



YOUR FUTURE.  
**YOUR MOVE.**  
How to save and invest for retirement.

**BB&T**

**ABC Corporation  
401(k) Retirement Plan**

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# WELCOME

Your employer's plan offers an excellent opportunity to save for your future. Read this booklet to find out more about:

1. Getting started.
2. Making the most of the plan.
3. Putting time and compounding to work to grow your savings.
4. Selecting your investments.
5. Enrolling in the plan.

Your plan's specific benefits are outlined in the back of this booklet, so please take a moment to learn more. You will find additional information and planning resources on our website at [www.ABCPLAN.com](http://www.ABCPLAN.com).



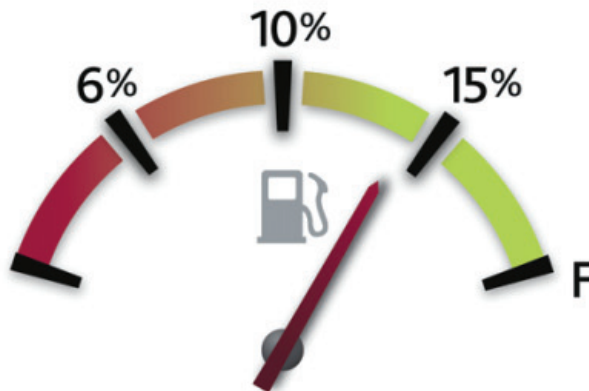
**ABC Corporation  
401(k) Retirement Plan**

# WHY IS SAVING SO IMPORTANT?

You have a lot on your plate. If you are just starting out, you may be learning how to make ends meet. If you are raising a family and paying the mortgage on a house, perhaps your paycheck has to stretch even further. And if you're getting closer to retirement age, you may be helping your children pay for college or providing support for aging parents.

Whatever your circumstances may be, saving for retirement may not be a top priority right now. But it should be. Because today, more than ever, paying for retirement will be up to you.

## How will you replace your PAYCHECK IN RETIREMENT?



Retirement specialists recommend saving **10%-15%** OF YOUR ANNUAL PAY FOR RETIREMENT

Not everyone is able to save that much right away. If that's more than you can do, consider starting at 6% and increasing the amount you're saving every year to help you get up to speed. Also consider increasing your savings rate any time you get a raise.

If you would like to learn more about retirement planning, there are many useful educational tools and calculators available at [BBT.com/MyRetirementPlan](http://BBT.com/MyRetirementPlan).



# TAKE ADVANTAGE OF YOUR PLAN

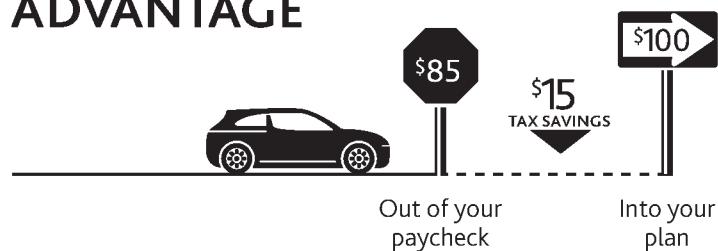
Your employer's retirement plan makes it easy for you to save for retirement. The combination of tax benefits and automatic features makes your plan a simple, effective way to help you achieve the retirement you want.

## SAVE ON TAXES

Because the money you save for retirement goes into the plan before income taxes are taken out (pre-tax), every dollar you save takes less than a dollar from your paycheck. For example, if you put \$100 into your retirement account every paycheck, it may seem like only \$85 is coming out of your take-home pay. The extra \$15 is the amount you save in taxes (example assumes you're in a 15% federal income-tax bracket — other income taxes aren't considered).

Once your money is invested in your retirement plan, it has the chance to grow without being reduced by taxes as described above. You will have to pay income taxes eventually on your pre-tax contributions and plan earnings, but not until you withdraw the money from the plan.

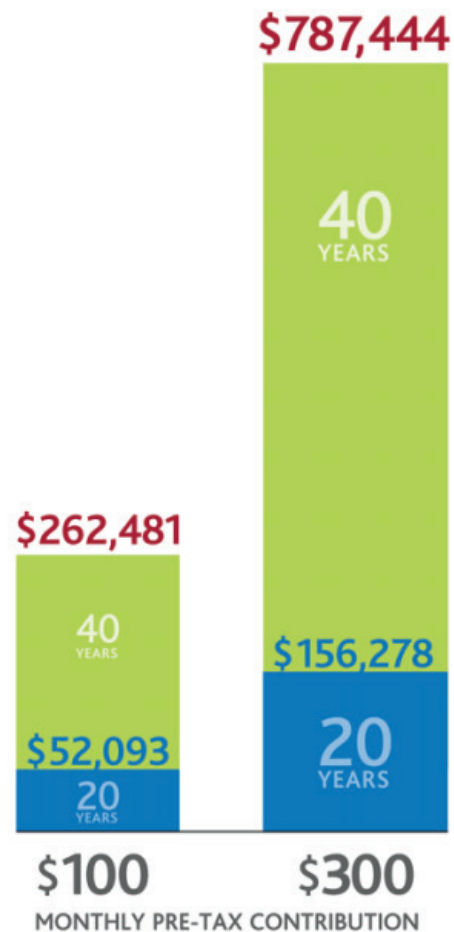
## THE PRE-TAX ADVANTAGE



## SAVE AUTOMATICALLY

Another advantage of joining your employer's plan is that you don't have to worry about remembering to save for retirement. Your contributions come out of your paycheck automatically and are invested for you in the plan investment option(s) you select.

## Contributing more MAKES A DIFFERENCE



*Estimates shown are before taxes. Distributions of pre-tax contributions and earnings on those contributions will be subject to income tax.*

*These are hypothetical estimates involving a retirement plan participant making the monthly pre-tax contribution indicated for the specified time periods and earning a 7% average annual total return, compounded monthly. The results are not representative of any specific investment. Your investment returns will differ, and your contribution amount is not likely to remain the same over an extended period. Source: DST*

# PUT TIME ON YOUR SIDE

You may think you can wait to start because you have a long time to accumulate the money you will need. But putting money away for retirement is a long-term goal. It's easier to contribute a little each pay period throughout your career than to save a lot at the end.

When you save in your retirement plan, your money has the chance to grow without being reduced by income taxes until you take a withdrawal. Any earnings on your savings will also be invested and will potentially generate more earnings, creating a snowball effect. This is called compounding, and its power increases with time.

## Compounding DRIVES GROWTH



*These are the hypothetical estimates of saving \$250 a month in a retirement plan and earning a 7% average annual total return, compounded monthly over the periods indicated. The results are not representative of any specific investment. Your investment returns will differ. Source: DST*

## SMALL SAVINGS ADD UP

Make retirement savings part of your monthly expenses—just like your mortgage, electric bill, car payment and health insurance. Spending a few dollars less on everyday expenses and saving them instead can add up over the course of a year. There are many ways to trim expenses.

CLIP COUPONS!



