

## Training and Educational Financial Support Disclosure

Truist Investment Services, Inc. and Truist Advisory Services, Inc. (the Firm) regularly receive voluntary financial support that is considered indirect compensation from various third-party investment, insurance and other financial product and service providers and their affiliates (“Product Sponsors”) in connection with financial products and services offered by the Firm. This financial support, which may be significant both per Product Sponsor and in the aggregate, is used in connection with the general training and education of the financial advisors employed by the Firm. In addition to financial support, certain Product Sponsors also provide occasional gifts of up to \$100 per year, and promotional items, meals, entertainment and/or other non-cash compensation of reasonable and customary value in support of training events and seminars. The Firm’s training and educational services are offered in a variety of different ways, including: nationally organized summits, regional meetings, and individual branch office events, including seminars for financial advisors and customers. Separately, the Product Sponsors, on occasion, may host financial advisors for education and conferences at their respective headquarters, regional offices, or other locations.

There is no requirement that Product Sponsors provide financial support towards Firm training and educational events for their products and services to be offered by the Firm. The participation and financial support by Product Sponsors in these training and educational settings is voluntary and does not constitute an agreement on the part of the Firm to favor the products and services of the participating Product Sponsor firms. If a Product Sponsor determines to participate in these training and education events with the Firm, the Product Sponsor may commit up to \$100,000 annually. Details regarding participating Product Sponsors can be found on the following page.

Participation by Product Sponsors in the Firm’s financial advisor education activities creates a conflict of interest for the Firm and its financial advisors because such participation could lead our financial advisors to have greater familiarity with the Product Sponsors’ financial offerings and consequently promote and/or recommend investment products and solutions offered by participating Product Sponsors versus those offered by other firms not represented during the training and educational events. In addition, the Product Sponsors that participate in training or educational meetings, seminars, or other events gain an opportunity to build relationships with financial advisors and these relationships could lead to sales of that particular Product Sponsor’s financial products. To mitigate this conflict of interest, the Firm’s financial advisors do not receive additional compensation as a result of indirect compensation received by the Firm and the Firm does not provide additional compensation to financial advisors in connection with sales of products offered by participating Product Sponsors.

For additional information on a particular Product Sponsor’s marketing and distribution payment and compensation practices, please review the applicable prospectus, statement of additional information or other disclosure document associated with such products, which is available on request from the Product Sponsor or your financial advisor.

Services provided by the following affiliates of Truist Financial Corporation: Securities, brokerage accounts and insurance (including annuities) are offered by Truist Investment Services Inc., a SEC registered broker-dealer, member FINRA, SIPC, and a licensed insurance agency. Investment advisory services are offered by Truist Advisory Services, Inc, a SEC registered investment adviser.

## Product Sponsors that provided training and educational financial support in 2023:

- Information shown is for the period 1/1/2023–12/31/2023.
- Total voluntary financial support received in 2023: \$988,000.
- Voluntary financial support received per Product Sponsor ranged from \$3,000 to \$60,000.
- Participating Product Sponsors are shown below, alphabetically.

Alliance Bernstein	Invesco
American Funds	Jackson National
AMS Financial Services	JP Morgan
Aristotle	Lincoln
Athene	LoCorr Funds
Belle Haven	Lord Abbett
Bright House	MFS
CAIS	Nationwide
Capital Group	New York Life
Capital Investment Management	Osterweis
COHO Partners	Pacific Life
CoreBridge	PGIM
CUNA	PIMCO
Delaware Life	Prudential
Dimensional	Putnam
Eagle Life	Russell Investments
Empower	Sterling Capital
Federated - Hermes	T. Rowe Price
Fidelity	Tandem
First Trust	TruStage
Global Atlantic	Vanguard
GLOBALT	Victory Capital
Hartford	Wisdom Tree
InspereX	Zacks Investment Management

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