



# Canadian teammate handbook

for Truist Financial Corporation and affiliates in Canada





# Welcome to Truist!

It's an honor to welcome you to Truist. You're very important to us. As a teammate, you help us fulfill our vision of creating the best financial institution possible. This vision would not be a reality without each member of our organization striving daily to be the best financial services teammate possible. We're here to help you achieve this by providing a work environment where you can learn, grow, and be fulfilled.

The teammate handbook for Truist Financial Corporation and affiliates in Canada has been prepared to help you throughout your employment with us at Truist. The information contained in this resource applies to our regular full-time teammates residing in Canada. In a publication of this size, we cannot possibly cover all aspects of your employment, but your manager will be happy to assist you if you have questions about a particular topic. Your colleagues are also ready to help orient you with our company and its values-driven culture. With their help and this handbook, we hope you will feel at home, and that our relationship will be mutually rewarding.

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# Human Resources policies





# Introduction

In keeping with our mission and values, we've developed policies and procedures designed to create an efficient, productive, and just workplace.

This section of your handbook will provide you with an overview of some of the policies and procedures that affect Truist teammates. It's important to know what's expected of you as a teammate, as well as what you can expect of Truist. If you need an explanation of a specific policy or procedure issue, please contact your manager or Teammate Care at 800-716- 2455.

The description of the benefits and policy guidelines contained in this handbook are for illustration only. The specific provisions are in the full policy or full benefit plan documents, which govern teammate/dependent eligibility for benefits. These policies apply to all teammates within Truist unless an exception is approved by Truist Human Resources.

This handbook is not a contract of employment. The policies and/or procedures in this handbook are guidelines only. Truist reserves absolute discretion to deviate from these policies and procedures and to alter, amend, delete, or revise the policies and/or procedures herein, as it deems appropriate and in the best interests of Truist.

# Teammate conduct

## The basics

- Treat everyone in a fair and honest manner.
- All teammates are subject to a 90-day trial period. At the end of 90 days, you will have a review with your supervisor to evaluate your job performance and ensure you're performing the tasks you were hired to perform.
- You're given a performance-based salary review at least once a year.
- Occasionally, individuals violate policies and ignore the standards of conduct to the extent that action must be taken for the benefit of all concerned. When action is taken, notes outlining the action are made a part of the teammate's record. Certain actions may be such a significant breach of our policies that they will result in immediate termination of employment.
- If a problem or complaint arises, a teammate is encouraged to notify the appropriate supervisor. In most cases, the supervisor, along with their direct manager, can solve the problem. If the matter cannot be properly handled within your department, you may discuss the situation with an officer in the Teammate Relations Department of Human Resources.
- Most teammates are required to maintain a daily record of hours worked. Managers will approve the teammates' attendance records.
- You're needed and expected to be at work!

## Personal responsibility

Truist takes numerous steps necessary to properly screen new teammates and communicate to current teammates its expectations around ethical behaviour as well as legal and regulatory compliance. If you ever feel you've discovered or observed behaviour that violates any of the principles in the [Truist Code of Ethics](#), any subsidiary code of ethics or conduct, corporate policy, or law or regulation, you should advise your manager immediately. If for any reason you're concerned about such direct reporting, and you have concerns about a legal or accounting issue, you may follow the guidelines listed in the LGL

1200 Accounting, Securities, and Legal Violations Policy in the Corporate Governance (LGL) Library. Other concerns regarding unethical behaviour may be reported using any of the methods listed in the Truist Code of Ethics. Using any method of properly reporting such concerns will afford you protection from any retaliatory response (often known as “whistleblower protection”).

## Excellence in the workplace

It takes the skills, best efforts, and teamwork of all teammates to maintain the high standards demanded by our clients. We know you welcome the opportunity to contribute to the growth and development of your company, just as we welcome the opportunity to develop employment policies that benefit Truist teammates. The following are a few key points you need to know as a Truist teammate:

- We’ve always had a tradition of providing excellent service to our clients. This is the cornerstone of our growth and success.
- You are Truist and you create our clients’ first impressions of Truist, either in a professional or a casual setting.

## Employment policies

### Truist policy on harassment and discrimination

We treat every teammate fairly and consistently with courtesy and respect. Truist prohibits harassment or discrimination of a teammate by another teammate, supplier, or customer. Truist takes an affirmative role in preventing and responding to all harassment complaints. Harassment is unacceptable conduct, which takes various forms, but can be grouped into two main categories:

- General harassment/discrimination of an individual because of age, sex, race, colour, creed, ancestry, disability, ethnic origin, place of origin, citizenship or nationality, record of offences, marital status, including civil or same sex union (as defined by applicable law), family status, sexual orientation, gender identity or expression, pregnancy or pregnancy-related medical conditions, genetic information, military or veteran status, status with regard to receipt of public assistance, or any other ground protected by federal, state, or local law. It includes deliberate gestures, comments, racial slurs, or questions that are known, or ought reasonably to be known, to be unwelcome by the recipient.
- Sexual harassment includes unwelcome sexual advances, request for sexual favors, verbal or physical conduct of a sexual nature, sexual comments, lewd remarks, sexual stories or jokes, and suggestive posters, magazines, cartoons, drawings, or other visually harassing media. Victims of harassment can be men, women and transgender individuals at any job level and occupation.

Sexual harassment does not refer to occasional compliments of a socially acceptable nature. It refers to behaviour that’s not welcome, is personally offensive, that debilitates morale, and that, therefore, interferes with work effectiveness. Each teammate is personally responsible for practicing nondiscrimination, and any teammate who violates any provision of this policy will be subject to disciplinary action up to and including termination.

If you feel you're the victim of harassment, you are encouraged to do the following:

- Where possible, tell the harasser the behaviour is offensive. Ask them to please stop the behaviour.
- If the problem continues, immediately tell your manager or Teammate Relations, who will conduct a prompt, confidential, and impartial investigation.

Substantiated allegations will be documented and result in disciplinary action up to and including termination of the offending party. No teammate will suffer retaliation or intimidation as a result of using this internal complaint procedure. Frivolous or malicious accusations will be dealt with accordingly.

## Diversity

At Truist, all teammates are regarded as equal in status, and we should always treat each other with respect. We value the rich diversity and creative potential all men and women with differing backgrounds, skills, and abilities bring to the workplace. Specifically we operate to the following principles:

- We seek to employ a workforce that reflects the diverse communities in which we operate, because we value the individual contributions of people, irrespective of race, colour, religion, citizenship and national origin or ancestry, age, sex (including gender, sexual orientation, gender identity or expression, transgender status, and pregnancy or pregnancy-related medical conditions), physical or mental disability, genetic information, familial status, military and veteran status, bankruptcy, or any other factor prohibited by law.
- We treat all Truist teammates with dignity and respect, and we provide a working environment free from unlawful discrimination, victimization, or harassment on the grounds of race, colour, religion, national origin or ancestry, age, sex (including gender, sexual orientation, gender identity or expression, transgender status, and pregnancy or pregnancy-related medical conditions), physical or mental disability, genetic information, familial status, military and veteran status, bankruptcy, or any other factor prohibited by federal, state, or local law.
- We will not tolerate acts that breach this policy, and all instances of such behaviour, or alleged behaviour, will be taken seriously, be fully investigated, and may be subject to the company's disciplinary procedures.

## Hiring policies

### Employment

Our goal is to hire the best candidates in every market we serve. Your employment with Truist illustrates our belief in you and the value you add toward our goal of creating the best financial organization possible. As a Truist teammate, you have the responsibility to manage your career and learn key policies, rules, and guidelines required of every Truist teammate. Your knowledge of this information and its application in your day-to-day work behaviour will help position you to achieve personal success by assuring the organization achieves its strategic goals.

### Get to know your manager

Your manager is always your first contact if you have any questions about your employment with the organization. Your manager is aware of the policies and procedures, and has the responsibility to work with you in the context of those policies and procedures.

It's important that you take personal responsibility to get to know your manager and develop a positive and productive working relationship with him/her that will enhance your ability to meet the needs of the organization.

### Equal employment opportunity

Truist maintains a strong commitment to individuals with disabilities, pregnant teammates, and those who need accommodations as nursing mothers or due to religious beliefs. Truist provides reasonable accommodations that are necessary to enable qualified individuals with disabilities, as defined by governing law, to have equal employment opportunities, including those that enable them to perform the essential functions of their job, unless the requested accommodation(s) would impose an undue hardship on the organization's operations or would pose a direct threat to themselves or others. Accommodations requests can be by contacting Teammate Care at 800-716-2455.

## Working hours and conditions

The people, surroundings, and general conditions under which you work at Truist are designed to be positive. You'll normally work 37.5 hours each week as a full-time teammate. Part-time teammates work a variety of schedules. From time to time, work schedules may vary to meet client or company needs. Your supervisor will notify you of any such changes. In all cases, a starting time is set for teammates of each department and punctuality is essential. Most functions have some time limitations and are interlocked with other jobs. An undue burden is placed on fellow teammates and customers if tardiness occurs. Teammates are expected to remain on the job until the appointed closing time or until dismissed by their supervisors.

Lunch periods and breaks (if applicable) are assigned by managers. Check with your manager to establish your work hours and the appropriate time for you to take breaks and have lunch.

## Teammate records

It's extremely important that we maintain current information on our teammates. To ensure you receive your pay, tax forms, benefits, reimbursements, and other communications, we must have up-to-date and accurate records. We can only do so with your help.

**Please notify your manager and update Workday when any of the following changes:**

- Name, address, and phone number
- Number of dependents
- Emergency contact
- Marital status

**Please notify your manager and email [Benefits@Truist.com](mailto:Benefits@Truist.com) when any of the following changes:**

- Insurance coverage
- Beneficiaries

## Performance philosophy

At Truist, we strive to create a dynamic, inclusive work environment where teammates feel valued and empowered to learn, grow, and build meaningful careers.

In general, performance management is the ongoing process of monitoring and evaluating a teammate's work and contributions throughout the year. The goal is to help teammates perform their roles to the best of their abilities in alignment with business goals and objectives.

