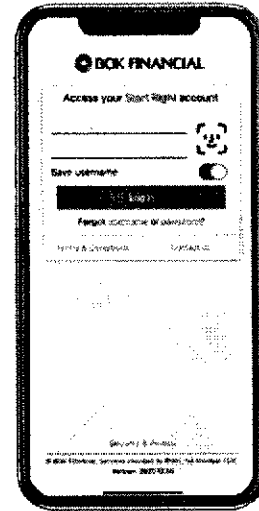
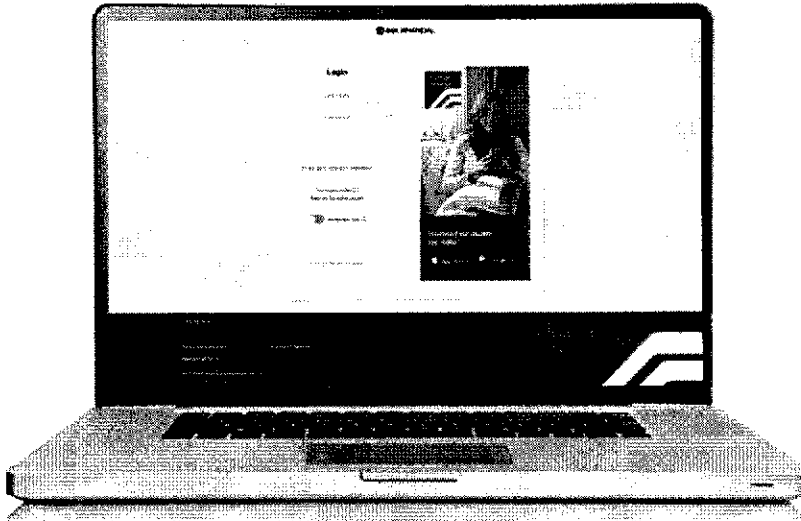


## CTWS Governmental 401(k) Plan - New User Guide

### Account Access

To access your account, go to either the Start Right website [www.startright.bokf.com](http://www.startright.bokf.com) or download the Start Right mobile app. Click on "Don't have a username?" Register for online access by entering your SSN and date of birth. Then verify you are not a robot and click Register.



Next, follow the parameters provided to create your New User ID and Password. (All items must have a green check mark to continue.)

Re-enter the password to confirm it and log back in to Start Right with your new credentials. A One-time Passcode will be sent to the phone number on file. You will receive the code via text or automated phone call. Enter the code and click submit. Congratulations! You now have access.

## Making Elections In Your Retirement Plan Account

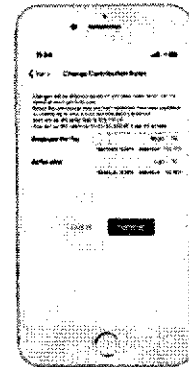
After you register, you will be able to make changes to help get you on the road to retirement. Follow the prompts which will take you through the following steps:

Step **1** 2 3 4 5 6

### Contributions:

Enter a specific percentage of your pay. Enter a value for each source. There cannot be any blank fields.

Source	Current	Minimum	Maximum	Value
Employee Pre-Tax	5.00%	0.00%	100.00%	0.00
ROTH 401K	5.00%	0.00%	100.00%	0.00



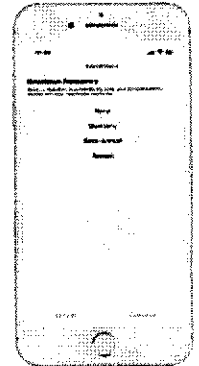
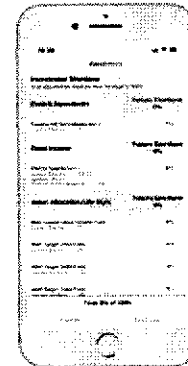
Step 1 **2** 3 4 5 6

### Investments:

Enter a **New Percent** for each investment you want to invest in. The total must equal 100%.

Select a frequency from the **Select rebalance frequency** drop-down menu and click **Continue**

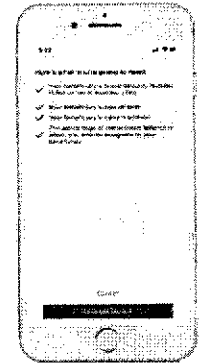
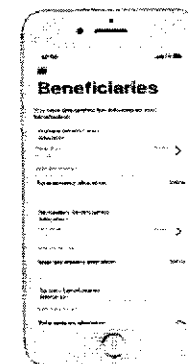
Asset Class	Existing Percentage	Current Percent	New Percent
Fixed Income	100%	0%	100%
Equity	0%	100%	0%



Step 1 2 **3** 4 5 6

### Beneficiaries:

Select **Yes** or **No** to the question "Do you want to designate your beneficiaries at this time?" and follow the step by step process. (Name, Social Security #, Address, Date of birth)



## Making Elections In Your Retirement Plan Account (cont)

Step **1** **2** **3** **4** 5 6

### Contact Information:

Enter your contact information and click **Continue**.

**Change My Contact Information**

To change your address, please contact your Human Resources Representative.

312 PINE PLAZ  
DELMONTE CITY, DE 19122

Email:

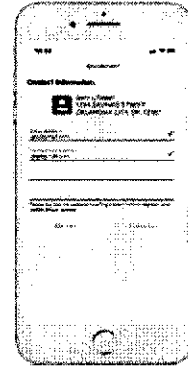
Confirm Email:

Phone Number:

Mobile Number:

I do not want to provide contact information for this.

**Cancel** **Continue**



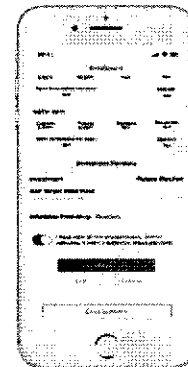
Step **1** **2** **3** **4** **5** 6

### Verification:

Verify the information is correct and click **Finish**.

**Online Enrollment Verification**

Source	Current Contribution	Future Contribution
Employee Pre-Tax	5.00%	5.00%
ROTH 401K	5.00%	5.00%



Step **1** **2** **3** **4** **5** **6**

### Confirmation:

Requests will be pending until processed; they can be reviewed and deleted by clicking on **pending transactions**.

**Confirmation**

The request was successful. The transaction is pending.

**Confirmation #** 1234567890

Please verify the request information at 11:31 on 06/15/2015. This will only be processed to the processor 11:31 on 06/15/2015. Also, your request was successful before the confirmation. It will be processed on 06/15/2015.

Requests will be pending until processed. They can be reviewed or deleted by clicking on **pending transactions**.

Source	Previous Contribution	Future Contribution
Employee Pre-Tax	5.00%	5.00%
ROTH 401K	5.00%	5.00%

**Cancel** **Finish**