EAT OUT LESS OFTEN



CUT BACK ON ENTERTAINMENT EXPENSES



If you take a close look at your own budget, you might find other ways to free up some extra money. Putting even a little more in your retirement plan every payday could give your savings a boost.

# SIMPLIFY INVESTING

In your employer's retirement plan, you can choose from a variety of different investment options. But not everyone is comfortable selecting their own investments. Your plan offers tools that can help simplify investing for you.

## ProNvest

ProNvest is an independent investment advisor that offers services to help retirement investors manage their plan accounts. Your plan offers one or more of the following services:



- At no cost to you, ProNvest can make recommendations on how to invest your retirement plan assets based on your goals and situation. This service includes guidance on properly diversifying and allocating your plan investments and gives you free access to ProNvest's retirement counselors and education tools.



- If you prefer hands-on assistance, you can have ProNvest manage your retirement account for you for a fee. With this service, ProNvest creates a customized investment lineup using the investments in your retirement plan, reviews your account quarterly and makes adjustments to become more conservative as you near retirement.

There is additional information about ProNvest's services later in this booklet.

*ProNvest, Inc. ("ProNvest") provides investment advice and management services to defined contribution retirement plan participants. ProNvest is a registered investment adviser with the Securities and Exchange Commission ("SEC") under the Investment Advisors Act of 1940. ProNvest is not responsible for financial losses resulting from recommendations based on wrong, incomplete, or non-inclusive information entered into the retirement planner by any user. Consult the ProNvest Investment Advisory Agreement for a more complete description of the respective duties and responsibilities of ProNvest.*

## Model portfolios

Model portfolios use the funds in your plan to create a variety of investment portfolios. You choose the portfolio that best matches your personal risk tolerance or your age.



- Age-based model portfolios are based on your projected retirement date. As your target retirement date draws closer, the portfolio automatically begins to shift toward more conservative investments.



- Risk-based model portfolios are based on risk tolerance: conservative, moderate or aggressive. You choose the portfolio that most closely matches your own personal tolerance for investment risk.

There is additional information about the model portfolios offered by your plan later in this booklet.

*Sample model portfolios are provided for your education and are not intended to be personal investment recommendations. Model portfolios identify specific investment alternatives available under your plan. Other investment alternatives having similar risk and return characteristics may be available. Contact your plan administrator for more information about these investment alternatives. Each investor needs to review an investment strategy for his or her own particular situation before making any investment decision.*

If you would like to find out if you are moving in the right direction, our personalized retirement assessment calculator can determine if you are on track to reach your goals. It is one of many helpful tools and resources available at [BBT.com/MyRetirementPlan](http://BBT.com/MyRetirementPlan).



# SELECTING YOUR INVESTMENTS

Retirement plans generally offer mutual funds as investment options. A mutual fund combines money from thousands of people and invests it in numerous securities. Your plan offers funds that invest in three main types of investments (asset classes): stocks, bonds or cash-equivalent instruments.

- 1 STOCK FUNDS** invest in the stocks of multiple companies. The size or type of companies each fund invests in may vary. Stock funds are sometimes referred to as "equity funds," since a company's stock represents shares of ownership.
- 2 BOND FUNDS** invest in blocks of loans to corporations or government entities. Bond funds are sometimes referred to as "fixed-income" funds.
- 3 CASH-EQUIVALENT FUNDS** seek to maintain the value of your investment.

Some mutual funds invest in both stocks and bonds. These are often called balanced or blended funds.

## MUTUAL FUNDS HELP YOU DIVERSIFY

Different types of investments often react differently to the same market conditions. That's why it's wise to keep your investments diversified, or spread among different investments and different asset classes. Mutual funds hold many securities to help you diversify. You can spread out your investments even further by selecting different types of funds.

## Understanding RISK AND REWARD

The riskier an investment, the greater its growth potential usually is. Of the basic asset classes, stocks generally offer the highest potential reward. Stocks also carry the most risk of loss. Cash equivalent funds typically offer lower risk but also lower potential returns. Bonds are typically in the middle.





# ENROLL **NOW**

In addition to offering you convenience and tax benefits, your plan is flexible and portable. You can periodically change how much you contribute to your plan and how your contributions are invested. And, if you change jobs, you can transfer your vested account balance to another retirement plan or roll it over into an individual retirement account (IRA).

"Vested" refers to the money in your account that belongs to you. Your plan contributions and any earnings on those contributions are always 100% vested. If your company makes any contributions on your behalf, you become vested in those amounts according to the plan's vesting schedule (described in the Plan Highlights section of this booklet).

## Now let's get started.

Your enrollment forms are located in this booklet.

1. In the first section of the enrollment form, complete the identifying information. Next, determine how much you should save in your retirement plan. Remember, experts recommend saving at least 10%–15% of your pay, but your personal situation may dictate a different amount. If you can't do that right now, consider saving 6% and increasing your savings rate each year until you reach this goal. Once you have completed this step, sign and date this form.
2. On the next page, determine how you will invest your money. If you're not sure, you can use your plan's retirement tool(s). If you do not make a choice, your plan account will be invested in the plan's default fund. If you want to select your own mix of investments, indicate your choices on this page along with the desired percentage for each selection. Make sure the total equals 100%. When you're finished, sign and date this page.
3. And finally, designate your beneficiary.







**You're not locked in.**

Your plan lets you change your contribution and investment choices.



# BEST PRACTICES

Enrolling in your employer's retirement plan is the best way to start moving toward the retirement you want. Here are some best practices to keep you headed in the right direction:

-  1. Aim for saving 10% to 15% a year or start out at 6% and increase the amount you are contributing each year.
-  2. Avoid setbacks like taking distributions from your plan that reduce your retirement savings.
-  3. Consider rolling over money from a previous plan into your new plan.
-  4. Review your account each year.



You can access your account online anytime or by calling our retirement specialists at 800-228-8076. If you need more guidance, BB&T has investment professionals who can assist with financial planning and investment needs throughout your lifetime.

# PLAN HIGHLIGHTS

## ABC Corporation 401(k) Retirement Plan

### ELIGIBILITY

You are eligible to participate when you have completed 1 year(s) of service.

Other requirements may have to be met, as described in the Summary Plan Description.

### PLAN ENTRY

Eligible employees will automatically join the employer match portion of the plan on the earlier of the first day of the plan year, or the first day of the fourth, seventh or tenth month of the plan year.

Eligible employees will automatically join the employer profit-sharing contribution portion of the plan on the first day of the month following completion of 1 year of service.

### AUTOMATIC ENROLLMENT

If you are a new employee, you will be automatically enrolled in the ABC 123 401k Plan on the plan entry date. Each pay period, 3% will be deducted from your pay and placed in the plan before taxes. If you are a current participant saving less than 3%, you will be automatically enrolled in the plan at 2% of your pay. If you are an eligible employee and you are not contributing to the plan, you will be automatically enrolled in the plan at 1% of your pay.

Complete the Enrollment and Employee Elective Contribution Form located in these materials to "opt-out" of the plan.

### EMPLOYER CONTRIBUTIONS

Your employer will make matching contributions equal to 20% of your contributions, up to 15% of your eligible pay.

