

Introducing Your Pension Resources™

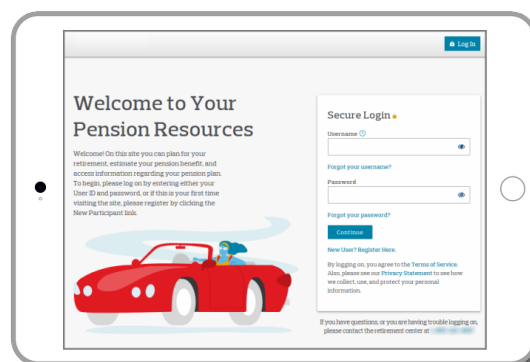
Whether retirement is a long way off or just around the corner, make Your Pension Resources part of your retirement planning toolkit. This brochure will show you how to get started.

Welcome!

Your Pension Resources is your personalized online connection to information about the pension benefit you've earned under the Truist Financial Corporation Pension Plan. Visit this easy-to-use website at any time to learn more about your pension benefit, which is a key part of your financial future.

With Your Pension Resources, you can:

- Estimate the value of your current or future pension benefit by making a few simple assumptions
- Create, save, and compare multiple pension benefit estimates, and if you are eligible, submit your retirement election online
- Download pension-related forms and documents.
- Access links to useful retirement-related websites



Logging In

Your Pension Resources is available 24 hours a day, 7 days a week. Log in at ypr.aon.com/truist from any computer, tablet, or smartphone by providing the required login information and a one-time verification passcode that will be emailed upon each login for an extra layer of security.

The first time you visit Your Pension Resources, select the New User link to register on the site by confirming your identity and providing a valid email address. Once you are successfully identified, you'll be able to create a Username and Password to access the site. You will also setup security questions to allow for easy access, if you later forget your Username or Password.

Please note that upon completing the registration process, you will receive an email that contains a link to verify the email address you provided. You **must** click on the "Verify" link to confirm your email address and allow any future password resets to be sent to this email address.

About Security

Your User ID uniquely identifies you on the website and gives you access to your pension information, while protecting the confidentiality of your Social Security number. All data available through the site is encrypted to ensure security and confidentiality. Please note that you are also responsible for safeguarding your security information. No one, including you, can access your pension information on the website without your login information and the answers to your security questions, so please do not share this information.

Need Help?

If you have questions or are having trouble logging on to Your Pension Resources, call HR Central at 1-800-716-2455.

Home

Here you will have access to all the features on the site, in addition to having helpful information at your fingertips.

1 Across the top of the page you can navigate to the following sections of the site:

- **My Profile & Settings** – You can view your profile, which includes your email address, mailing address, and relevant pension data. You can also access your security settings, where you can change your Username, Password, and Security Questions.
- **Help Center** – You can view contact information for additional assistance, read frequently asked questions, and link to other sites to aid you in resource planning.
- **Estimates** – You can estimate your pension benefit and view, print, compare, rename, and/or delete existing estimates.
- **Documents** – You can access pension related forms and documents.

2 Below the navigation menu, you will see articles related to **Retirement Trends and News**, any **Recent Estimates** you have run, and **Announcements**, if applicable.


Creating an Estimate

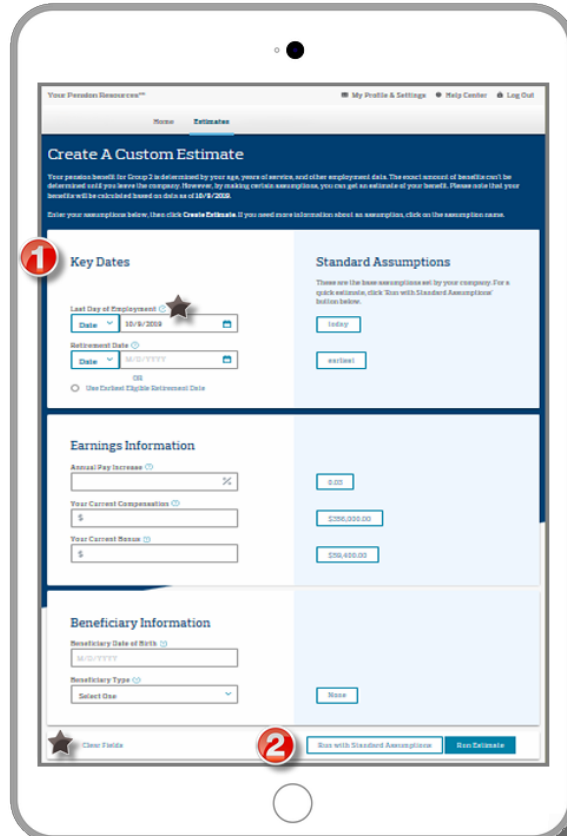
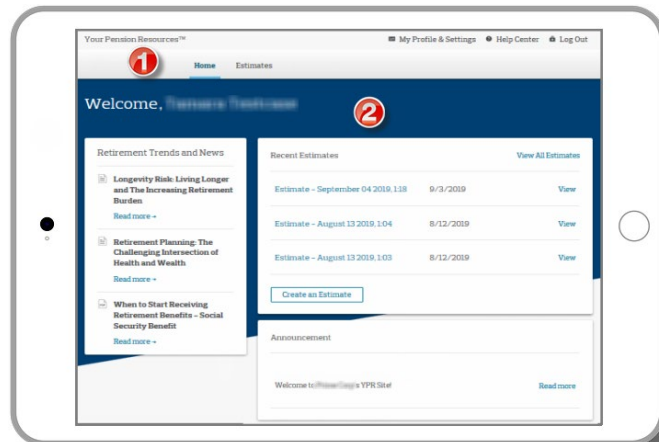
You can create an estimate by selecting Create an Estimate either on the home page under Recent Estimates or at the top right of the Estimates screen, and following the steps below:

1 Enter the assumptions you wish to use in your estimate either by typing in the information or clicking on the standard assumptions provided on the right side of the screen.

2 If you wish to run the estimate with all standard assumptions, simply select Run with Standard Assumptions to process the estimate. If you have entered your own assumptions or used a combination, you can instead select Run Estimate.

Tips

- Click on the  icon next to each assumption for help.
- Select Clear Fields if you would like to start over.





Estimate Results

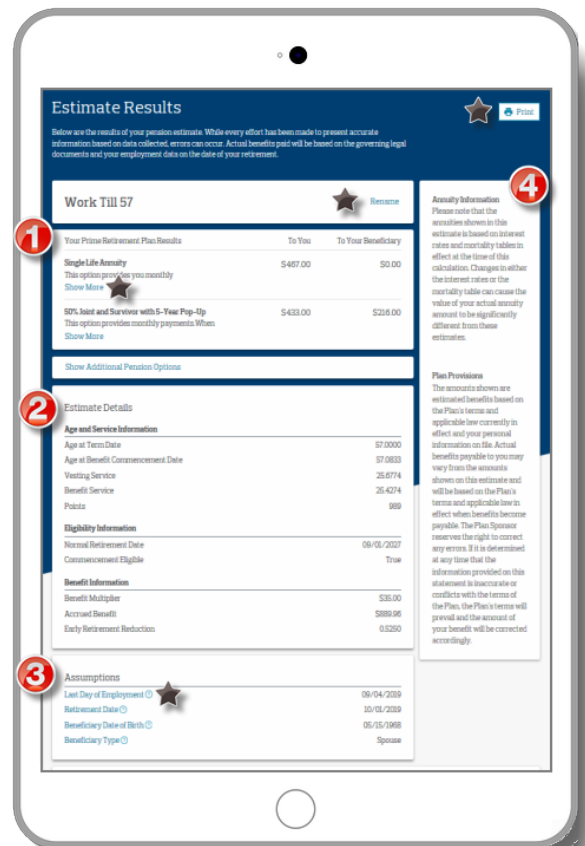
Your pension estimate will be displayed on the Estimate Results page. You can create as many estimates as you want, and each estimate will provide the following information:

- 1 Your available payment forms and the estimated amount of each payment form.
- 2 Your estimate details including personal information and calculation components.
- 3 Your assumptions used for the estimate.
- 4 Supplemental information regarding your estimate.



Tips

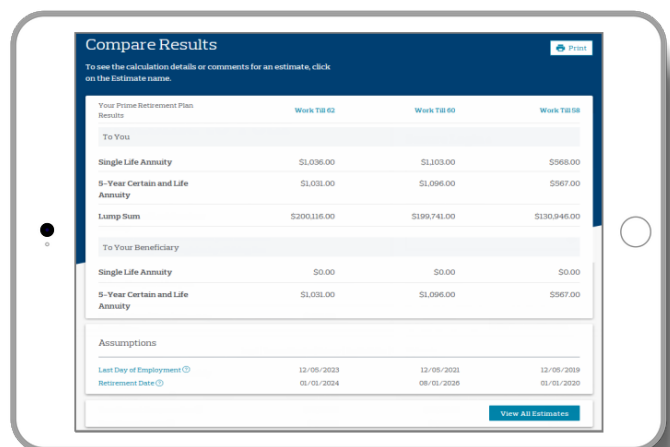
- To print your estimate results, click on the  **Print** icon.
- Select Rename if you would like to have a more descriptive estimate name for easier reference.
- Select Show More for a description of each payment option.
- Click on the  icon next to each assumption for help.



Compare Estimate Results

Estimates created will automatically be saved for easy reference. Your saved estimates can be viewed individually and can be easily compared to help you with your retirement planning. Your Pension Resources allows you to compare up to three estimates at a time, side-by-side. Simply navigate to the Estimates screen where you can manage your existing estimates. Check up to three estimates and select Compare Estimates.

The side-by-side comparison view shows you the amounts of each payment form for you and your beneficiary. It also shows the assumptions used in each estimate.



Pension benefit payment calculations performed on Your Pension Resources are estimates. They should be used only for purposes of general retirement planning. They do not represent the actual pension benefit that may be paid to you. Benefits are only payable to the extent that you are vested in the pension plan. The actual pension benefit payable to you at retirement will be determined by the specific calculation under the plan rules in effect at that time.