

Part 2B of Form ADV:

BOK Financial Advisors Brochure Supplement

Item 1. Cover Page

Supervised Person's name: Melissa Stone
Business Address: One Williams Center
10th Floor
Tulsa, OK 74172
Telephone Number: 713-502-2234
Email Address: mstone@bokf.com

Firm name: BOK Financial Advisors
Business Address: One Williams Center, Plaza Level
Tulsa, OK 74172
Telephone Number: 877-781-6889
Date of supplement: 02/08/2022

This brochure supplement provides information about Melissa Stone that supplements the BOK Financial Advisors brochure. You should have received a copy of that brochure. Please contact BOK Financial Advisors if you did not receive BOK Financial Advisors's brochure or if you have any questions about the contents of this supplement.

Additional information about Melissa Stone is available on the SEC's website at www.adviserinfo.sec.gov.

Part 2B of Form ADV:

BOK Financial Advisors Brochure Supplement

Item 2. Education Background and Business Experience

Supervised Person's name: Melissa Stone
Year of Birth: 1989
Education Background: University of Oklahoma, BBA
Business Background: Automotive Territory Manager, Industrial Sales Engineer,
Automotive Account Manager

Item 3. Disciplinary Information

None
none
none
none

Item 4. Other Business Activities

Your adviser may also be employed in an investment related business or occupation, including if the employee is registered or has an application pending to register as a broker-dealer, registered broker-dealer representative, futures commission merchant (FCM), commodity pool operator (CPO), commodity trading adviser (CTA), or an associated person of an FCM, CPO, or CTA. Because BOK Financial Securities, Inc. (BOKFS) is a dually-registered investment adviser and broker-dealer, many BOK Financial Advisors' (BOKFA) advisers are also registered broker-dealer representatives of BOKFS.

none

Item 5. Additional Compensation

Your adviser may earn commissions, bonuses or other compensation, including bonuses based, at least in part, on the sale of securities or other compensation based on the sale of securities or other investment products, as a broker-dealer representative. Your adviser may earn distribution or service fees from the sale of mutual funds, as well as, bonuses or other compensation based on the number or amount of client referrals, or new accounts, and sales awards and other prizes. This practice presents a conflict of interest and gives your adviser an incentive to recommend investment products based on the compensation received, rather than on a client's needs. BOKFA has account review procedures designed and implemented to ensure that all clients are treated fairly and equitably, and to prevent this conflict from influencing investment selection.

Part 2B of Form ADV:

BOK Financial Advisors Brochure Supplement

Item 6. Supervision

BOKFA has established and maintains a system to supervise the activities of each advisory representative, which is designed to achieve compliance with applicable securities laws, regulations, and rules. This supervisory system includes the assignment of each advisory representative to a supervisor who is responsible for supervising that person's activities. Supervisors are responsible for monitoring the advice that advisory representatives provide to their clients. Advisory representatives meet with their clients at least once a year to review the client's investments, financial condition, and goals and objectives. Clients sign an annual review report documenting the annual review, and this document is further reviewed by the supervisor and the compliance department. Account anomalies are discussed by management and the advisory representative.

| | |
|----------------------------|------------------------|
| Name of supervisor: | Tori Robards |
| Title: | Wealth Product Manager |
| Telephone number: | 918-588-6123 |