Your employer may also make profit-sharing contributions in its discretion which will be allocated among all eligible employees.

Your Summary Plan Description provides more information describing how these employer contributions are computed.

### VESTING

Vesting refers to "ownership" or the portion of your account that belongs to you.

Employer contributions to the plan, plus any related earnings, are currently vested as follows:

Years of Vesting Service	Vesting Percentage
Less than 1	0%
1	25%
2	50%
3	75%
4 or more	100%

### PLAN INVESTMENTS

You give investment direction for your plan account by selecting from the plan's investment options. You may change how your future contributions are invested monthly. More information about the plan's investment choices can be found elsewhere in these materials.

If you do not make an investment election, your plan contributions will be invested in the funds listed below:

Investment Option Name	% To Be Invested
MetLife GAC 25053 Class 50	75%
Reliance MetLife Series 25053 (0)	25%

### MODEL PORTFOLIOS

The plan offers model portfolios which you can use to allocate your account among the funds available in the plan to create a mix of investment options based on your risk tolerance or age. More information about the plan's model portfolios can be found elsewhere in these materials.

### PRONVEST

The plan offers ProNvest, an independent retirement planning firm, to assist you in planning and managing your retirement plan assets. Shortly after you have become a participant in the plan, ProNvest will automatically manage your account, meaning ProNvest will use the investments available in the plan to implement ongoing investment advice, rebalance your account and make adjustments to become more

# PLAN HIGHLIGHTS

## ABC Corporation 401(k) Retirement Plan

conservative as you near retirement. ProNvest will deduct a 0.60% annual fee on a quarterly basis, unless you elect not to participate in this service. Additional details about ProNvest are provided in this guide.

### LOANS

Although your plan account is intended for the future, you may borrow from your account. You may generally borrow from \$100 up to 50% of your vested account balance or \$50,000, whichever is lower.

The repayment period for a loan may range from one to five years for most loans in most cases, and you may choose the loan repayment period that suits you. Loan repayments (plus interest) to your plan account are in most cases automatically deducted from your pay through after-tax deductions. You may have 2 loan(s) outstanding at a time.

### WITHDRAWALS AND DISTRIBUTIONS

Withdrawals from the ABC 123 401k Plan are generally allowed when you terminate employment or have become permanently disabled. Keep in mind that withdrawals may be subject to income taxes and possibly early withdrawal penalties.

In addition, the proceeds from your retirement plan account will go to your beneficiaries in the event of your death. Be sure to complete a beneficiary designation to select your beneficiaries.

It is important to talk with your tax and investment advisors before withdrawing any money from your plan account.

### STATEMENTS

A personalized summary plan statement is provided quarterly to help you monitor activity in your account.

### 24/7 ACCESS

You have access to online retirement plan information before you log on to your account, including over 20 different tools and calculators. You may also log on to your account to find out information about your retirement plan features and investments. Go to [www.ABCPLAN.com](http://www.ABCPLAN.com) for more information.

### PLAN CONTACT

Contact John Smith, 123 Apple Street, Albany, NY 12203, Phone: 2155552255 to request additional information about the plan.

### SUMMARY PLAN DESCRIPTION

The above plan highlights provide only a brief overview of the plan's features and is not a legally binding document. A more detailed Summary Plan Description will be given to you. Additionally, your employer may amend the plan at any time to change its terms. If there is a disagreement between this document and the plan, the plan's terms govern. Please read it carefully and contact your plan administrator if you have any further questions.

# INVESTMENT PERFORMANCE AND EXPENSES

The table below provides important information about your investment options (as of September 30, 2019)

	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yr. Ann.	Total Annual Operating Expense**
<b>CASH/STABLE VALUE</b>						
<b>MetLife GAC 25053 Class 50</b>	N/A	N/A	N/A	N/A	N/A*	N/A
Benchmark: Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index	0.54%	2.33%	1.49%	0.94%	N/A	
Website: N/A						
<b>Reliance MetLife Series 25053 (0)</b>	0.72%	2.94%	2.75%	2.61%	2.94%	0.63% (\$6.30 per \$1,000)
Benchmark: Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index	0.54%	2.33%	1.49%	0.94%	0.50%	
Website: N/A						
<b>Morley Capital Stable Value Fund (25)</b>	0.59%	2.18%	1.85%	1.64%	1.64%	0.49% (\$4.90 per \$1,000)
Benchmark: Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index	0.54%	2.33%	1.49%	0.94%	0.50%	
Website: morley.com						
<b>BOND</b>						
<b>Fidelity Sht-Term Trsy Bond Index Fund (Pre)</b>	N/A	N/A	N/A	N/A	N/A*	N/A
Benchmark: Bloomberg Barclays U.S. Government 1-3 Year Index	0.59%	4.42%	1.54%	1.34%	N/A	
Website: N/A						
<b>Fidelity Adv. Emerging Mkts. Income Fund (A)</b>	N/A	N/A	N/A	N/A	N/A*	N/A
Benchmark: Bloomberg Barclays EM USD Aggregate Index	1.28%	10.60%	4.41%	5.04%	N/A	
Website: N/A						
<b>BLENDED</b>						
<b>Fidelity Adv. Convertible Securities Fund (B)</b>	N/A	N/A	N/A	N/A	N/A*	N/A
Benchmark: S&P Target Risk Moderate Index	1.67%	6.60%	5.92%	5.05%	N/A	
Website: N/A						
<b>BlackRock 80/20 Target Allocation Fund (A)</b>	0.56%	2.39%	8.36%	6.20%	9.11%	0.70% (\$7.00 per \$1,000)
Benchmark: S&P Target Risk Aggressive Index	0.73%	3.00%	8.52%	6.88%	9.34%	
Website: www.blackrock.com						
<b>STOCK</b>						
<b>Vanguard 500 Index Fund (Adm)</b>	1.69%	4.22%	13.36%	10.80%	13.21%	0.04% (\$0.40 per \$1,000)
Benchmark: S&P 500 Index	1.70%	4.25%	13.38%	10.84%	13.24%	
Website: www.vanguard.com						
<b>Van. FTSE All-Wld ex-US Sm Cap Idx Fund (Inv)</b>	-2.23%	-6.27%	3.78%	2.78%	5.32%	0.22% (\$2.20 per \$1,000)
Benchmark: MSCI World ex-US SMID NR Index	-0.54%	-4.60%	5.63%	4.79%	6.35%	
Website: www.vanguard.com						
<b>Fidelity Adv. Growth Opportunities Fund (A)</b>	-2.70%	8.58%	22.92%	16.00%	17.05%	1.05% (\$10.50 per \$1,000)
Benchmark: S&P 500 Growth Index	0.72%	3.25%	15.71%	12.82%	14.72%	
Website: www.institutional.fidelity.com						
<b>Black Oak Emerging Technology Fund</b>	-1.79%	-8.62%	8.70%	9.06%	10.51%	1.11% (\$11.10 per \$1,000)
Benchmark: S&P 1500 Information Technology Index	3.24%	8.39%	22.03%	18.00%	16.89%	
Website: www.oakfunds.com						
<b>BlackRock Commodity Strategies Fund (C)</b>	-3.60%	-8.37%	-1.33%	-5.28%	-4.47%*	1.76% (\$17.60 per \$1,000)
Benchmark: S&P 500 Index	1.70%	4.25%	13.38%	10.84%	N/A	
Website: www.blackrock.com						

\*Since Inception return for funds less than 10 years old.