**The Truist performance management process offers benefits including:**

- Improved understanding of what's expected at Truist
- Greater awareness of how behaviors, work activities, and outcomes align to business goals
- Increased transparency through regular communications and feedback
- Dedicated opportunities for celebrating successes and achievements and for addressing gaps in knowledge, skills or behaviors
- Enhanced opportunities for skill development and career growth
- Helps Truist meet its strategic objectives and priorities

## Trial period

All new hires are employed on a 90-day trial basis. This gives you the opportunity to verify further what you learned during the selection process, your new position is really what you expected, and what you would like to do. It also provides Truist with the opportunity to verify further what we learned during the selection process, that you possess the job-related skills we expected, and you can adapt to do the work required in your new position.

During the trial period, every effort will be made to train you properly so you can perform your position effectively and efficiently within the required schedule. Most, if not all, of your training will occur on the job, and you'll learn by doing. Your manager will see that you're exposed to the core responsibilities of your new job, though you may work with several people during your training period.

Take advantage of every opportunity to learn all you can about Truist and how your role fits into the overall operation of the organization. What you learn and how you apply that learning is your responsibility. Truist's expectation is that

you'll use your initiative to seek all information you need to perform your job to the best of your ability and in a manner that meets the position's requirements.

Your manager will assess your performance and progress throughout the trial period. You can give and will be given feedback as appropriate. At the end of the trial period, you'll have a check-in conversation with your manager who will determine if you have successfully completed your probationary period and can be confirmed in your employment. If at any time for any reason during the trial period it's determined you can't perform the essential functions of the job, your employment will be terminated.

## Goals

At the beginning of each performance year or upon a teammate's employment, the manager will share corporate and business unit goals aligned to the enterprise's strategic business objectives for the year. The manager also will provide guidance and discuss individual performance expectations to ensure alignment with goals. The teammate can share their own personal career and development goals as well.

The enterprise communicates the Enterprise Risk Management framework and other behavior expectations that are part of every teammate's performance review.

Goals should have characteristics of a "SMART" goal (specific, measurable, actionable, relevant and timely), discussed throughout the year and maintained (added, edited, or deleted) as business needs and roles evolve.

The manager may assign goals to teammates in Workday or teammates may enter individual goals. If entered by the teammate, the manager will receive a Workday notification and is expected to review to ensure goals align to the organizational and business unit objectives. The goal notes functionality can be used to make progress notes throughout the year.

Learn more about goal setting on the [Goals](#) page of the Performance site.

## Feedback

Coaching and developing teammates should be an ongoing collaborative discussion. Managers should strive to provide specific and meaningful feedback all year long. Feedback can come in different forms: one-on-one

meetings, mentoring, real-time coaching, and informal check-ins following up on specific projects or work throughout the year.

Feedback can be collected from multiple sources at any point in the year. In Workday, a manager or teammate can solicit feedback from other teammates to provide a more well-rounded view of the teammate's performance.

The manager and/or teammate will review the collected feedback and incorporate it as appropriate into coaching and performance evaluations.

Learn more about providing ongoing feedback on the [Feedback](#) page of the Performance site.

## Mid-year check-in

Midway through the performance year, managers will complete a check-in with their teammates.

This manager-facilitated meaningful discussion addresses a teammate's progress against goals and any areas of concern, giving the teammate the opportunity to see how their performance is trending against expectations. Managers provide specific, actionable feedback that can help the teammate address any gaps in performance or behaviors. For most Truist teammates, the mid-year check-in is based on the six-month period from January 1 through June 30.

Learn more about the mid-year check-in on the [Check-in](#) page of the Performance site.

## Annual performance review

The annual performance review provides managers with an important opportunity to assess their team's performance against established goals and performance expectations of the role.

They will review how teammates' behaviors support Truist's purpose, mission, values, and Enterprise Risk Management expectations. The review process plays a key role in both career planning and compensation decisions. For most Truist teammates, the annual performance review cycle is based on the 12-month cycle from January 1 through December 31.

Learn more about the annual performance review on the [Annual performance review](#) page of the Performance site.



## Mid-year check-in and annual performance review process

Teammates have the option to complete a self-evaluation at the beginning of the review process. The self-evaluation is a great opportunity to highlight a teammate's results and accomplishments (how they performed against goals, met behavior and risk management execution expectations, and developed in their current role or built new skills) during the performance review period.

While this is an optional task in Workday, some managers and business units may require self-evaluations. Teammates should consult with their manager.

**Managers then complete a two-step annual performance review in Workday for eligible teammates on their team:**

- **Step 1:** Write and submit the manager evaluation.
- **Step 2:** Hold a performance conversation with the teammate and complete the manager acknowledgment step. Teammates don't have access to their written evaluation in Workday until this second step is complete.

A required manager evaluation task is automatically generated in the manager's Workday inbox for every eligible teammate. When a task is generated for a teammate, the manager will complete it by the due date.

If the manager is on leave during the review period, they will delegate to another manager in the appropriate management chain in Workday to complete the tasks. If a teammate is reporting to a new manager, the current manager will coordinate with the prior manager to obtain performance information.

After the manager's acknowledgment is complete, the review routes to the teammate to acknowledge in Workday. The acknowledgment task doesn't mean they agree or disagree with the review ratings and/or comments. It is designed simply to acknowledge that a performance conversation occurred.

The task allows the teammate to provide feedback about the ratings and/or manager comments. These comments become a part of the teammate's employment record. Ratings can't be appealed. But if a teammate has concerns about their rating, they should escalate their concern to their next level manager or to Teammate Relations by calling Teammate Care or submit an [HR request](#) (select Performance Matters as the inquiry type).

Managers always should review teammate acknowledgment comments in Workday. If the teammate raises any written or verbal concerns about harassment, discrimination, bullying, retaliation, or unethical conduct in their comments, please immediately contact Teammate Relations by calling Teammate Care.

## Manager of managers annual performance review quality check

Managers of manager(s) will conduct a quality review of manager evaluations to ensure reviews are fully completed and have sufficient supporting comments that clearly explain the justification and rationale of the rating decisions.

## Wage administration

All wages are paid semi-monthly. For your convenience, we offer direct deposit of payroll where your pay voucher can be directly deposited. You'll receive a detailed pay stub outlining earnings and deductions. If you have any questions, please contact Payroll at 800-716-2455, option 2.

## Termination of employment

### Resignation

Although either you or Truist may terminate the employment relationship at any time, we ask if you choose to resign from the company, you observe proper business etiquette and provide your manager with two weeks written notice, or as specified in your teammate contract, prior to leaving. Once a resignation is tendered, the company reserves the right to accept the resignation and end the employment before the notice period ends. Otherwise, employment and pay will continue for the required notice period as long as the teammate continues to perform satisfactorily.

## Disciplinary action

Truist strongly encourages ongoing coaching and feedback about performance deficiencies to provide teammates with opportunities to improve performance; however, there are times when a teammate performance or behavior doesn't align with established expectations and disciplinary action may be warranted. It is important in a high-performing organization to address performance deficiencies timely by providing specific feedback. It also allows the teammate the best opportunity to improve their performance.

Managers should always follow the [disciplinary guide](#) when issuing disciplinary action. To request a consultation regarding a disciplinary action, managers should contact Teammate Relations by calling Teammate Care or submit an [HR request](#) (select Performance Matters as the inquiry type).

A teammate may be dismissed because of a disciplinary action.

## Immediate dismissal

Certain types of behaviour and actions by teammates may warrant immediate dismissal. These include, but may not be limited to, the following:

- Theft or complicity in the theft of Truist or another teammate's or visitor's money or property; dishonesty; unauthorized, private use of Truist services, facilities, equipment, or resources
- Intentional damage to Truist property
- Refusing to obey reasonable orders or direction of a manager pertaining to work (insubordination)
- The use, possession, sale, or transfer of any alcoholic beverages or illegal drugs of any kind on company premises or during working hours (including meals or breaks)
- Falsification or unauthorized alteration of company records, employment applications, payroll records (your own or those of other teammates), time tracking for purposes of payroll payment, or schedules
- Unauthorized perusal and/or release of confidential information (such as contents of personnel files, wages, or company finances) to other teammates or outside parties
- Threatening, coercing, intimidating, or sexually harassing fellow teammates or visitors
- Any act or threatened act of violence

- Failing to report for work or call in with an acceptable reason (job abandonment)
- A breach of Human Resources policies
- Teammate recklessness or negligence that contributes or may contribute to the injury of a person, or damage to or loss of company property
- Possession of firearms, explosives, or any lethal weapon on company property
- Conviction of any felony or crime that can reasonably be construed to indicate continued employment would constitute a threat or hazard to fellow teammates, visitors, Truist, its property or its reputation

## Final pay

Final pay will be made in accordance with provincial legislation and company policy. Teammates must return all company property upon termination of employment.

# Work/life policies

For teammates in Ontario, see these details about the required [Disconnecting from Work Policy](#) and [Electronic Monitoring Policy](#). For teammates in Quebec, see these details about the required [Weekly Rest Policy](#).

Unpaid leaves are subject to applicable employment standards legislation and may be amended from time to time.

## Statutory holidays

Teammates who work on a statutory holiday will be entitled to time and one-half their regular rate of pay for those hours worked in addition to statutory holiday pay at regular time or substituting another day off for the holiday.

Truist recognizes statutory holidays, and teammates must work the last scheduled shift before and after the holiday to be eligible for holiday pay.

Truist recognizes the following days as holidays for 2025:

Holiday	Non-Quebec	Quebec
New Year's Day	Wednesday, Jan. 1	Wednesday, Jan. 1
Traditional	n/a	Thursday, Jan. 2
Family Day	Monday, Feb. 17	n/a
Good Friday	Friday, April 18	Friday, April 18
Victoria/Patriots	Monday, May 19	Monday, May 19
St. Jean Baptiste (Observed)	n/a	Tuesday, June 24
Canada Day (Observed)	Tuesday, July 1	Tuesday, July 1
Civic Day	Monday, Aug. 4	n/a
Labour Day	Monday, Sept. 1	Monday, Sept. 1
Thanksgiving Day	Monday, Oct. 13	Monday, Oct. 13
Remembrance Day	Floating Holiday	Floating Holiday
Christmas Day	Thursday, Dec. 25	Thursday, Dec. 25
Boxing Day	Friday, Dec. 26	Friday, Dec. 26

A teammate hired after the day for which the floating holiday is granted is not eligible for that floating holiday in the current year. If the teammate leaves Truist prior to taking the floating day, the day is forfeited. Floating holidays should be used within one month prior or after the holiday for which it was granted. If the floating holiday is granted for a holiday that falls in January, the floating holiday should be taken within two months following the holiday. If the floating holiday is granted for a holiday that falls in December, the floating holiday should be taken within two months prior to Dec. 31.

