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**TRUIST FINANCIAL CORPORATION  
401(K) SAVINGS PLAN**

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This document constitutes part of a prospectus covering securities that have been registered under the Securities Act of 1933, as amended.

February 12, 2026

In connection with the offering of up to 35,000,000 shares of common stock of Truist Financial Corporation (the “Company”), par value \$5.00, under the Truist Financial Corporation 401(k) Savings Plan (the “Plan”), the following constitutes the prospectus meeting the requirements of Section 10(a) of the Securities Act of 1933, as amended, relating to the shares:

1. The information set forth in a document describing the Plan entitled “*Summary Plan Description — Truist Financial Corporation 401(k) Savings Plan*,” which can be found [here](#). You may request a copy of this document, at no cost, by calling 800-716-2455, option 1.
2. The “*Investment Options Guide*” as well as the investment fund fact sheets covering the investment options under the Plan, including the Truist Financial Corporation Stock Fund, found on Fidelity’s NetBenefits site, <https://netbenefits.fidelity.com/NBLogin>, or by contacting Fidelity at 800-835-5095.
3. Any other written documents delivered to participants updating or revising the information set forth in (1) or (2) above. Those documents will contain a legend indicating that they constitute a part of the prospectus covering the shares being offered as permitted by the Plan.
4. Each of the following documents filed by the Company with the Securities and Exchange Commission, which are incorporated by reference in the prospectus:
  - a. The Company’s Annual Report on Form 10-K for the fiscal year ended December 31, 2024.
  - b. The Company’s Quarterly Reports on Form 10-Q for the quarters ended March 31, 2025, June 30, 2025, and September 30, 2025.
  - c. The Company’s Current Reports on Form 8-K filed on January 13, 2025, January 17, 2025, April 17, 2025, May 2, 2025, May 29, 2025, July 18, 2025, August 1, 2025, October 17, 2025, October 23, 2025, October 29, 2025, December 16, 2025, January 21, 2026, and January 27, 2026.
  - d. All reports filed pursuant to Section 13(a) or 15(d) of the Securities Exchange Act of 1934, as amended (the “Exchange Act”) since the end of the fiscal year covered by the Company’s Form 10-K referred to in (a) above.
  - e. The description of the Company’s common stock, par value \$5.00, contained in Exhibit 4.9 to the Company’s Annual Report on Form 10-K for the fiscal year ended December 31, 2024.
  - f. All other reports filed by the Company pursuant to Section 13(a), 13(c), 14 or 15(d) of the Exchange Act since the date of this prospectus and prior to the filing of a post-effective amendment to the registration statement of which this prospectus is a part which indicates that all securities offered have been sold or which deregisters all securities then remaining unsold.

You may request a copy of our above filings, at no cost, by writing to the following address: Chair, Employee Benefits Plan Committee, 214 N Tryon Street, 45<sup>th</sup> Floor, Charlotte NC 28202, or by calling 800-716-2455, option 1, or at the Company's website: [www.truist.com](http://www.truist.com).

You may also request additional information about the Plan and its administrators by writing to the following address: Chair, Employee Benefits Plan Committee, 214 N Tryon Street, 45<sup>th</sup> Floor, Charlotte NC 28202, or by calling 800-716-2455, option 1.