\*\*The total annual operating expense is the fund's annual operating expenses as a percentage of average net assets. The total annual operating expense does not reflect any fee waivers or reimbursements that may be in effect.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance

includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in money market funds. The 7-day yield more closely reflects the Fund's current earnings than the quotation of total return. Unless otherwise stated, performance is at net asset value (NAV).

A current prospectus, which contains information about the fund's investment objectives, risks, fees and expenses, may be requested free of charge from the plan. Investors should consider this information carefully before investing.

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You cannot invest in an index (benchmark).

**NOT FDIC INSURED**

**NO BANK GUARANTEE**

**MAY LOSE VALUE**

## MetLife GAC 25053 Class 50

The Fund is a bank collective trust fund for which Reliance Trust Company serves as trustee and investment manager. The Fund is not FDIC-insured or registered with the Securities and Exchange Commission. The Fund's objective is the safety and preservation of principal and accumulated interest for participant-initiated transactions. The Fund invests entirely in the MetLife Group Annuity Contract 25053 which consists of separately managed investment portfolios directed by Reliance Trust Company.

Characteristics	Yield (as of 09/30/2019)
Ticker Symbol .....	N/A
Inception .....	07/27/1999
Asset Class .....	CASH/STABLE VALUE
Category .....	Stable Value
Fund Manager .....	N/A
Manager Tenure (yrs.) .....	N/A
Total Net Assets (\$mil.) .....	N/A
Expense Ratio .....	N/A
Standard Deviation .....	N/A
	Current 7-day Yield .....
	N/A

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained from your Benefits Administrator. Investors should consider this information carefully before investing.

## Reliance MetLife Series 25053 (0)

The Fund's objective is the safety and preservation of principal and accumulated interest for participant initiated transactions. The interest credited to balances in the Fund will reflect both current market conditions and performance of the underlying investments in the Fund.

Characteristics	Yield (as of 09/30/2019)
Ticker Symbol .....	N/A
Inception .....	07/30/1999
Asset Class .....	CASH/STABLE VALUE
Category .....	Stable Value
Fund Manager .....	Management Team
Manager Tenure (yrs.) .....	20.27
Total Net Assets (\$mil.) .....	\$2,671.64
Expense Ratio .....	0.63%
Standard Deviation .....	0.07
	Current 7-day Yield .....
	0.00%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained from your Benefits Administrator. Investors should consider this information carefully before investing.

## Morley Capital Stable Value Fund (25)

The Fund seeks a high level of income with relative safety of principal by investing in high-quality guaranteed investment contracts issued by major insurance companies.

Characteristics	Yield (as of 09/30/2019)
Ticker Symbol .....	N/A
Inception .....	12/02/1993
Asset Class .....	CASH/STABLE VALUE
Category .....	Stable Value
Fund Manager .....	Morley Capital Management
Manager Tenure (yrs.) .....	N/A
Total Net Assets (\$mil.) .....	\$7,738.85
Expense Ratio .....	0.49%
Standard Deviation .....	N/A
	Current 7-day Yield .....
	0.00%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained at morley.com. Investors should consider this information carefully before investing.

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Beta measures a fund's volatility relative to its market. A positive beta indicates movement in the same direction of the market. A negative beta indicates movement inverse to the market. R-squared is a measure of how closely an investment's performance correlates with the performance of its market and, thus, may be explained by the market's performance. Standard deviation is a measure of the volatility of an investment's returns. The greater the standard deviation, the larger the differences between the investment's actual returns and average return. Fund investments change daily and may differ.

## Fidelity Sht-Term Trsy Bond Index Fund (Pre)

The Fund seeks a high level of current income in a manner consistent with preservation of capital. The Fund normally invests primarily in securities included in the Bloomberg Barclays U.S. 1-5 Year Treasury Bond Index. It normally maintains a dollar-weighted average maturity of three years or less. The advisor uses statistical sampling techniques based on duration, maturity, interest rate sensitivity, security structure, and credit quality to attempt to replicate the returns of the Index using a smaller number of securities.

### Characteristics

Ticker Symbol .....	FSBAX
Inception .....	12/20/2005
Asset Class .....	BOND
Category .....	Short Government
Fund Manager .....	N/A
Manager Tenure (yrs.) .....	N/A
Total Net Assets (\$mil.) .....	N/A
Expense Ratio .....	N/A
Standard Deviation .....	N/A

### Diversification (as of 09/30/2018)

1. AAA .....	100.00%
--------------	---------

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained from your Benefits Administrator. Investors should consider this information carefully before investing.

## Fidelity Adv. Emerging Mkts. Income Fund (A)

The Fund seeks a high level of current income; capital appreciation is the secondary objective. The Fund normally invests primarily in securities of issuers in emerging markets (countries that have an emerging stock market as defined by MSC1, countries or markets with low- to middle-income economies as classified by the World Bank, and other countries or markets with similar emerging characteristics) and other investments that are tied economically to emerging markets. It invests primarily in debt securities of issuers in emerging markets. The Fund is non-diversified.

### Characteristics

Ticker Symbol .....	FMKAX
Inception .....	03/10/1994
Asset Class .....	BOND
Category .....	Emerging Markets Bond
Fund Manager .....	N/A
Manager Tenure (yrs.) .....	N/A
Total Net Assets (\$mil.) .....	N/A
Expense Ratio .....	N/A
Standard Deviation .....	N/A

### Diversification (as of 10/31/2018)

1. AAA .....	7.69%
2. AA .....	5.25%
3. A .....	3.39%
4. BBB .....	18.67%
5. BB .....	16.51%
6. B .....	30.87%
7. Below B .....	9.12%
8. Not Rated .....	8.50%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained from your Benefits Administrator. Investors should consider this information carefully before investing.

## Fidelity Adv. Convertible Securities Fund (B)

The Fund seeks a high total return through a combination of current income and capital appreciation. The Fund normally invests primarily in domestic and foreign convertible securities, which are often lower-quality debt securities which perform more like a stock when the underlying share price is high and more like a bond when the underlying share price is low.

### Characteristics

Ticker Symbol .....	FCBVX
Inception .....	01/05/1987
Asset Class .....	BLENDED
Category .....	Convertibles
Fund Manager .....	N/A
Manager Tenure (yrs.) .....	N/A
Total Net Assets (\$mil.) .....	N/A
Expense Ratio .....	N/A
Standard Deviation .....	N/A

### Asset Allocation (as of 04/30/2016)

1. Convertibles .....	43.31%
2. Preferreds .....	25.92%
3. Domestic Stock .....	23.49%
4. Foreign Stock .....	3.05%
5. Cash .....	2.83%
6. Domestic Bond .....	0.88%
7. Foreign Bond .....	0.52%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained from your Benefits Administrator. Investors should consider this information carefully before investing.