Teammates on leave of absence do not receive holiday pay. The observed holiday will be paid as sick, sick leave of absence, other time off, vacation, or unpaid.

## Religious holidays

Managers will make reasonable accommodations for teammates' observance of religious holidays. Teammates who wish to observe a religious holiday not included in Truist's list of paid holidays may take the time off by scheduling a vacation day or may take the day off without pay. In all instances, manager's advance approval is required.

## Vacation policy

All full-time and part-time benefited teammates are eligible for vacation during the calendar year in which it is earned. Truist provides you with the necessary rest and relaxation time to rejuvenate, spend time with your family and/or friends, and contribute to the overall quality of your life by offering the following annual vacation accrual matrix:

Length of Service	Non- Exempt	AVP & Below	VP & Above
0-1 year	2 weeks	3 weeks	4 weeks
5 years	3 weeks	4 weeks	4 weeks
10 years	4 weeks	4 weeks	4 weeks
25 years	5 weeks	5 weeks	5 weeks

*A teammate must be employed on the last day of all 12 months in a year to receive the full annual accrual amount.*

Teammates actively at work earn vacation monthly on the last day of the month at a rate of one-twelfth of the total vacation allotment for the calendar year. Fractions of days will be rounded up to the next higher day.



Terminating teammates are paid for any earned vacation they have not taken prior to their last day of work. If terminating teammates have taken more vacation in the calendar year than was earned by their last day of work, their final pay is adjusted by the amount of unearned but used vacation.

## Absences

We're committed to providing you with a pleasant and safe working environment, competitive pay and benefits, and the opportunity to develop and grow in the company. In exchange, you have the responsibility to uphold our expectations of you. This includes being ready to work on time, carrying out your job responsibilities effectively, and being willing to work hard and learn new skills.

All teammates are essential to our success, and we rely on you to work as scheduled. However, our policy recognizes and provides for occasional unplanned or emergency absences from work. Occasional unplanned absences include single days missed for unrelated reasons or several consecutive days missed for the same or related reason, providing that these absences do not fall under the leave policies. Excessive absenteeism or tardiness creates a hardship on Truist and your coworkers. Teammates who fail to follow the attendance expectations will be subject to corrective action.

If you cannot report for work or expect to be late, you must call your manager as soon as possible, preferably before your scheduled starting time. You may leave a message including your phone number and the reason for your absence; however, you must also have a direct conversation with him/her at some point during the day.

Please contact Teammate Care at 800-716-2455, option 3, with any questions about teammate absences.

### Sick time off

Regular teammates with scheduled weekly hours in Workday of at least 20 hours per week are eligible under this policy. Requests for time off under the Sick Pay Policy are made through Workday. Any regular teammate with scheduled weekly hours in Workday of at least 20 hours per week but less than four hours per week is eligible for a pro rata benefit of this policy based on their scheduled hours.

### Application of available days

Eligible teammates receive pay for up to 80 hours of sick time off per calendar year for intermittent personal sickness or sickness in the family during the calendar year. These 80 hours may be used for a teammate's own sickness or injury, which renders the teammate unable to perform the functions of the position or to care for a family member for less than seven consecutive calendar days. This time may also be used for any doctor appointments, dental appointments, eye care appointments, etc., for the teammate or the teammate's family member. This time is also available for absences related to domestic violence.

This time is entered into Workday as "Sick Days – Personal Sickness" or "Sick Days – Family Sickness."

Once a teammate exhausts all 80 hours of sick time off, the teammate may request to use vacation or unpaid time off for any subsequent absences. Granting unpaid time off is at the manager's discretion based on business needs. Managers should consult with Teammate Care at 800-716-2455, option 3, for guidance regarding unpaid time off. Time entered into Workday for approved unpaid sick days is categorized as "Unpaid Personal/Sick" (entered only by the manager).

### Medical leave of absence pay

Truist's Salary Continuation Program provides participants with a disability income when a teammate cannot work due to an illness or accident. This program is applicable for absences of at least seven consecutive calendar days, beginning on the first day of consecutive absence and up to a maximum of six months (26 weeks).

This program is coordinated through Teammate Care.

All full-time teammates who are regularly scheduled to work 20 hours a week or more are eligible to participate in the program, effective from the first day of work. Any impending leave of absence should be communicated to your manager as soon as possible to ensure coordination of appropriate pay and benefits.

## Benefit coverage

The weekly income benefit is dependent on the teammate's length of service with the company, in accordance with the following schedule:

Length of Service	Benefit @ 100% of Salary	Benefit @ 60% of Salary
Less than 3 months	2 weeks	None
3 months but less than 4 years	15 weeks	11 weeks
4 years	17 weeks	9 weeks
5 years	22 weeks	4 weeks
6 years or more	26 weeks	NIL

## Policy requirements and guidelines

The following requirements and guidelines apply to the salary continuation program:

- **Care and treatment:** Teammates must be under the regular care and treatment of a physician, and medical information may be required to be provided to the company by the treating doctor.
- **Forms:** Teammates may be required to have their doctor complete certain medical forms as requested by the company. Any costs associated with the completion of forms are the responsibility of the teammate, including translation fees. Forms should be completed in English.
- **Medical opinions:** The company reserves the right to request a second medical opinion and a physician's note at any time during the absence.
- Canada Life will provide a medical review at no cost.
- **Exclusion of coverage:** Coverage is not provided for disabilities or claims resulting from:
  - Accidents or illnesses suffered while on an unpaid leave of absence
  - Self-inflicted injuries
  - Acts of war, declared or undeclared
  - Service in the armed forces of any country
  - Injuries received while committing or attempting to commit a criminal offence

## Policy notes

- Sick leave does not overlap paid vacation. If a teammate becomes ill or injured while on vacation, the sick leave pay does not begin until the expiration of the vacation.
- If a teammate had been given notice of a lay-off or separation prior to the beginning of their disability, all benefits from the company's Salary Continuation Program will cease on the effective date of the layoff or separation.
- In situations where the teammate has returned to work and suffers a new disabling injury or illness, full benefits are reinstated after one month.
- In the case of a recurring or related disability, full benefits are reinstated after the teammate has returned to work for three months.
- If a disability reoccurs prior to the teammate being back at work for three months, benefits are considered a continuation of the benefits being paid for the original disability.
- Benefits from this plan are not payable during formal maternity leave of absence after the teammate has been released from the doctor's care.

## Bereavement

Teammates can take the following paid time off for bereavement:

- Up to 80 hours for the death of the teammate's spouse, child, mother, father, brother, sister (step relationships are also included), or any person who at the time of death resided in the teammate's household as a member of the family unit (related by blood or marriage). These days are categorized in Workday as "Bereavement for Immediate Family" and must be used within 12 months of the date of death.
- Three days for the death of the teammate's son- or daughter-in-law, grandparent, great-grandparent, grandchild, great-grandchild, brother-in-law or sister-in-law, or death of the spouse's child, mother, father, grandparent, grandchild, brother or sister (step relationships are also included). These days are categorized in Workday as "Bereavement for Other Relative" and must be used within 12 months of the date of death.
- Up to 24 hours of paid time off for the loss of child due to miscarriage. This time off must be used within one year of the occurrence.

## Natural disaster

Time Off for Natural Disaster allowance is available for assessment and recovery when a teammate incurs extensive damage or loss of property as a result of a natural disaster (e.g., hurricane, flood, tornado, etc.). If more than one teammate resides at the same address, each teammate is eligible to receive time off. This time is only available with approval from Executive Leadership and is categorized in Workday as "Natural Disaster."

## Emergency or severe inclement weather

Truist is in business to provide services to customers who work in all weather conditions, and we intend to be open for business regardless of weather conditions. However, in the event Truist management makes the decision to close the office due to extreme weather conditions or in the event of a government mandate restricting travel on roadways, teammates will be paid their normal rate of pay for the day(s) not worked. Every effort must be made to contact your manager if you are unable to work due to weather conditions. Any absence due to a Truist-declared late opening or early closing is categorized in Workday as "Emergency Closing or Late Opening/Early Close."

## Voting

Teammates who are eligible to vote receive three consecutive hours of paid time off (if their work schedules don't already allow for it) to vote while polls are open.

Teammates must be Canadian citizens and 18 years of age or older to be eligible for voting time off. Truist can choose when the additional extra hours are taken, if a teammate qualifies. Truist will also grant job-protected leave for teammates volunteering as poll officials, with proper notice.

# Federal leave entitlements

If teammates work in provinces whose laws provide for greater benefits, those provisions apply. Please contact Teammate Care at 800-716-2455, option 3, with any questions.

## Medical leave

Every teammate is entitled to sick leave without pay of up to 27 weeks, including quarantine, as a result of personal illness or injury, organ or tissue donation or medical appointments during working hours. For absences greater than five days, the teammate is required to submit a physician's certificate, in writing, within 15 days of returning to work.

An employer may assign to a different position, with different terms and conditions of employment, any teammate who, after an absence due to illness or injury, is unable to perform the work performed by the teammate prior to the absence.

Teammates also are entitled to up to 10 days of medical leave with pay if they are scheduled to work or expected to be available to work. After an initial 30-day qualifying period, teammates receive three days, then earn one day per month of continuous employment, up to 10 days.

## Maternity leave

Female teammates are entitled to up to 17 weeks of maternity leave without pay if they have completed six consecutive months of continuous employment before their leave begins. Teammates must provide a doctor's note from a health care practitioner certifying the pregnancy.

### Leave entitlement begins:

- Anytime during the 13 weeks immediately before the estimated due date.

### Latest date leave entitlement ends:

- 17 weeks after the actual delivery date.

Maternity leave can be extended up to the day on which the child is born if the birth has not occurred within the 17-week leave period. If, during the period of 17 weeks following the date of confinement, the child who was born is hospitalized, the period is extended by the number of weeks during which the child is hospitalized. The leave cannot be extended more than 52 weeks.



A pregnant or nursing teammate may, during the period from the beginning of the pregnancy to the end of the 24th week following the birth, request the employer to modify her job functions or reassign her to another job if, by reason of the pregnancy or nursing, continuing any of her current job functions may pose a risk to her health or to the fetus or child.

A physician's certificate indicating how long the risk is likely to last, and what activities or conditions should be avoided, is required.

