

## **401(K) RETIREMENT PLAN ELIGIBILITY FOR STRIKE**

Full-Time employees age twenty-one (21) or older are eligible to participate in The Company's 401(k) Retirement Plan on the first day of the month following 90 days of employment.

### ***Your Contributions***

You may contribute any amount up to 75% of your pay on a pre-tax or post-tax Roth 401(k) basis subject to IRS contribution limits. You may change or stop contributing to the plan at the beginning of any pay period. With limited exceptions for certain fringe benefits, generally all wages, including overtime, bonuses and commissions are included for contribution purposes. Reimbursements or other expense allowances, moving expenses, deferred compensation (other than elective deferrals) and welfare benefits are specifically excluded.

### ***Employer Contributions***

You are eligible to receive safe harbor contributions on the first day of the month *after one year of service*. Once eligible, the Company will automatically match dollar-for-dollar of the first 3% that you contribute and 50 cents-on-the-dollar for the next 2% that you contribute. Essentially, if you contribute at least 5%, you will receive 4% employer match.

### ***Vesting Schedule***

Prior to 2016, employer contributions are subject to a funding schedule that considers years worked and total hours worked in given year. After 2016 any safe harbor employer contributions are 100% vested immediately.

### ***Rollovers***

The 401(k) Retirement Plan accepts rollovers from any other eligible plan [401(k), 403(b), 457(b), IRA, and profit sharing] with proof the contribution has been in such a plan. Rollovers are permitted prior to meeting the eligibility requirements and are 100% vested.

### ***Withdrawals***

Plan contributions may be withdrawn only in the event of retirement, death, disability, termination of employment. Options at termination of employment include: rollover to another eligible plan, rollover to an IRA, check payable to the former employee. (Fees and penalties may apply.)

### ***How to Sign Up***

For additional information on the 401(k) Retirement Plan, to sign up or to make changes to your contributions or investments, please reach out to the Participant Services Group at BOK Financial, 800-876-9557 or [www.startright.bokf.com](http://www.startright.bokf.com).