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Beta measures a fund's volatility relative to its market. A positive beta indicates movement in the same direction of the market. A negative beta indicates movement inverse to the market. R-squared is a measure of how closely an investment's performance correlates with the performance of its market and, thus, may be explained by the market's performance. Standard deviation is a measure of the volatility of an investment's returns. The greater the standard deviation, the larger the differences between the investment's actual returns and average return. Fund investments change daily and may differ.



## BlackRock 80/20 Target Allocation Fund (A)

The Fund seeks long term capital appreciation. The Fund, which is a fund of funds, normally obtains exposure to equity securities in an amount equal to 80% of assets and exposure to fixed-income securities in an amount equal to 20% of assets. It intends to invest primarily in affiliated open-end funds and affiliated ETFs. The Fund may buy or sell options or futures, or enter into total return swaps and foreign currency transactions.

### Characteristics

Ticker Symbol .....	BAAPX
Inception .....	12/21/2006
Asset Class .....	BLENDED
Category .....	Allocation--70% to 85% Equity
Fund Manager .....	Michael Gates
Manager Tenure (yrs.) .....	4.35
Total Net Assets (\$mil.) .....	\$377.81
Expense Ratio .....	0.70%
Standard Deviation .....	9.44

### Asset Allocation (as of 09/30/2019)

1. Domestic Stock .....	58.96%
2. Foreign Stock .....	19.88%
3. Domestic Bond .....	18.22%
4. Foreign Bond .....	2.29%
5. Preferreds .....	0.01%
6. Convertibles .....	0.25%
7. Cash .....	0.33%
8. Other .....	0.07%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained at [www.blackrock.com](http://www.blackrock.com). Investors should consider this information carefully before investing.

## Vanguard 500 Index Fund (Adm)

The Fund seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks. The Fund employs an indexing investment approach designed to track the performance of the S&P 500 Index, a widely recognized benchmark of U.S. stock market performance dominated by the stocks of large U.S. companies. The Advisor invests all, or substantially all, of its assets in the stocks that make up the Index, holding each stock in approximately the same proportion as its weighting in the Index.

### Characteristics

Ticker Symbol .....	VFIAX
Inception .....	08/31/1976
Asset Class .....	STOCK
Category .....	Large Blend
Fund Manager .....	Donald Butler
Manager Tenure (yrs.) .....	3.43
Total Net Assets (\$mil.) .....	\$493,907.41
Expense Ratio .....	0.04%
Standard Deviation .....	12.18
Beta .....	1.00
R-Square .....	100.00

### Largest Holdings (as of 09/30/2019)

1. Microsoft .....	4.29%
2. Apple .....	3.84%
3. Amazon.com .....	2.91%
4. Facebook .....	1.73%
5. Berkshire Hathaway .....	1.60%
6. JP Morgan Chase .....	1.52%
7. Alphabet Inc Class .....	1.49%
8. Alphabet .....	1.47%
9. Johnson & Johnson .....	1.38%
10. Procter & Gamble .....	1.26%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained at [www.vanguard.com](http://www.vanguard.com). Investors should consider this information carefully before investing.

## Van. FTSE All-Wld ex-US Sm Cap Idx Fund (Inv)

The Fund seeks to track the performance of the FTSE Global Small Cap ex US Index. The Fund employs an indexing approach that measures the return of stocks of international small-cap companies. The advisor attempts to sample the target index by investing in common stocks in the index and by holding a representative sample of securities that resembles the full index in terms of key risk factors and other characteristics.

### Characteristics

Ticker Symbol .....	VFSVX
Inception .....	04/02/2009
Asset Class .....	STOCK
Category .....	Foreign Small/Mid Blend
Fund Manager .....	Jeffrey Miller
Manager Tenure (yrs.) .....	4.08
Total Net Assets (\$mil.) .....	\$6,367.68
Expense Ratio .....	0.22%
Standard Deviation .....	11.97
Beta .....	1.01
R-Square .....	92.80

### Largest Holdings (as of 09/30/2019)

1. Open Text .....	0.44%
2. Emera .....	0.43%
3. Kirkland Lake Gold .....	0.34%
4. Gildan Activewear .....	0.29%
5. CAE .....	0.28%
6. Algonquin Power & Utilities .....	0.28%
7. Canadian Apartment Properties Real Estat .....	0.27%
8. WSP Global .....	0.25%
9. CCL Industries Inc B- Non-Voting .....	0.25%
10. First Quantum Minerals .....	0.24%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained at [www.vanguard.com](http://www.vanguard.com). Investors should consider this information carefully before investing.

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## Fidelity Adv. Growth Opportunities Fund (A)

The Fund seeks capital growth. The Fund normally invests primarily in common stocks. It invests in companies that the Advisor believes have above-average growth potential (stocks of these companies are often called growth stocks). The Fund invests in domestic and foreign issuers. It uses fundamental analysis of factors such as each issuer's financial condition and industry position, as well as market and economic conditions to select investments.

### Characteristics

Ticker Symbol .....	FAGAX
Inception .....	11/18/1987
Asset Class .....	STOCK
Category .....	Large Growth
Fund Manager .....	Kyle Weaver
Manager Tenure (yrs.) .....	4.22
Total Net Assets (\$mil.) .....	\$6,984.01
Expense Ratio .....	1.05%
Standard Deviation .....	14.56
Beta .....	1.01
R-Square .....	71.37

### Largest Holdings (as of 09/30/2019)

1. Microsoft .....	7.92%
2. Alphabet Inc Class .....	5.24%
3. Amazon.com .....	5.03%
4. Apple .....	4.93%
5. Facebook .....	3.42%
6. Salesforce.com .....	2.52%
7. Carvana .....	2.04%
8. Alphabet .....	1.69%
9. UnitedHealth Group .....	1.65%
10. LendingTree .....	1.53%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained at [www.institutional.fidelity.com](http://www.institutional.fidelity.com). Investors should consider this information carefully before investing.

## Black Oak Emerging Technology Fund

The Fund seeks long-term capital growth. The Fund will invest primarily in equity securities of emerging technology companies, as determined by the Adviser. It invests primarily in common stocks of companies that the Adviser considers to be well-positioned to become market leaders among emerging technology companies.

### Characteristics

Ticker Symbol .....	BOGSX
Inception .....	12/29/2000
Asset Class .....	STOCK
Category .....	Technology
Fund Manager .....	Robert Stimpson
Manager Tenure (yrs.) .....	13.49
Total Net Assets (\$mil.) .....	\$34.08
Expense Ratio .....	1.11%
Standard Deviation .....	16.51
Beta .....	1.25
R-Square .....	73.28

### Largest Holdings (as of 09/30/2019)

1. Apple .....	5.26%
2. Lam Research .....	4.88%
3. KLA .....	4.31%
4. Cirrus Logic .....	4.21%
5. Qualcomm .....	4.17%
6. Illumina .....	4.14%
7. Tencent Holdings Ltd ADR .....	3.94%
8. SolarEdge Technologies .....	3.92%
9. Fortinet .....	3.60%
10. Citrix Systems .....	3.57%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained at [www.oakfunds.com](http://www.oakfunds.com). Investors should consider this information carefully before investing.