## Parental leave

Natural and adoptive parents are eligible for up to 63 weeks of parental leave without pay if they have completed six consecutive months of continuous employment before their leave begins.

### Leave entitlement begins:

- Any time during the 78-week period starting the day the child is born or the day the child comes into their care.

### Latest date leave entitlement ends:

- 63 weeks after parental leave began during the 78-week period.

This period may be extended where the teammate is on another leave of absence or the child is hospitalized. An extension must not result in the period being longer than 104 weeks.

The aggregate amount of leave that may be taken by two teammates under this section in respect of the same birth or adoption cannot exceed 63 weeks.

Female teammates who have given birth can take both maternity and parental leave, but only one period of time for each type of leave. If they also want to take parental leave, they must do so in one continuous period of time that's not interspersed with periods of work. The total duration of maternity and parental leaves combined cannot exceed 78 weeks.

## Compassionate care leave

A teammate can take up to 28 weeks of compassionate care leave to provide care or support for a family member ill with a serious medical condition with a significant risk of death within 26 weeks from the date the certificate is issued, or (if the leave commenced before the certificate was issued), the day the leave

was commenced. A physician's certificate indicating the family member has a serious medical condition with a significant risk of death is required.

### A leave begins during one of the following weeks, whichever occurs first:

- The week the health care practitioner signs the certificate
- The week the health care practitioner examines the gravely ill family member, or
- The week the family member becomes gravely ill, if the health care practitioner can determine that date (for example, the date of the test results)

### A leave ends when:

- The 28 weeks of compassionate care are complete
- The gravely ill family member dies or no longer requires care or support, or
- The 52-week period expires

This leave of absence can be shared by two or more teammates when looking after the same family member, but the total amount of leave taken by all cannot equal more than 28 weeks within the 52-week period.

## Leave related to critical illness

A teammate who is a family member of a critically ill child or adult is eligible to take up to 37 weeks of leave without pay to provide care or support to the child and up to 17 weeks of leave to provide care or support to the adult.

### Leave entitlement begins the first day of the week in which either of the following falls:

- The day on which the completed and sufficient physician's certificate is issued in respect of the child or adult.
- If the leave begins before the day on which the physician's certificate is issued, the day from which the medical doctor or nurse practitioner certifies the child or adult is critically ill.

### Latest date leave entitlement ends is the last day of the week in which either of the following occurs:

- The child or adult dies.
- The expiration of 52 weeks following the first day of the week in which leave began.

Two teammates can share critical illness leave, but their leave cannot exceed 37 weeks in respect of the same critically ill child or 17 weeks in respect of the same critically ill adult.

## Bereavement leave

Any teammate is entitled to 10 days of leave in the event of the death of an immediate family member. The leave must be taken during the period that begins on the date of death and ends six weeks after the latest of the days on which any funeral, burial, or memorial service of that immediate family member occurs. If the teammate has worked three consecutive months, the first three days of bereavement leave are paid.

## Leave related to death or disappearance

A teammate whose child is under 25 years of age and has disappeared or died as a result of a probable crime is eligible to take up to 156 weeks of leave if the child has died, starting on the day the death occurs, and 156 weeks of leave in the case of a missing child, starting on the day the disappearance occurs.

### Leave entitlement begins:

- The day the child disappeared or on the day the child died.

### Latest date leave entitlement ends:

- 156 weeks after the day on which the child has died or disappeared.

If the child who disappeared is found, the leave ends 14 days after the day the child was found. If the child is found during the 156-week period, the leave must end no later than the end of the 156-week period. Or, the leave will end 156 weeks after the day in which the child disappeared if the child has died. Teammate is not eligible for the leave if they are charged with the crime.

Leave under this section will also end on the day in which it is no longer probable the death or disappearance of the child was the result of a crime.

## Reservist leave

A teammate who has worked three consecutive months is allowed to take a leave of absence without pay from their civilian employment to take part in the following activities:

- An operation in Canada or abroad — including preparation, training, rest, or travel from or to the teammate's residence — that is designated by the minister of National Defence\*
- An activity set out in the regulations\*

- Canadian Armed Forces military skills training\*
- Training they're ordered to take under paragraph 33(2)(a) of the National Defence Act\*
- Duties they're called out on service to perform under paragraph 33(2)(b) of the National Defence Act
- Service in aid of a civil power for which they are called out under section 275 of the National Defence Act
- Treatment, recovery, or rehabilitation in respect of a physical or mental health problem that results from service in an operation or activity referenced in this list

*\*Leave cannot not total more than an aggregate of 24 months in any 60-month period, except where the leave is the result of a "national emergency."*

## Personal leave

A teammate is entitled to five days of unpaid leave in a calendar year for:

- Treating the teammate's illness or injury
- Carrying out responsibilities related to the health or care of any of their family members
- Carrying out responsibilities related to the education of any of their family members who are under 18 years of age
- Addressing any urgent matter concerning the teammate or their family members
- Attending the teammate's citizenship ceremony under the Citizenship Act
- Any other reason prescribed by regulation

If the teammate has completed three consecutive months of continuous employment with the employer, the teammate is entitled to the first three days of the leave with pay.

## Leave for victims of family violence

A teammate who is a victim of family violence or is the parent of a child who is a victim of family violence is entitled to and shall be granted a leave of absence for up to 10 days in every calendar year, to enable the teammate, in respect of such violence, to:

- Seek medical attention for themselves or their child in respect of a physical or psychological injury or disability
- Obtain services from an organization that provides services to victims of family violence
- Obtain psychological or other professional counselling
- Relocate temporarily or permanently
- Seek legal or law enforcement assistance or to prepare for or participate in any civil or criminal legal proceeding to take any measures prescribed by regulation

If the teammate has completed three consecutive months of continuous employment with the employer, the teammate is entitled to the first five days of the leave with pay.

## Court or jury duty leave

A teammate is entitled to and shall be granted a leave of absence to attend court to act as a witness in a proceeding, act as a juror in a proceeding, or participate in a jury selection process.

## Traditional Aboriginal practices leave

A teammate who is an Aboriginal person and who has completed three consecutive months of continuous employment is entitled to a leave of absence of up to five days in every calendar year to engage in traditional Aboriginal practices, including hunting, fishing, and harvesting.

## Alberta leave entitlements

Please contact Teammate Care at 800-716-2455, option 3, with any questions.

### Maternity leave

A pregnant teammate who has been employed for at least 90 days is entitled to maternity leave without pay of up to 16 weeks.

#### Leave entitlement begins:

- Anytime during the 13 weeks immediately before the estimated due date, or if a pregnancy ends in a miscarriage or stillbirth, within 16 weeks of the estimated due date, the teammate is still entitled to maternity leave but is not entitled to parental leave.

#### Latest date leave entitlement ends:

- 16 weeks after the pregnancy leave began, or 16 weeks after the miscarriage or stillbirth, if the miscarriage or stillbirth is within 16 weeks of the estimated due date.

### Parental leave

A birth or adoptive parent who has been employed for at least 90 days and who is the parent of a child is entitled to a leave of absence without pay of up to 62 consecutive weeks following the birth of the child or the coming of the child into the teammate's custody, care, and control for the first time.

#### Latest date leave entitlement ends:

- Birth mothers whose pregnancy ended in a live birth will begin their parental leave following their last day of maternity leave
- Any other parent or adoptive parent must begin their leave within 78 weeks after the child's birth or date when the child is placed with the parents.

#### Latest date leave entitlement ends:

- 62 weeks after parental leave began.

Parental leave can be shared by both parents of the child. If both teammates are parents of the same child and both work for the same employer, the employer is not required to grant parental leave to more than one teammate at a time.



## Compassionate care leave

Teammates are eligible for 27 weeks of compassionate care leave without pay if they have been employed at least 90 days and they need to give care or provide support to a gravely ill family member. A qualified health practitioner must provide a physician's certificate stating the individual has a significant risk of death occurring within a period of 26 weeks or such shorter period as may be prescribed. The ill family member may live in Alberta or elsewhere.

### A teammate's family members can consist of the following:

- Spouse, adult interdependent partner, or common-law partner (a person who at the relevant time cohabits in a conjugal relationship with another person for a continuous period of at least one year)
- Children (and their partners/spouses)
- Current or former foster children (and their partners/spouses)
- Current or former wards
- Parents, stepparents and/or current or former guardians (and their partners/spouses)
- Current or former foster parents
- Siblings, half-siblings, stepsiblings (and their partners/spouses)
- Grandchildren, step-grandchildren (and their partners/spouses)
- Grandparents, step-grandparents
- Aunts, uncles, step-aunts, step-uncles (and their partners/spouses)
- Nieces, nephews (and their partners/spouses)
- A person the teammate isn't related to but considers to be like a close relative.

### Family members of the teammate's spouse, common-law or adult interdependent partner can consist of the following:

- Children (and their partners/spouses)
- Current or former wards
- Parents, stepparents, foster parents
- Sibling, half-sibling, stepsibling
- Grandparents
- Grandchildren
- Aunts, uncles
- Nieces, nephews

If more than one teammate is entitled to compassionate care leave with respect to the same family member, leave may or may not be granted to more than one teammate at a time.

Compassionate care leave may be taken in one or more periods but no period may be less than one week's duration.

### Leave entitlement ends the earlier of:

- 27 weeks
- The last day of the work in which the family member named in the medical certificate dies
- The last day of the work week in which the teammate ceases to provide care or support to the seriously ill family member who is at risk of dying within 26 weeks.

After the leave is completed, and if the family member is still gravely ill and care is required, the teammate may request another leave. A new medical certificate must be provided.

## Death or disappearance of child leave

A teammate who has been employed for at least 90 days is entitled to a leave of absence without pay of up to 104 weeks for the death of a child..

Teammates are eligible for up to 52 weeks of leave without pay if they are the parent of a child (under 18 years of age) who has disappeared and it's probable the child disappeared as the result of a crime (an offence under the Criminal Code of Canada), unless the child is subsequently found deceased..

Teammates may have up to a period of 104 weeks of leave without pay if they are the parent of a child (under 18 years of age) who has died and it is probable the child died as a result of a crime (an offence under the Criminal Code of Canada).

For the purpose of this leave, a parent is considered to be: A parent of the child in question

- The spouse or common-law partner of a parent of the child
- A person with whom the child has been placed for the purpose of adoption
- The guardian or foster parent of the child
- A person who has the care, custody, or control of the child whether or not they are related by blood or adoption

### Leave entitlement begins:

- The day on which the death or disappearance occurs.

