fee: \$50.00

**Investment expenses** – Your investment options under our Plan have different expenses associated with them. Possible expenses for each investment option are identified in the investment performance summary and fund fact sheet page(s) of this booklet.

Our Plan has a revenue sharing arrangement with our provider that may affect investment returns.