## BlackRock Commodity Strategies Fund (C)

The Fund seeks total return. The Adviser utilizes two strategies and normally expects to invest approximately 50% of its total assets in each strategy. One strategy focuses on investments in commodity-linked derivatives. To meet coverage and collateral requirements associated with these derivative investments, the Fund holds a portion of its portfolio in investment-grade short-term fixed-income securities. The other strategy focuses on equity investments in commodity-related companies, including, but not limited to, companies operating in the mining, energy and agricultural sectors.

### Characteristics

Ticker Symbol .....	BCSCX
Inception .....	10/03/2011
Asset Class .....	STOCK
Category .....	Commodities Broad Basket
Fund Manager .....	Robert Shimell
Manager Tenure (yrs.) .....	8.00
Total Net Assets (\$mil.) .....	\$196.30
Expense Ratio .....	1.76%
Standard Deviation .....	10.04
Beta .....	0.80
R-Square .....	76.39

### Largest Holdings (as of 09/30/2019)

1. United States Treasury Bills .....	8.10%
2. United States Treasury Bills .....	8.09%
3. Royal Dutch Shell PLC .....	2.01%
4. Newmont Goldcorp .....	1.83%
5. Exxon Mobil .....	1.41%
6. BHP Group PLC .....	1.36%
7. BP .....	1.33%
8. Total SA .....	1.27%
9. Barrick Gold .....	1.14%
10. Newcrest Mining .....	1.08%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained at [www.blackrock.com](http://www.blackrock.com). Investors should consider this information carefully before investing.

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# ABC Corporation 401(k) Retirement Plan



## 1. ENROLLMENT FORM

If this is your initial enrollment, complete Section 2 to select your investments and fill out the Beneficiary Designation form.


### COMPLETE YOUR PERSONAL INFORMATION

Participant Name	Social Security Number
Address	Date of Birth
City, State ZIP	Date of Hire

## 2. INVESTMENT ELECTION

Complete Section 2 **only** if you are enrolling in the plan for the first time.

### SELECT YOUR INVESTMENTS

 Choose a model portfolio or pick your investment options, but **not both**.

**Choose a model portfolio** - Select the portfolio that best fits your personal situation. Model portfolios identify specific investment alternatives available under your plan.

I elect to invest as follows:

**Pick your investment options** - Select from the plan investment options below. Your investment elections must be made in a whole percentage and total must equal 100%.

I elect to invest as follows:

Fund Name	Ticker	Percent*	Fund Name	Ticker	Percent*
MetLife GAC 25053 Class 50	N/A	____%	Vanguard 500 Index Fund (Adm)	VFIAX	____%
Reliance MetLife Series 25053 (0)	N/A	____%	Van. FTSE All-Wld ex-US Sm Cap Idx Fund (Inv)	VFSVX	____%
Morley Capital Stable Value Fund (25)	N/A	____%	Fidelity Adv. Growth Opportunities Fund (A)	FAGAX	____%
Fidelity Sht-Term Trsy Bond Index Fund (Pre)	FSBAX	____%	Black Oak Emerging Technology Fund	BOGSX	____%
Fidelity Adv. Emerging Mkts. Income Fund (A)	FMKAX	____%	BlackRock Commodity Strategies Fund (C)	BCSCX	____%
Fidelity Adv. Convertible Securities Fund (B)	FCBVX	____%			
BlackRock 80/20 Target Allocation Fund (A)	BAAPX	____%	<b>*1% increments only</b>	<b>TOTAL :</b>	<b>1 0 0%</b>

### SIGN AND DATE

I hereby authorize BB&T to act on telephonic and/or Internet instructions with respect to the investment of assets held in my account under this plan from any person representing himself or herself to be me and furnishing proper identifying information to BB&T, including a Personal Identification Number agreed to by me. I acknowledge that all telephonic and/or Internet instructions to BB&T may be recorded and retained by BB&T. I further indemnify and hold harmless BB&T from liability for any loss, legal obligations, court or other expense for acting upon such telephonic and/or Internet instructions as are believed to be genuine by BB&T, even if such instructions in fact are not given by me, or for failing to act on such instructions due to failure of the electronic/telecommunications systems on either the transmitting or receiving point, or any other circumstances beyond its control which prevents any exchanges, transfers, or other transactions despite reasonable precautions taken to avoid such failures. I have received or had access to fees associated with the plan and to prospectuses regarding the funds

applicable to the plan in which the above-referenced contributions and investment account balances shall be invested. I acknowledge BB&T has not provided me investment advice. If an investment election is not selected above, BB&T is hereby directed to invest all monies in the default investment option.

\_\_\_\_\_  
Signature of Participant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Plan Sponsor/Administrator Signature

\_\_\_\_\_  
Date

**ABC Corporation  
401(k) Retirement Plan**

**BENEFICIARY DESIGNATION FORM**

Use this form to designate the payment of your retirement account balance upon your death. The beneficiary designations apply to your entire vested account balance. Return the completed form back to your plan administrator. You may want to review this document with a financial or legal adviser.

**COMPLETE YOUR PERSONAL INFORMATION**

Participant's Name

Social Security Number

**I CERTIFY THAT:**

- I Am Not Married.** I understand that if I become married in the future, my spouse will be my primary beneficiary unless I complete a new Beneficiary Designation Form and my spouse consents to my designation.
- I Am Married.** I understand that my spouse will be my primary beneficiary. However, I understand I may designate a primary beneficiary other than my spouse if my spouse consents to the beneficiary designation by signing the enclosed waiver on the back of this form. I may also designate secondary beneficiaries to my spouse.

I hereby designate the following person or persons as primary and secondary beneficiaries of my Account Balance under the plan payable by reason of my death (attach additional pages if needed):

**ENTER PRIMARY BENEFICIARY INFORMATION**

Percentages must total 100%. If a primary beneficiary dies before you and you do not make further changes to your primary beneficiaries, the percentages will be recalculated among the remaining primary beneficiaries based on your last effective designation. The same method applies among secondary beneficiaries.

**1.**

Legal Name	Address	Date of Birth
Relationship	Social Security Number	Percent of Benefit

**2.**

Legal Name	Address	Date of Birth
Relationship	Social Security Number	Percent of Benefit

**3.**

Legal Name	Address	Date of Birth
Relationship	Social Security Number	Percent of Benefit

**4.**

Legal Name	Address	Date of Birth
Relationship	Social Security Number	Percent of Benefit

**ENTER SECONDARY BENEFICIARY INFORMATION**

In the event that none of your primary beneficiaries survive you, your vested account balance will be divided among your secondary beneficiaries in the percentages specified below. Percentages must total 100%.