### The latest date leave entitlement ends:

- The day on which it no longer seems probable the child disappeared as a result of a crime
- If the child is found alive within 52 weeks of disappearance, 14 days after the child is found
- 52 weeks after the day on which the disappearance occurs
- 104 weeks after the day on which the disappearance occurs

## Critical illness of Child leave

A teammate must have worked for 90 days to be entitled to a leave of absence without pay of up to 36 weeks in relation to a critically ill minor child under the age of 18. A doctor must issue a physician's certificate stating the child requires care and support of one or more family members and setting out a period in which the child needs support.

For the purpose of this leave, a parent is considered to be:

- A parent of the child in question, or
- the spouse, or
- common-law partner of a parent of the child, or
- A person with whom the child has been placed for the purpose of adoption, or
- the guardian or foster parent of the child, or
- A person who has the care, custody or control of the child whether or not they are related by blood or adoption

If more than one teammate is entitled to critical illness leave with respect to the same ill child leave may or may not be granted to more than one teammate at a time.

**The leave for a critically ill child ends on the earliest of the following occurrences:**

- The last day of the work week in which the child named in the medical certificate dies
- 36 weeks after the day the leave started for a critically ill child
- The expiration of the period identified in the medical certificate
- The last day of the work week in which the teammate ceases to provide care or support to the critically ill child

If more than one child of the eligible teammate is critically ill as a result of the same event, the period the teammate may take critical illness leave:

**Begins the earlier of:**

- The start date of when the child requires care or support
- The day the leave began if it started before a medical certificate was issued.

**Latest date leave entitlement ends:**

- The last day of the work week the last of the critically ill children dies
- The end of the 36-week period following the date the leave began
- The end date listed on the medical certificate of when the child requires care or support
- The last day of the work week the teammate ceases to provide care or support to the last of the critically ill child

Critical illness leave may be taken in more than one period, but each period has to be at least one week long.

## Long-term illness and injury leave

Teammates are eligible for up to 16 weeks of long-term illness and injury leave due to illness, injury, or quarantine without pay if they have been employed at least 90 days. A doctor must issue a physician's certificate that states the estimated duration of leave.

## Domestic violence leave

Teammates are eligible for domestic violence leave if they have been employed at least 90 days. Teammates eligible for domestic violence leave may take up to 10 days of leave without pay each calendar year. Any leave days not used by a teammate cannot be carried over into a new calendar year.

**Teammates are eligible for domestic violence leave if an act of domestic violence occurs to:**

- The teammate
- The teammate's dependent child
- A protected adult living with the teammate

**To be an act of domestic violence, the act must be caused by a person who:**

- Is or has been married to the teammate
- Is or has resided together in an intimate relationship
- Is or has been an adult interdependent partner
- Is or has been dating the teammate
- Is the biological or adoptive parent of a child with the teammate
- Is related to the teammate by blood, marriage, adoption, or an adult interdependent relationship
- Is residing with the teammate and has care and custody over the teammate by court order

**The following are considered acts of domestic violence:**

- Any intentional or reckless action that causes injury or property damage while intimidating or harming a person
- Any act or threat that intimidates a person by creating a reasonable fear for property damage or personal injury
- Psychological or emotional abuse
- Forced confinement
- Sexual contact that is coerced by force or threat
- Stalking

**A teammate may take domestic violence leave for the following purposes:**

- To allow the teammate, teammate's dependent child, or a protected adult to seek medical attention for physical or psychological injury caused by domestic violence
- To obtain services from a victim services organization
- To allow the teammate, teammate's dependent child, or a protected adult to obtain psychological or other professional counselling
- To relocate (temporarily or permanently)
- To seek legal or law enforcement assistance, including time relating to legal proceedings

## Personal and family responsibility leave

Teammates are eligible for personal and family responsibility leave if they have been employed at least 90 days. A teammate can take up to five days of personal and family responsibility leave in each calendar year, but only to the extent that the leave is necessary. Any leave days a teammate doesn't use can't be carried over into a new calendar year.

**The leave must be considered necessary for:**

- The health of the teammate
- For the teammate to meet their family responsibilities in relation to a family member

**Family members under this section are:**

- Spouse, common-law partner of the teammate, or adult interdependent
- Parents, foster parents, guardians
- Children, foster children, wards, partner's children
- Siblings
- Grandchildren
- Grandparents
- Any other person living with the teammate as a member of their family

## Bereavement leave

Teammates are eligible for bereavement leave if they have been employed at least 90 days. Teammates are entitled to three days of bereavement leave without pay per year, not per incident of bereavement. Any leave days a teammate doesn't use can't be carried over into a new calendar year.

**Bereavement leave can be taken after the death of an immediate or extended family member:**

- Spouse, adult interdependent partner or common-law partner
- Children (and their partners/spouses)
- Current or former foster children (and their partners/spouses)
- Current or former wards
- Parents, stepparents, and/or current or former guardians (and their partners/spouses)
- Current or former foster parents
- Siblings, half-siblings, stepsiblings (and their partners/spouses)
- Grandchildren, step-grandchildren (and their partners/spouses)
- Grandparents, step-grandparents
- Aunts, uncles, step-aunts, step-uncles (and their partners/spouses)
- Nieces, nephews (and their partners/spouses)
- A person the teammate isn't related to but considers to be like a close relative

**Bereavement leave can also be taken for the family members of teammate's spouse, common-law, or adult interdependent partner:**

- Children (and their partners/spouses)
- Current or former wards
- Parents, stepparents, foster parents
- Sibling, half-sibling, stepsibling
- Grandparents
- Grandchildren
- Aunts, uncles
- Nieces, nephews

Bereavement leave can be taken after a pregnancy loss. A pregnancy loss is any situation where a pregnancy ends other than in a live birth and the teammate would have been a parent of a child born as a result of the pregnancy.



## Reservist leave

A teammate must have worked for at least 12 consecutive weeks to take reservist leave without pay for the following operations or activities:

- Deployment to a Canadian forces operation outside Canada
- Deployment to a Canadian forces operation inside Canada that's assisting with an emergency or the aftermath of an emergency
- Annual training, included related travel time
- Participation in pre- or post-deployment activities required by the Canadian Forces in connection with an operation mentioned in this section.

An eligible teammate can take:

- Reservist leave for the length of time that is necessary for annual training or Canadian Forces operations.
- Periods of leave do not have to be consecutive days.

## Citizenship ceremony leave

A teammate who has worked at least 90 days is entitled to a half-day of unpaid citizenship ceremony leave upon acquiring Canadian citizenship.

## COVID-19 vaccination leave

A teammate is eligible for the following paid time off to receive a COVID-19 vaccination:

- Up to a maximum of three consecutive hours, or any period longer than three consecutive hours if, in the opinion of the employer, the circumstances warrant a longer period

## Ontario leave entitlements

Please contact Teammate Care at 800-716-2455, option 3, with any questions.

### Pregnancy leave

A pregnant teammate is entitled to a leave of absence without pay unless her due date falls fewer than 13 weeks after she commenced employment.

**Leave entitlement begins the earlier of:**

- The day that is 17 weeks before her due date and the day on which she gives birth
- The latest date is no later than the earlier of her due date and the day on which she gives birth

A teammate who has given notice to begin pregnancy leave may begin the leave (a) on an earlier day than was set out in the notice, if the teammate provides Truist with a new written notice at least two weeks before that earlier day; OR, (b) on a later day than was set out in the notice, if the teammate provides Truist a new written notice at least two weeks before the day set out in the original notice.

**Latest date leave entitlement ends:**

- If a teammate is entitled to parental leave, 17 weeks after the pregnancy leave began
- If a teammate is not entitled to parental leave, on the later of 17 weeks after the pregnancy leave began and 12 weeks after the birth, still-birth, or miscarriage

A teammate who has given notice to end leave earlier may end their leave (a) on an earlier day if the teammate provides Truist a new written notice at least four weeks before then earlier day; OR (b) on a later date if the teammate provides Truist a new written notice at least four weeks before the original notice.

### Parental leave

A teammate who has been employed for at least 13 weeks and is the parent of a child is entitled to a leave of absence without pay following the birth of the child or the coming of the child into the teammate's custody, care, and control for the first time.

**Leave entitlement begins:**

- No later than 78 weeks after the day the child is born or comes into the teammate's custody, care, and control for the first time

A teammate who has given notice may begin the leave (a) on an earlier day if the teammate provides Truist with a new written notice at least two weeks before then earlier day; OR (b) on a later date if the teammate provides Truist a new written notice at least two weeks before the original notice.

**Latest date leave entitlement ends:**

- 61 weeks after leave began; if the teammate also took maternity leave, 63 weeks after leave began

A teammate who has provided notice under may end their leave (a) on an earlier day if the teammate provides Truist with a new written notice at least four weeks before then earlier day; OR (b) on a later date if the teammate provides Truist a new written notice at least four weeks before the original notice.

## Family medical leave

A teammate can take a leave of absence for up to 28 weeks without pay within a specified 52-week period to provide care or support to another person if a qualified health practitioner issues a physician's certificate stating that the individual has a serious medical condition with a significant risk of death occurring within a period of 26 weeks or less. A teammate can get leave under this section to care for the following individuals:

- The teammate's spouse (including same-sex spouse)
- A parent, stepparent, or foster parent of the teammate or the teammate's spouse
- A child, stepchild, or foster child of the teammate or the teammate's spouse
- A child who is under legal guardianship of the teammate or the teammate's spouse
- A brother, stepbrother, sister, or stepsister of the teammate
- A grandparent, step-grandparent, grandchild, or step-grandchild of the teammate or the teammate's spouse
- A brother-in-law, step-brother-in-law, sister-in-law, or step-sister-in-law of the teammate
- A son-in-law or daughter-in-law of the teammate or the teammate's spouse
- An uncle or aunt of the teammate or the teammate's spouse

- A nephew or niece of the teammate or the teammate's spouse
- The spouse of the teammate's grandchild, uncle, aunt, nephew, or niece
- A person who considers the teammate to be like a family member, provided the prescribed conditions, if any, are met and teammate provides a completed compassionate care benefits attestation form.

**Leave entitlement begins:**

- First day of the week in which the 26-week period specified in the physician's certificate

**Latest date leave entitlement ends is the earliest date of the following:**

- The last day of the week in which the family member dies
- The last day of the week in which the 52-week period expires
- The last day of the 28 weeks of family medical leave

Two or more teammates can take leave for the same individual. The total of the leaves taken by all the teammates cannot exceed 28 weeks during the 52-week period.

