

**SUMMARY ANNUAL REPORT FOR  
TRUIST FINANCIAL CORPORATION EMPLOYEE BENEFIT PLAN**

This is a summary of the annual report of the Truist Financial Corporation Employee Benefit Plan (Employer Identification Number 56-0939887, Plan Number 508) for the plan year 01/01/2024 through 12/31/2024. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Truist Financial Corporation has committed itself to pay certain Health, Prescription Drug, Telemedicine, Dental, Vision, Health Care Flexible Spending Account and Short-term Disability claims incurred under the terms of the plan.

**Insurance Information**

The plan has insurance contracts with Hartford Life and Accident, Unum Insurance Company and ComPsych Corporation to pay certain Life Insurance, Long-term Disability, Accidental Death & Dismemberment, Accident, Specified Disease, Hospital Indemnity, and Employee Assistance Program claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2024 were \$49,275,487.

**Your Rights to Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at 214 N. Tryon Street, Charlotte, NC 28202 and phone number, 800-716-2455.

You also have the legally protected right to examine the annual report at the main office of the plan: 214 N. Tryon Street, Charlotte, NC 28202, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. The annual report is also available online at the Department of Labor website [www.efast.dol.gov](http://www.efast.dol.gov).