**1.**

Legal Name	Address	Date of Birth
Relationship	Social Security Number	Percent of Benefit

**(Please turn over and fill out the back of form)**

**SECONDARY BENEFICIARY(IES) CONT.**

**2.**

Legal Name	Address	Date of Birth
Relationship	Social Security Number	Percent of Benefit

**3.**

Legal Name	Address	Date of Birth
Relationship	Social Security Number	Percent of Benefit

**4.**

Legal Name	Address	Date of Birth
Relationship	Social Security Number	Percent of Benefit

**Note:** A divorce decree or a decree of legal separation may automatically revoke a designation of your spouse as a beneficiary, unless the decree or a Qualified Domestic Relations Order provides otherwise. Check with your plan administrator for details.

**SIGN AND DATE**

I reserve the right to revoke or change any beneficiary designation. I hereby revoke all prior designations (if any) of primary and secondary beneficiaries. The Trustee will pay all sums payable under the plan by reason of my death to the primary beneficiary/ies, if he or she survives me, and if no primary beneficiary survives me, then to the secondary beneficiary/ies. If no named beneficiary survives me, then the Trustee will pay all amounts in accordance with the plan. I understand that, unless I have provided otherwise above, the Trustee will pay all sums payable to more than one beneficiary equally to the living beneficiaries.

\_\_\_\_\_  
Signature of Participant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Authorized Employer Signature (Must be signed to authorize all forms.)

\_\_\_\_\_  
Date

**SPOUSAL CONSENT AND ACKNOWLEDGEMENT**

(REQUIRED ONLY IF YOUR SPOUSE IS NOT THE SOLE PRIMARY BENEFICIARY)

I hereby certify that I have read the Beneficiary Designation and fully understand that the property subject to the designation is my spouse's account balance under the plan, in which I possess a beneficial interest, provided I survive my spouse. Being fully satisfied with the provisions of the designation, I hereby consent to and accept the beneficiary designation, without regard to whether I survive or predecease my spouse. This consent is irrevocable unless my spouse changes the designation. If my spouse changes the designation, I understand I must file a similar consent to the new designation, or my consent is no longer effective.

\_\_\_\_\_  
Signature of Spouse

\_\_\_\_\_  
Date

\_\_\_\_\_  
State of

(  
(ss.

\_\_\_\_\_  
County of

Before me, the undersigned, a Notary Public, personally appeared \_\_\_\_\_ who executed the above Consent of Spouse as a free and voluntary act.

In witness whereof, I have signed my name and affixed my official notarial seal this \_\_\_\_\_ day of \_\_\_\_\_


\_\_\_\_\_  
Notary Public

\_\_\_\_\_  
My commission expires

(SEAL)

# DIRECT ROLLOVER CONTRIBUTION FORM INSTRUCTIONS

Reference the instructions below while completing the direct rollover form. For additional assistance, please contact BB&T at 800-228-8076, Monday through Friday between 8:00 AM - 8:00 PM ET.

 **IMPORTANT:** All sections must be completed in order to process your rollover.

## 1. YOUR PERSONAL INFORMATION

In this section, complete your name, Social Security number and address.

## 2. YOUR INVESTMENT CHOICES

Would you like the rollover assets invested in your current investment selection?

- If "Yes" is selected, your rollover assets will be allocated to your current investment selection on file with BB&T.
- If "No" is selected, select the funds and percentages. Please ensure that the percentages equal 100%.

**NOTE:** If the investment choices are left blank or are unclear, or the percentages do not equal 100%, then you direct BB&T to invest the rollover contribution to the investment options specified in your current investment election in place with BB&T. If you do not have a current investment election in place, then you direct BB&T to invest your rollover contribution in the plan's default investment, which is described in other materials you have been provided about the plan.

## 3. YOUR ROLLOVER AMOUNT

Specify the amount of money that will be moved from the distributing plan and include the distributing plan name.

## 4. SOURCE OF YOUR ROLLOVER/QUALIFICATION STATEMENT

Confirm that the rollover money is eligible for a rollover. Only certain types of funds or distributions can be rolled over into your plan. Consult your plan administrator to learn the types of funds or distributions that are not eligible for rollover into your plan. It is prudent to ask your plan administrator if the rollover will be accepted prior to making any arrangements with the distributing plan.

## 5. TAX STATUS OF YOUR ROLLOVER

Select the tax status of your rollover.

## 6. CERTIFICATION OF YOUR ROLLOVER FROM THE DISTRIBUTING PLAN OR IRA

Read the information provided in this section and sign the form affirming all the information and representations you provide is true. We are unable to process your request without your signature. Electronic signatures are not acceptable.

### ROLLOVER CHECKLIST

Below is a checklist to ensure that your request is complete. Please remember to:

- Contact your current employer to determine if the rollover will be accepted prior to making any arrangements with the distributing plan
- Contact your prior employer or investment company to request a direct rollover check payable to BB&T FBO YOUR NAME
- Be sure to select your investment choices
- Make sure that the amount of your rollover money matches the rollover check
- Confirm that the rollover money is eligible for a rollover
- Select the type of rollover (pre-tax, after-tax, and/or Roth)
- Sign section 6 of the form
- Return the completed form and rollover check in **one** enclosed envelope to:  
BB&T Trust Dept.-transmittals  
P.O. Box 896735  
Charlotte, NC 28289-6735
- Overnight Payments only:*  
BB&T  
Attn: Lockbox # - 896735  
5130 Parkway Plaza Blvd  
Charlotte, NC 28217-1964
- Retain a copy of this form and your check for your records

**ABC Corporation  
401(k) Retirement Plan**



**DIRECT ROLLOVER CONTRIBUTION FORM**

**Read carefully:** See the direct rollover contribution instructions attached to this form for assistance. This completed and signed form must accompany all direct rollover contributions. All sections must be completed in order to process your rollover. If a complete rollover form is not received within 45 days of the plan's receipt of the rollover check, the rollover money will be returned to you. Your plan may not accept rollovers from one or more sources or plan types that are indicated on this form. It is prudent to ask your plan administrator if the rollover will be accepted prior to making any arrangements with the distributing plan.

**1. YOUR PERSONAL INFORMATION**

Participant (Distributee) Name _____	Social Security Number _____
Address _____	Phone Number (including area code) _____
City, State ZIP _____	

**2. YOUR INVESTMENT CHOICES**

**Would you like the rollover assets invested in your current investment selection?**

- Yes, keep the rollover assets invested in my current investment selection. **SKIP TO 3. YOUR ROLLOVER AMOUNT**
- No, I would like to select different investments for my rollover assets by choosing from the following:

Complete either a CUSTOM ALLOCATION or a MODEL ALLOCATION, but **not both**.

**MODEL ALLOCATION**

I direct you to invest this rollover contribution as follows (check one of the following model portfolios). I acknowledge that I can access more information about these investment options through the Expense Disclosure Document or PlanTrac at [BBT.com/MyRetirementPlan](http://BBT.com/MyRetirementPlan).

