

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. These funds are 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 promotional items, occasional gifts, meals, and/or other non-cash compensation 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 events, regional meetings and individual branch offices including seminars for financial advisors and customers. Separately, the Product Sponsors, on occasion, host financial advisors for education and conferences at their respective headquarters, regional offices, or other locations. The participation by Product Sponsors in these educational settings is voluntary and does not constitute an agreement on the part of the Firm to favor the product and services of the participating Product Sponsor firms.

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 Sponsor’s 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 Product Sponsors.

In addition to educational support certain mutual fund companies also pay SunTrust Investment Services, Inc. for administration, shareholder service and record-keeping services in connection with your brokerage Accounts cash sweep investments. To mitigate this conflict of interest this compensation is not shared with your financial advisor and the Firm offers a variety of cash sweep alternatives.

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.