## Organ donor leave

A teammate who has been employed for at least 13 weeks and undergoes surgery for the purpose of organ donation is entitled to a leave of absence for up to 13 weeks without pay. The leave can be extended when medically necessary for an additional 13 weeks, for a total duration of 26 weeks maximum.

Teammates may end the leave early by providing Truist with written notice two weeks before the day a teammate wishes to end the leave. If possible, a teammate must provide Truist written notice at least two weeks before commencing or extending the leave.

**Organ donation means the teammate will undergo surgery to donate all or part of one of the following organs to another person:**

- |          |            |               |
|----------|------------|---------------|
| • Kidney | • Lung     | • Small bowel |
| • Liver  | • Pancreas |               |

## Family caregiver leave

A teammate is entitled to a leave of absence without pay to provide care or support to an individual if a qualified health practitioner issues a physician's certificate stating the individual has a serious medical condition, including conditions that are chronic or episodic. A teammate can take up to eight weeks leave to care for an individual in each calendar year.

Family caregiver leave only applies to the following individuals\*:

- The teammate's spouse (including same-sex spouse)
- A parent, stepparent, or foster parent of the teammate or the teammate's spouse
- A child, stepchild, or foster child of the teammate or the teammate's spouse
- A grandparent, step-grandparent, grandchild, or step-grandchild of the teammate or the teammate's spouse
- The spouse of a child of the teammate
- The teammate's brother or sister
- A relative of the teammate who is dependent on the teammate for care or assistance
- Any individual prescribed as a family member for the purpose of this section.

*\*These individuals do not have to live in Ontario.*

A full week of leave entitlement will be used if the teammate takes any part of a week as leave.

## Critical illness leave

A teammate must have worked for six consecutive months to be entitled to a leave of absence without pay of up to 37 weeks for a critically ill minor child or 17 weeks for a critically ill adult within a 52-week period. A doctor must issue a physician's certificate that states the child or adult requires care, and support of one or more family members, and sets out a period in which the child or adult needs support.

**Leave entitlement begins:**

- Based on the medical certification
- The 52-week period will begin the earlier of: the first day of the week in which the certificate is issued and the first day of the week in which the minor child or adult became critically ill

**Latest date leave entitlement ends:**

- If the period specified in the medical certificate is less than 37 weeks (for a child) or 17 weeks (for an adult), the leave will only be as long as the period specified in the certificate
- If the medical certificate states that a minor child or adult is critically ill and requires the care or support of one or more family members for a period of 52 weeks or longer, the 37 or 17 weeks of leave may end no later than the last day of the 52-week period that begins on the first day of the week in which that minor child or adult became critically ill.
- If a critically ill minor child or adult dies while a teammate is on a leave under this section, the teammate's entitlement to be on leave under this section ends on the last day of the week in which the minor child or adult dies
- If a minor child or adult remains critically ill after the 52-week period expires, teammates are entitled to take another leave and the requirements apply to the new leave.

## Child death leave

A teammate who has been employed for at least six consecutive months is entitled to a leave of absence without pay of up to 104 weeks if a child of the teammate dies.

**Leave entitlement begins:**

- During the 105-week period that begins in the week the child dies

If a teammate must take a leave before providing notice, they must provide notice in writing as soon as possible after beginning it, and should provide Truist with a written plan that indicates the weeks in which they will take the leave.

A teammate must take the leave in a single period.

The total amount of child death leave taken by one or more teammates for the same death (or deaths that are the result of the same event) is 104 weeks. The teammates can take the leave at the same time or at different times.

## Crime-related child disappearance leave

A teammate who has been employed for at least six consecutive months is entitled to a leave of absence without pay of up to 104 weeks if a child of the teammate disappears and it's probable the child disappeared as a result of a crime.

**Leave entitlement begins:**

- During the 104-week period that begins in the week the child disappeared

**Latest date leave entitlement ends:**

- If it no longer seems probable the child disappeared as a result of a crime, the teammate's entitlement to a leave ends on the day on which it no longer seems probable
- If the child is found within the 104-week period that begins in the week the child disappears, the teammate is entitled to remain on leave for 14 days after the day the child is found, if the child is found alive. If the child is found dead, the teammate is entitled to remain on leave until the end of the week in which the child is found. However, the teammate has a separate entitlement for child death leave of up to 104 weeks

A teammate must take the leave in a single period. The total amount of crime-related child disappearance leave taken by one or more teammates in respect of the same disappearance (or disappearances that are the result of the same event) is 104 weeks.

## Domestic or sexual violence leave

Teammates who have been employed for at least 13 consecutive weeks are entitled to domestic or sexual violence leave if the teammate or the teammate's child has experienced or been threatened with domestic or sexual violence, and the leave is taken for any of the following purposes:

- To seek medical attention for the teammate or the teammate's child because of a physical or psychological injury, or disability caused by the domestic or sexual violence
- To access services from a victim services organization for the teammate or the teammate's child
- To have psychological or other professional counselling for the teammate or the teammate's child
- To move temporarily or permanently
- To seek legal or law enforcement assistance, including making a police report or getting ready for or participating in a family court, civil, or criminal trial related to or resulting from the domestic or sexual violence
- Such other purposes as may be prescribed.

Teammates are entitled to up to 10 full days of domestic or sexual violence leave every calendar year. They are also entitled to take up to 15 weeks of domestic or sexual violence leave within a calendar year.

The first five days of domestic or sexual violence leave taken in a calendar year must be paid. The rest are unpaid. The first five days are to be paid whether the teammate takes leave from the 15-week entitlement or the 10-day entitlement.

The teammate may take leave for periods less than a full week (for example, single days, at the beginning, middle, or end of a week), but if they do, they're considered to have used up one week of their 15-week entitlement.

## Sick leave

A teammate who has been employed for at least two consecutive weeks is entitled to three days in a calendar year without pay because of a personal illness, injury, or medical emergency.

## Family responsibility leave

A teammate who has been employed for at least two consecutive weeks is entitled to three days in a calendar year without pay because of an illness, injury, medical emergency, or urgent matter relating to the following family members:

- |  |  |
|--|--|
| • Spouse of the teammate, including both married and unmarried couples of the same or opposite genders | • of the teammate or the teammate's spouse   |
| • Parent, stepparent, foster parent  | • Spouse of the teammate's child   |
| • Child, stepchild, foster child   | • Brother or sister of the teammate  |
| • Grandparent, step-grandparent, grandchild, or step-grandchild  | • Relative of the teammate who is dependent on the teammate for care or assistance |

## Bereavement leave

A teammate who has been employed for at least two consecutive weeks is entitled to two days because of the death of any of the following:

- |  |  |
|--|--|
| • Spouse of the teammate, including both married and unmarried couples of the same or opposite genders | • of the teammate or the teammate's spouse   |
| • Parent, stepparent, foster parent  | • Spouse of the teammate's child   |
| • Child, stepchild, foster child   | • Brother or sister of the teammate  |
| • Grandparent, step-grandparent, grandchild, or step-grandchild  | • Relative of the teammate who is dependent on the teammate for care or assistance |



## Reservist leave

A teammate must have worked for at least two consecutive months to take reservist leave without pay for the following operations or activities:

- Deployment to a Canadian forces operation outside Canada
- Deployment to a Canadian forces operation inside Canada that's assisting with an emergency or the aftermath of an emergency
- Participating in Canadian Forces military skills training
- To recover from a physical or mental health illness, injury, or medical emergency that results from participation in a military operation or training

Participation in pre- or post-deployment activities required by the Canadian Forces in connection with an operation or activities described above is considered part of deployment for the operation.

A teammate can take reservist leave for the prescribed period. If no period is prescribed, for as long their deployment applies to them. If the teammate is taking reservist leave because they are deployed to a Canadian Forces operation inside Canada related to an emergency or its aftermath, there is no minimum employment requirement.

## Election Act

Teammates who are eligible to vote receive three consecutive hours of paid time off (if their schedules do not already allow for it) to vote while polls are open.

Teammates must be Canadian citizens and 18 years of age or older to be eligible for voting time off. Truist can choose when the additional hours are taken if a teammate qualifies.

Truist also will grant job-protected leave for teammates who volunteer as poll officials, with proper notice.

## Quebec leave entitlements

Please contact Teammate Care at 800-716-2455, option 3, with any questions.

### Sickness or accident, an organ/tissue donation, an accident, domestic violence, sexual violence or a criminal offence leave

- For up to 26 weeks per 12-month period owing to sickness, an organ or tissue donation for transplant, an accident, domestic violence or sexual violence of which the teammate has been a victim
- For up to 104 weeks if he or she suffered serious injuries during or resulting directly from a crime that renders the teammate unable to hold his regular position. In this case, the period of absence shall not begin before the date on which the crime occurred or before the expiry of the period provided for in the first paragraph, where applicable, and shall not end later than 104 weeks after the commission of the criminal offence.

The teammate cannot benefit from these leaves if the absence is recognized as an employment injury within the meaning of the act respecting industrial accidents and occupational diseases.

**After three months of continuous service, the teammate is eligible for two paid days per year:**

- To take care of a relative or person with whom he or she acts as an informal caregiver
- In case of sickness
- For organ or tissue donation
- Related to an accident, domestic violence, sexual violence or a crime

## Adoption and birth leave\*

A teammate may be absent from work for five days at the birth of the teammate's child, the adoption of a child, or where there is a termination of pregnancy in or after the 20th week of pregnancy. The first two days of absence shall be paid.

This leave may not be taken more than 15 days after the child arrives at the residence of the teammate or after the termination of pregnancy.

*\*A mother already on maternity leave for the same child cannot profit from this leave.*

## Maternity leave

A teammate may be absent from work without pay for a medical examination related to her pregnancy or for an examination related to her pregnancy carried out by a health professional authorized for that purpose..

A pregnant teammate is entitled to a maternity leave without pay of not more than 18 consecutive weeks.

The teammate may spread the maternity leave as she wishes before or after the expected date of delivery. If the leave begins at the time of delivery, the week of delivery is not included in the calculation.

