



## Truist Investment Services, Inc. and Truist Advisory Services, Inc. Training and Educational Financial Support Disclosure

Truist Investment Services, Inc. and Truist Advisory Services, Inc. (together, the “Firm”) receive financial support 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 person per year, promotional items, meals, entertainment and/or other non-cash compensation of reasonable and customary value.

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 involving seminars for financial advisors and clients. 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 for a Product Sponsor to provide financial support towards Firm training and educational events in order for its products and services to be offered by the Firm. The participation and financial support by Product Sponsors in these training and educational settings is optional and does not constitute an agreement on the part of the Firm to favor the products and services of the participating Product Sponsor firms.

The receipt of training and educational compensation and other benefits from certain Product Sponsors creates a conflict of interest and an incentive for financial professionals to have greater familiarity and recommend the participating Product Sponsors’ products and services over other products and services from non-participating Product Sponsors that do not provide financial support. 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 recommendations and 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 from the 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 by request from the Product Sponsor or your financial advisor.

Services provided by the following affiliates of Truist Financial Corporation (Truist): Securities, brokerage accounts and/or 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. an SEC registered investment adviser. Some insurance products offered by Truist Investment Services, Inc. Other insurance products are offered by referral to third party insurance agencies unaffiliated with Truist Financial Corporation or any of its subsidiaries.

## Product Sponsors that provided training and educational financial support in 2024:

Participating Product Sponsors are shown below, alphabetically.

Alliance Bernstein	InspereX
Athene	Jackson
Boyd Watterson	Lincoln National
BrightHouse Financial	LoCorr Funds
CAIS Group	Mass Mutual Ascend
Canter Fitzgerald Asset Management	MFS
Capital Group	New York Life
Capital Investment Management (CIMI)	Pacific Life
Capital Wealth Planning	PGIM
Corebridge	PIMCO
Delaware Life	Raymond James Investment Management
Eagle Life Company	Reliance Standard
Investnet	Russell Investments
Equitable	Sammons Institutional Group
Federated Hermes	Sterling Capital
Fidelity	Symetra
First Trust	T. Rowe Price
Franklin Templeton	TruStage (f.k.a CUNA)
Global Atlantic Financial Group	Vanguard
Hartford Funds	West End Advisors

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