BB&T Retirement and Institutional Services

24/7 RETIREMENT PLAN ACCESS

PlanTrac®	BenefitsPhone
BBT.com/MyRetirementPlan	800-228-8076

ONLINE PLANNING TOOLS

Online retirement plan education and tools are available before you log on to your account, including details on:

- Saving for Retirement
- Investing
- Taking Money Out
- Staying on Track

PLANTRAC – WEB ACCESS

Access your secure retirement plan account at BBT.com/MyRetirementPlan.

Account Detail

Review details about your retirement plan account

Account Management

Manage your retirement plan account, through:

- Manage Investments – direct the investments in your plan
- View/change plan contributions*
- View pending transactions

Investment Advice through ProNvest*

Access to investment advice and a retirement planner

Loans*

Model, initiate or track a loan

Withdrawals

View available withdrawals and access forms

Help Center

Access to frequently asked questions, tutorials, calculators and glossary of terms

My Profile

Review profile information, update BenefitsPhone PIN, review or update beneficiaries* and manage email preferences

*Not available in all retirement plans

First time users: Click “Enroll Now” at the logon page. Your temporary PIN is the last four digits of your Social Security number followed by your birth month and day (format: MMDD). Your temporary PIN expires after 90 days.

BENEFITSPHONE ACCESS

Call 800-228-8076 to stay connected to your retirement plan account.

1. Select language – Press 1 to access your account in English, press 2 for Spanish
2. Enter your Social Security number
3. Enter your PIN

Menu Options

1. Account Information
2. Account Changes
3. Document Request
4. Change your PIN
5. Investment Price Information
6. Help

First time callers: Your initial PIN is the last four digits of your Social Security number followed by your birth month and day (format: MMDD).

Need to speak with a representative? Call us at 800-228-8076, and press "0" immediately upon hearing the automated voice. Specialists are available Monday through Friday from 8 a.m. to 8 p.m. ET.

PICK YOUR METHOD – PLANTRAC OR BENEFITSPHONE

Options	PlanTrac	BenefitsPhone
Check account balance	✓	✓
Account activity history	✓	✓
Investment performance and price information	✓	✓
Change contribution rate	✓	✓
Change future contributions	✓	✓
Set up automatic fund balancing	✓	✓
Fund-to-fund transfers	✓	✓
Rebalance account	✓	✓
Request withdrawal forms	✓	✓
Model, initiate or track a loan	✓	✓
Review fund fact sheets and prospectuses	✓	
Calculate your personal rate of returns	✓	
Access your eStatement	✓	
Explore education content	✓	
Review online investment advice through ProNvest*	✓	
Speak with an account representative		✓

BB&T understands the importance of privacy and security when transmitting financial data over the internet. Among the steps taken to protect our customers' financial information is data encryption with a paired-key process. Please note: your transaction is not complete until you receive a confirmation number, which you should always print out for your records. A copy of your confirmation will be mailed to your address of record on file with your employer.

Traditional banking services are provided by Branch Banking and Trust Company, Member FDIC. Only deposit products are FDIC insured.

Investment solutions are provided by Branch Banking and Trust Company. Investment advisory services are provided by BB&T Institutional Investment Advisers, Inc., a wholly owned subsidiary of Branch Banking and Trust Company. Securities and Advisory products or services are: not a deposit, not FDIC insured, not guaranteed by the bank, not insured by any state or government agency and may lose value. BB&T and its representatives do not offer tax, investment or legal advice to participants. Consult your individual tax or legal professional concerning your personal situation.

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