### Leave entitlement begins:

- Anytime during the 16 weeks immediately before the estimated due date

### Latest date leave entitlement ends:

- 20 weeks after the pregnancy leave began
- If the delivery takes place later than the expected due date, the teammate is entitled to two weeks of leave after delivery, even if she has already taken all 18 weeks of maternity leave

A teammate may be entitled to special maternity leave if, as a result of the pregnancy itself, there is a risk of termination of the pregnancy or a risk to her health or that of her unborn child. In this event, your maternity leave may begin four weeks prior to the expected date of delivery.

If a teammate's pregnancy is terminated before the start of the 20th week preceding the expected date of delivery, the teammate is entitled to a maximum of three weeks of maternity leave, unless a physician's certificate attests to the need to extend the leave.

If a teammate's pregnancy is terminated in or after the 20th week preceding the expected date of delivery, the teammate is entitled to a maximum of 20 weeks of maternity leave.

A teammate may take parental leave in addition to maternity leave.

## Paternity leave

A teammate is entitled to a paternity leave of not more than five consecutive weeks, without pay, on the birth of his child. The paternity leave shall not begin before the week of the birth of the child and shall not end later than 78 weeks after the week of the birth.

## Parental leave

The father and the mother of a newborn child, and a person who adopts a child, are entitled to parental leave without pay of not more than 65 consecutive weeks.

The parental leave cannot begin before the week of the birth of the newborn or, in the case of an adoption, before the week when the child is entrusted to the teammate. Nor can it begin before the week during which the teammate leaves work to travel outside Québec to obtain custody of the child.



The parental leave may end no later than 78 weeks after the birth or after the adopted child was entrusted to the teammate.

However, in the cases and subject to the conditions prescribed by regulation of the government, parental leave may end at the latest 104 weeks after the birth or, in the case of adoption, 104 weeks after the child was entrusted to the teammate.

## Family or parental absences leave

**A teammate may be absent from work for 10 days per year without pay:**

- To fulfill obligations related to the care, health, or education of the teammate's child or the child of the teammate's spouse, or because of the state of health of a relative or a person for whom the teammate acts as a caregiver, as attested by a professional working in the health and social services sector
- Due to the state of health of:
  - The teammate's spouse
  - The teammate's parent
  - The teammate's or spouse's child
  - The teammate's sibling
  - The teammate's grandparents
  - A person having acted, or acting, as a foster family for the teammate or the teammate's spouse
  - A child for whom the teammate or the teammate's spouse has acted, or is acting, as a foster family
  - A tutor or curator of the teammate or the teammate's spouse or a person under the tutorship or curatorship of the teammate or the teammate's spouse
  - An incapable person having designated the teammate or the teammate's spouse as mandatary
  - Any other person for whom an act entitles the teammate to benefits to assist and care for the person's state of health

A teammate is entitled to a period of not more than 16 weeks of unpaid leave over a period of 12 months to stay with a relative or a person for whom the teammate acts as a caregiver because of a serious illness or a serious accident. Where the relative or person is a minor child, the period of absence is not more than 36 weeks of unpaid leave up to 104 weeks if a minor child of the teammate has a serious and potentially mortal illness over a period of 12 months.

**The teammate may request an extension of leave:**

- Up to 104 weeks if his or her minor child suffers from a serious illness or bodily injury during or resulting directly from a criminal offence that renders the child unable to carry on regular activities.
- Up to 104 weeks if the teammate's presence is required with their minor child who was the victim of a crime

A teammate is entitled to a period of not more than 27 weeks of unpaid leave over a period of 12 months to stay with a relative, other than the teammate's minor child, or a person for whom the teammate acts as a caregiver due to a serious and potentially mortal illness.

**The teammate may request an extension of leave of up to a total of 104 weeks following:**

- The disappearance of the teammate's minor child. If the child is found before the absence expires, the period will end on the 11th day after the child was found.
- The death of the teammate's minor child
- The suicide of the teammate's spouse, parent, or child of full age
- The death of a teammate's spouse or child of full age that occurs during or results directly from a criminal offense

The teammate may request an extension of leave of up to 104 weeks when the death of the teammate's child or the teammate's spouse results from a crime.

## Bereavement leave

A teammate may be absent from work for two days with pay due to the death or funeral of the teammate's spouse, child, or the child of the teammate's spouse, parent, or sibling, or parents of the teammates spouse. A teammate may also be absent from work, without pay, for three more days on such occasion.

A teammate may be absent from work for one day, without pay, due to the death or funeral of a son-in-law, daughter-in-law, grandparent, grandchild(ren), or the teammate's spouse's parent or sibling.

## Wedding or civil union leave

A teammate may be absent from work for one day with pay on the day of the teammate's wedding or civil union.

A teammate may also be absent from work without pay on the day of the wedding or civil union of the teammate's child, parent, sibling, or spouse's child, or parents of the teammate's spouse.

## Reservist leave

**A teammate who is a Canadian Forces reservist may be absent from work, without pay, for one of the following reasons:**

- To take part in an operation of the Canadian Forces outside Canada, including preparation, training, rest, and transportation from his place of residence and back, for a maximum period of 18 months (the teammate must have 12 months of uninterrupted service)
- To take part in an operation of the Canadian Forces in Canada whose purpose is to:
  - Provide assistance in case of a major disaster within the meaning of the Civil Protection Act
  - Aid the civil power, on request of the attorney general of Québec or under the National Defence Act
  - Intervene in any other emergency situation designated by the government
- To take part in annual training for the time period prescribed by regulation or, if no such period is prescribed, for a period of not more than 15 days
- To take part in any other operations of the Canadian Forces, in Canada or abroad, in the cases, on the conditions, and for the time period prescribed by government regulation

A teammate who is absent for one of the reasons set out above for a period greater than 12 weeks may not be absent again for one of those reasons before the expiration of a period of 12 months from the date of the return to work.

## Safety and security

We're committed to the safety and security of our teammates, our clients, and the assets our clients have entrusted to us.

Truist Corporate Security is responsible for developing and implementing security policies for our teammates and clients, safeguarding Truist's assets, and guiding Truist in complying with local, state, and federal laws and regulations.

Because Truist Corporate Security can't personally handle all security issues, it should be understood that security is everyone's responsibility.

### **Your role in maintaining the most secure workplace possible:**

- Know and comply with Truist's security procedures and understand how to detect and report any violations, security issues, or suspicious activity.
- Know how to properly use the security devices that are installed and used at your location.
- Teammates who are issued access cards must review the Truist Corporate Security Card Access Control Procedure.
- Follow proper opening and closing procedures.
- Understand that a robbery can occur at any facility, banking or nonbanking, that carries the Truist brand. A proper response during and after a robbery is essential to ensuring safety, preserving evidence, and prosecuting the offender(s).
- Safeguard keys, combinations, access cards, or alarm PIN codes that are issued as part of your job, just as you would any personal password.
- Don't remove property or equipment from the premises without written authorization. You're responsible for the proper use, care, and return of all Truist equipment assigned to you.
- Know that weapons are prohibited from all Truist property with the exceptions of weapons carried or maintained:
  - By armored car personnel, third-party ATM servicing personnel, contract security guards, and law enforcement personnel.
  - By Truist teammates when in direct support of Executive Protection Program efforts and authorized by Truist Corporate Security.
  - Within a client's, vendor's, or teammate's personal vehicle, but only if specifically permitted by applicable law.
- Know how to access Emergency Response Plans, evacuation routes, shelter-in-place locations, and the emergency responders.



- Exercise reasonable care for your own protection and for that of your personal property while on Truist premises or away from the premises on business. We aren't responsible for loss, damage, or theft of your personal property.
- Do not permit unknown or unauthorized persons to pass through doors, turnstiles, or other entrances to restricted areas behind you – often referred to as "tailgating." Additionally, unknown or unauthorized persons in restricted areas who aren't accompanied by a Truist teammate should be questioned to ensure they have a legitimate need to be in the area or directed to a security desk or guard.
- Teammates who wish to allow a family member, friend, or other visitor onto Truist premises for a non-client visit must get their manager's permission and limit visits to a reasonable amount of time. Visitors must be accompanied at all times by their teammate host, may not be in areas where sensitive client or company information is present, and may not remain for extended periods of time. Minor children may not be left unattended in common areas, such as a lobby, cafeteria, or break room. Occasional, brief visits are allowed with manager approval as long as work won't be disrupted and all safety and security protocols are followed.

## Accidents/injuries

It's your responsibility to report every teammate, visitor, or contractor accident, no matter how minor, to your manager. If possible, take immediate corrective action to prevent another accident. You may also be required to note your observations of the accident on an Accident Investigation Form. Injuries should also be reported to Benefits Administration at 800-716-2455, option 6.

- If you're involved in a workplace accident/injury, it's your responsibility to report it to your manager immediately. Managers should report all workplace accidents/injuries to Benefits Administration at 800-716-2455, option 6. Failure to do so will result in disciplinary action up to and including termination.

Any teammate who has suffered a work-related illness or injury is entitled to leave. The employer may not dismiss, lay off, demote, or discipline any teammate because of an absence of this nature.

Truist will, where reasonably practicable, return a teammate to work after the teammate's absence due to work-related illness or injury. However, Truist may assign to a different position, with different terms and conditions of

employment, any teammate who, after an absence due to work-related illness or injury, is unable to perform the work done prior to the absence.

## Alcohol- and drug-free workplace

Truist is committed to providing a safe workplace for its teammates, which is free of alcohol, narcotics, and illegal drugs. We prohibit the use, sale, dispensing, and possession of alcoholic beverages and illegal drugs while at work. Truist also prohibits teammates from being under the influence of alcohol, narcotics, and drugs (including prescription drugs), which may impair their ability to perform their job duties and affect the safety of teammates and visitors.

If a teammate reports to work or during their shift there's evidence of consumption of alcohol, narcotics, illegal drugs, or other form of impairment, the manager will send the teammate home for the balance of their day. Following an investigation of the incident, a decision will be made regarding disciplinary action to be taken up to and including termination of employment.

## Privacy of personal information

The legislation governing privacy of personal information regulates the collection, use, and disclosure of personal information by organizations including Truist.

### Truist's obligations

At Truist, we are committed to protecting the rights of our teammates, including their expectations of privacy. We have a Privacy Policy and related guidelines to comply with applicable privacy legislation. The Privacy Policy sets out your rights regarding your personal information that Truist may collect, use, or disclose, including your right to:

- Know why we collect and how we use or disclose your personal information.
- Provide or withhold consent with respect to the collection, use, and disclosure of your personal information.
- Access your personal information.
- Challenge the accuracy and completeness of your personal information.
- Communicate with Truist's privacy officer or the applicable provincial Privacy Commission.