*Note: You agree that the model portfolio you choose will be applied only to the rollover amount and will not affect any other balances in the plan. You agree that model portfolios typically rebalance each quarter, but your account will automatically rebalance each quarter only if 100% of your balance is invested in one model portfolio listed below. Finally, you agree that if you have set up automatic fund rebalancing, then your rollover money will be rebalanced, regardless of the elections you choose below.*

**CUSTOM ALLOCATION**

*Note: You agree the investments you choose will be applied only to the rollover amount, and will not affect any other balances in the plan. You agree if you have set up automatic fund rebalancing, then your rollover money will be rebalanced, regardless of the elections you choose below.*

Fund Name	Ticker	Percent*	Fund Name	Ticker	Percent*
MetLife GAC 25053 Class 50	N/A	_____%	Vanguard 500 Index Fund (Adm)	VFIAX	_____%
Reliance MetLife Series 25053 (0)	N/A	_____%	Van. FTSE All-Wld ex-US Sm Cap Idx Fund (Inv)	VFSVX	_____%
Morley Capital Stable Value Fund (25)	N/A	_____%	Fidelity Adv. Growth Opportunities Fund (A)	FAGAX	_____%
Fidelity Sht-Term Trsy Bond Index Fund (Pre)	FSBAX	_____%	Black Oak Emerging Technology Fund	BOGSX	_____%
Fidelity Adv. Emerging Mkts. Income Fund (A)	FMKAX	_____%	BlackRock Commodity Strategies Fund (C)	BCSCX	_____%
Fidelity Adv. Convertible Securities Fund (B)	FCBVX	_____%	<b>*1% increments only</b>	<b>TOTAL :</b>	<b>100%</b>
BlackRock 80/20 Target Allocation Fund (A)	BAAPX	_____%			



**Note:** If this Section 2 is left blank or is unclear, or any of the percentages do not total 100%, you hereby direct BB&T to invest the rollover contribution in the investment options specified in your current investment election in place with BB&T. If you do not have a current investment election in place, then you direct BB&T to invest your rollover contribution in the plan's default investment.

### 3. YOUR ROLLOVER AMOUNT

I am sending an eligible direct rollover in the amount of \$\_\_\_\_\_ from the distributing plan named below:

\_\_\_\_\_  
Distributing Plan Name

### 4. SOURCE OF YOUR ROLLOVER/QUALIFICATION STATEMENT

I certify, to the best of my knowledge, information, and belief, that the Distributing Plan has not lost its tax-advantaged status and is the following type of plan (*check one*):

### 5. TAX STATUS OF YOUR ROLLOVER

The tax status of this direct rollover, as reflected in the Distributing Plan's records, is as follows (*Complete all that apply*):

Pre-tax Amount \$\_\_\_\_\_

**Note:** *The total of the amounts listed in Section 5 should match the total rollover amount entered in Section 3.*

### 6. CERTIFICATION OF YOUR ROLLOVER FROM THE DISTRIBUTING PLAN OR IRA

I hereby affirm that the following statements are true to the best of my knowledge, information, and belief:

- The information and my responses and representations in this form are true, complete and accurate, and I acknowledge that I am solely responsible for damages arising from any answers that are incorrect. I understand that the Recipient Plan will rely on the information provided by me in this form to certify the acceptability of this rollover into the Recipient Plan and to process any future distributions of these rollover amounts. If any answer or representation in this form becomes incorrect after submitting this form, I will inform the Recipient Plan of any changes to my answers or representations in this form as soon as possible.
- I understand if any rollover contribution deposited into my account is later determined to be rollover ineligible, then it will be returned to me, adjusted for earnings.
- I acknowledge and understand that I am making an investment election described above, that I am responsible for my investment elections, that the rules described for rebalancing apply, and that I am fully responsible for any investment losses due to erroneous, unclear, or incomplete information submitted, including, without limitation, any delay due to my failure to complete this form.
- I understand that these rollover contributions, once deposited into the Recipient Plan, are subject to the Recipient Plan's terms.
- I have received no tax, legal, or investment advice from BB&T, including, without limitation, advice to make a rollover to a plan or advice on how to invest assets rolled over into a plan.

\_\_\_\_\_  
Participant Signature

\_\_\_\_\_  
Date

Services and products featured herein may include some offered by affiliated companies of BB&T Retirement and Institutional Services. The fees for those services and products are in addition to the fees charged by BB&T Retirement and Institutional Services. As a result, BB&T Corporation, as a whole, receives more compensation than would otherwise be received if a non-affiliated service or product was used. When we offer any service or product to a client, we use the same process to offer both affiliated and non-affiliated services and products. When we have authority to select any service or product on behalf of a client, if our process shows affiliated services and products to be competitive with corresponding non-affiliated services and products, then we may select affiliated products and services. BB&T Retirement and Institutional Services expresses no opinion on the use of BB&T affiliated services and products when the client selects such services and products in a client directed account.



# Yes! I Want ProNvest

## Option #1

### Customize My Account

By selecting this option, ProNvest will contact me to develop a customized investment portfolio, using The ProNvest Planner. If the planning process is not completed with a ProNvest representative within a two-week period after receipt of this form, ProNvest will actively manage my account in a moderate, age-based portfolio.\*\*

Best time to call? \_\_\_\_\_ A.M. or P.M. (circle one)

## Option #2

### Do It For Me

By selecting this option, ProNvest will not contact me to customize my account, but will actively manage my account in a moderate, age-based portfolio created by the Independent Advisor, unless otherwise stated below.\*\*

- Conservative, Based on Age
- Moderate, Based on Age
- Aggressive, Based on Age

Go ahead and set my account to managed, but I would still like a follow up call from a retirement counselor.

Best time to call? \_\_\_\_\_ A.M. or P.M. (circle one)

\*\*Services include rebalancing your account quarterly and reallocating when necessary to keep the investment strategy on target. The selected age-based strategy is constructed from general information obtained from the retirement plan records.

1110 Market Street, Suite 402, Chattanooga, TN 37402

Employer Name: \_\_\_\_\_

Your Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Best Phone:                  

Alternate Phone:                  

Date of Birth: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

\*If you provide an e-mail address, all ProNvest correspondence will be sent to you electronically.

- I attended a managed account services presentation
- I met with a ProNvest representative

### No, I Do Not Want ProNvest

I elect to decline ProNvest's managed account services. I understand that this means I am responsible for all investment-related decisions for my retirement plan. To decline services, sign below and return the form to ProNvest via email or fax. I understand my account will not be managed by ProNvest. If I am already being managed, this option will terminate my services.

Reason why I'm declining the services:

\_\_\_\_\_  
\_\_\_\_\_

\*\*\*ProNvest, Inc. has up to 5 business days from the receipt date in which to terminate your account. A follow-up call may be made prior to termination.

Regardless of the investment strategy chosen, you may contact ProNvest at any time to discuss changes or updates. If you have chosen to decline services, you can always contact ProNvest should you want our services in the future. ProNvest is pleased to offer its services for less than one percent. ProNvest charges up to 60 bps of your retirement account annually. This fee is deducted directly from your retirement account quarterly.

To confirm your option chosen above, please sign and date below:

Signature: \_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_



[BBT.com/MyRetirementPlan](http://BBT.com/MyRetirementPlan)

