

CORE FUND/MODEL INVESTMENT DIRECTION FORM



Participant Information

Plan Name: _____ New Participant
 Your Name: _____ SSN: _____
 Address: _____ City: _____ State: _____ Zip: _____
 Birth Date: _____ Hire Date: _____ Phone: _____

Investment Directions

You may change the investment directions for your current account balance or future contributions. Indicate your new investment directions below. Percentages must be in 1% increments.

Current Account Balances	Future Contributions																																																																																																																																																																																				
<p>I hereby elect to have all EXISTING account balances invested as follows:</p> <p>Core Investment Options:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;">%</th> <th style="width: 85%;">Funds</th> <th style="width: 10%;">Fund ID</th> </tr> </thead> <tbody> <tr><td>_____</td><td>UPAL Money Market Fund</td><td>UD</td></tr> <tr><td>_____</td><td>UPAL Short-Term Income Fund</td><td>UE</td></tr> <tr><td>_____</td><td>UPAL Core Bond Fund</td><td>U3</td></tr> <tr><td>_____</td><td>UPAL Absolute Return Fund (formerly Real Return)</td><td>UH</td></tr> <tr><td>_____</td><td>UPAL U.S. Large Cap Value Equity Fund</td><td>U5</td></tr> <tr><td>_____</td><td>UPAL S&P 500 Index Equity Fund</td><td>U6</td></tr> <tr><td>_____</td><td>UPAL U.S. Large Cap Growth Equity Fund</td><td>U4</td></tr> <tr><td>_____</td><td>UPAL U.S. Small-MidCap Equity Fund</td><td>U7</td></tr> <tr><td>_____</td><td>UPAL Global Public Real Estate Fund</td><td>UN</td></tr> <tr><td>_____</td><td>UPAL International Equity Fund</td><td>U8</td></tr> </tbody> </table> <table border="1" style="width: 100%; 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Participant Signature: _____ Date: _____

Changes can be requested through Bank of Oklahoma by calling Voice Direct (1-800-686-9457), online at www.startright.bokf.com, or by faxing this Form to **918-619-8980**.