The Privacy Policy will apply to all your personal information that Truist has already collected, as well as to any new personal information Truist may collect.

**Personal information we have collected or may collect from you as a teammate may be used or disclosed for the following purposes:**

- To recruit, train, recognize, and retain a highly qualified and motivated workforce
- To establish and maintain harmonious employer-teammate relations
- To administer compensation and benefits
- To administer Truist policies and procedures, including investigations related thereto
- To manage and promote the business activities of Truist
- To protect your safety and Truist's interests
- To develop, manage, and promote teammate services
- To meet requirements imposed by law
- For other purposes reasonably related to your employment relationship with Truist

We may share such information with Truist affiliates and/or third-party service providers solely to carry out these purposes. It's also possible that we'll share your personal information in the event of a corporate transaction, such as a sale, merger, liquidation, dissolution, reorganization, or acquisition of Truist or one of our business units. However, we'll ensure any such service providers or persons involved in a corporate transaction maintain a level of privacy protection comparable to Truist's own privacy practices. For questions regarding Truist's Privacy Policy, please contact your manager.

## Teammate obligations

In addition to your rights under the Privacy Policy, as a teammate you also have a responsibility to comply with Truist's obligations under the Privacy Policy in respect of other people's personal information that Truist may collect, use, and/or disclose.

All teammates, especially those in supervisory roles or those who have access to personal information, will be expected to manage personal information in accordance with the Privacy Policy. For example, care must be taken to ensure personal information is stored securely and access to files containing personal information is limited to individuals who have a need to know. For more guidance on securing personal information, please contact Teammate Relations at 800-716-2455, option 4.

# Teammate benefits



# Welfare benefits – Canada Life

The following is a summary of the benefits provided under the Canada Life contract.  
Please see your contract for complete details. The contract is available on [benefits.truist.com](https://benefits.truist.com)

## Healthcare

Virtual care	Consult+
Overall maximum	Unlimited
Major medical deductible	None
Co-insurance	
All other major medical benefits	90%
Private duty nursing	90%
Hospital / chronic care	100%
Out-of-country	100%
Emergency travel assistance	100%
Vision & eye exams	100%
Prescription drugs	90%; 100% through Costco
Dispensing fee maximum	Unlimited
Anti-obesity drugs	No coverage
Preventative vaccines	No coverage
Smoking cessation	No coverage
Infertility / fertility drugs	No coverage
Continuous glucose monitors	\$4,000 every year, including sensors and transmitters

Blood-glucose monitors	1 every 4 years
Hospital	Semi-private
Convalescent hospital	\$10,000 every 12 months per condition
Chronic care	No coverage
Glasses, contact lenses, laser eye surgery	\$350 every 24 months adults; every 12 months children under 18
Eye exams	1 exam every 24 months adults; every 12 months children under 18
Private duty nursing	\$10,000 every 12 months condition
Emergency travel assistance	Included
Out of country	
Emergency	Unlimited
Hospital	Semi-private
Referral	No coverage
Accidental dental injury	Included under dental
Hearing aids	\$500 every 48 months
Custom fitted orthopedic shoes and foot orthotics (combined)	\$300 every 12 months
Surgical stockings	\$250 per calendar year



## Paramedical practitioners

Psychologists/social workers	\$750 / calendar year
Chiropractors	\$750 / calendar year
Podiatrist	\$750 / calendar year
Chiropracist	\$750 / calendar year
Osteopaths	\$750 / calendar year
Naturopath	\$750 / calendar year
Speech therapist	\$750 / calendar year
Physiotherapist	\$750 / calendar year
Massage therapists	\$750 / calendar year
Dietician	\$750 / calendar year
Audiologists	\$750 / calendar year
Acupuncturists	\$750 / calendar year
Survivor benefit	24 months
Termination	Retirement

## Dental care

<b>Deductible</b>	
Preventative	None
All other dental	None
<b>Co-insurance</b>	
Accidental dental	100%
Preventative	90%
Basic / minor restorative	90%
Major restorative	50%
Orthodontic	50% - child only age 6 to 18 when treatment starts
<b>Maximums</b>	
Accidental dental	Unlimited
Preventative & basic	\$2,000 per calendar year combined with major
Major restorative	\$2,000 per calendar year combined with preventative and basic
Orthodontic	\$2,000 lifetime
<b>Fee schedule</b>	Current
<b>Recall examination</b>	1 every 6 months - adults 1 every 6 months - children, under age 22

## Life insurance

Basic life	
Benefit schedule	1 x annual earnings
Overall maximum	\$500,000
Non-evidence maximum	\$500,000
Waiver of premium	Included
Reduction	50% at age 65
Termination	Retirement

Basic dependent life	
Benefit schedule	\$10,000 spouse; \$5,000 each child
Termination	Retirement

Optional life	
Teammate and spouse	Increments of \$10,000; \$500,000 maximum
Non-evidence maximum	All coverage requires evidence
Dependent child	Increments of \$1,000; \$20,000 maximum
Termination	Teammate age 65; earlier retirement

Accidental death & dismemberment (AD&D)	
Benefit schedule	1 x annual earnings
Overall maximum	\$500,000
Non-evidence maximum	\$500,000
Waiver of premium	Included
Reduction	50% at age 65
Termination	Age 85; earlier retirement

Basic critical illness	
Benefit	\$30,000
Termination	Age 70; earlier retirement

Optional critical illness	
Benefit	Increments of \$10,000; \$250,000 maximum
Termination	Teammate age 65; earlier retirement

Long-term disability	
Benefit schedule	78% for 1st \$1,250 of monthly earnings, 60% of next \$3,750 and 50% of remainder
Overall maximum	\$15,000
Non-evidence maximum	\$8,000
Waiting period	182 days/26 weeks
Benefit period	To age 65
Termination	Age 65; earlier retirement

# Retirement benefits – Sun Life

## Registered Retirement Savings Plan (RRSP)

- Teammate can contribute up to 6%
- Employer will match up to 3%

<b>Plan components:</b>	<p>Registered Retirement Savings Plan (RRSP) – This component is the teammate's tax-deferred contributions to the plan. This is also where the employer's matching contributions go if the teammate contributes to the RRSP. There is also a Spousal Registered Retirement Savings Plan available for those who wish to take advantage of income splitting.</p> <p>Non-Registered Savings Plan (NREG) – This component is for the teammate's after-tax contributions, plus the employer's after-tax contributions to the plan. Both the teammate and employer contributions are fully subject to taxation.</p> <p>Tax-Free Savings Account (TFSA) – This component is for teammate contributions. Contributions to a TFSA are not tax deductible. However, income generated in the account is tax free. The maximum contribution limit is \$7,000</p>
<b>Eligibility:</b>	Immediate eligibility
<b>Your contributions:</b>	<p>Teammates may contribute by payroll deduction any amount up to the Canada Revenue Agency maximums for the RRSP.</p> <p>Teammates may contribute by payroll deduction any amount for the NREG. The employer will match the first 6% of teammate contributions at the rate of 50%.</p> <p>The employer matching contributions may go to the RRSP or the NREG. There are not matching contributions on TFSA. You may change your contribution level at any time by contacting your payroll department.</p>
<b>Lump-sum contributions/ transfer in:</b>	You may make a lump-sum contribution or transfer in amounts from any of your other personal RRSPs at any time.
<b>Employer contributions:</b>	Truist will match the first 6% of teammate contributions at the rate of 50%. The employer matching contributions may go to the RRSP or the NREG
<b>Vesting &amp; locking-in:</b>	100% immediate vesting
<b>Canada Revenue Agency contribution limits:</b>	Canada Revenue Agency allows you to contribute to an RRSP a percentage of your prior year's earnings up to a maximum of \$32,490 minus your pension adjustment. Your Pension Adjustment is reported to you each year and can be found on your T4 in box 52. Your RRSP Room is reported to you by Canada Revenue Agency on your Notice of Assessment. For more information, go to the <a href="#">Canada Revenue Agency</a> website.
<b>Withdrawals from the plan:</b>	<p>You are permitted to withdraw any funds arising from your contributions to the RRSP, NREG, or TFSA while you are employed. Cash withdrawals are subject to applicable taxes.</p> <p>If you withdraw your contributions from the RRSP or NREG, you will be suspended from receiving further employer contributions for a period of six months.</p> <p>Your employer contributions may not be withdrawn until such time as you terminate service, retire, or upon your death.</p> <p>If you leave Truist, you will have the following options:</p> <ul style="list-style-type: none"> <li>• Withdraw your RRSP funds in cash, less federal taxes.</li> <li>• Transfer your RRSP funds to a personal RRSP at any financial institution, maintaining their tax-free status.</li> </ul> <p>Sun Life Financial can help you with these choices.</p>

Continued

Tax relief & receipts:	<p>All RRSP contributions provide an immediate tax benefit for you. RRSP contributions are deducted from your gross income, reducing the amount of tax you will be required to pay. You will receive a tax receipt from Sun Life Financial in January for contributions made from the 2nd of March to the 31st of December of each year. A second receipt follows in March for contributions made in January and February, which can be used on the previous year's tax return.</p> <p>T3's are issued once a year in March for NREG accounts. Receipts are issued per investment fund and include capital gains, interest, and dividends accrued throughout the year.</p>
Information when you want it:	<p>Semiannual account statements will be mailed directly to your home address.</p> <p>You have three easy ways to access your account: internet, automated telephone system, and call center servicing.</p> <p>Call our Customer Care Centre for assistance and/or transaction processing</p> <ul style="list-style-type: none"> <li>• Toll Free 1-866-733-8612</li> <li>• FAX 416-595-0679</li> <li>• Plan member services website: <a href="http://www.sunlife.ca/member">www.sunlife.ca/member</a></li> </ul> <p><i>Note: This is only a highlight of the plan details and is not intended to replace the plan text. For full plan details, refer to the official plan text.</i></p>

# Financial well-being

## Employee Stock Purchase Plan

The Truist [Employee Stock Purchase Plan](#) is another tool in our compelling benefits program to help you achieve financial well-being. The ESPP gives teammates the opportunity to buy Truist stock at a discounted price through payroll deductions.

## Truist Momentum

[Truist Momentum](#) will inspire, educate, and equip you to achieve financial confidence, which can help you spend less time worrying about money and more time focusing on the things you love.



