

## Notice of Changes to Mutual Fund Investment Options

Thank you for choosing BB&T as your financial partner. We know you could have chosen to do business with any number of other companies, and we are committed to providing you with diverse fund choices as we help you work toward your financial goals.

As part of that commitment, we continually review the range of investment options we offer in the Health Savings Account (HSA), how those investment options perform, their value, and that you have access to services which complement your account.

### **New Fund Options**

As a result, changes outlined in this notice to the HSA's investment lineup will be effective **4 p.m. ET on May 21, 2018**. New options will help increase diversification for account holders. Details are provided in the chart below:

<b>New Fund Name</b>	<b>Ticker</b>	<b>Net Expense Ratio</b>	<b>Asset Class</b>
Pioneer Bond Y	PICYX	0.58%	Intermediate-Term Bond
Vanguard Total Bond Index Adm	VBTLX	0.05%	Intermediate-Term Bond
T. Rowe Price Dividend Growth	PRDGX	0.64%	Large Cap Blend
Vanguard 500 Index Adm	VFIAX	0.04%	Large Cap Blend
Parnassus Mid Cap	PARMX	0.99%	Mid Cap Blend
Vanguard Mid Cap Index Adm	VIMAX	0.06%	Mid Cap Blend
Pioneer Select Mid Cap Growth Y	GROYX	0.82%	Mid Cap Growth
DFA US Small Cap I	DFSTX	0.37%	Small Cap Blend
DFA International Value I	DFIVX	0.43%	Foreign Large Value
Parametric International Equity Instl	EIISX	0.50%	Foreign Large Blend
AQR International Equity R6	AQIRX	0.76%	Foreign Large Blend
Vanguard Total International Stock Index Adm	VTIAX	0.11%	Foreign Large Blend

### **Share Class Changes**

Effective **May 21, 2018**, the share class of some of the investment options offered through the HSA will change, affecting the ticker symbol and expense ratios. The new share class will offer you the same investment strategy and risk, but the overall expenses will be lower. See chart below for details.

<b>From</b>	<b>To</b>	<b>Asset Class</b>
PIMCO Total Return A Symbol: PTTAX Net Expense Ratio: 0.80%	PIMCO Total Return Instl Symbol: PTTTX Net Expense Ratio: 0.46%	Intermediate-Term Bond
MFS Value A Symbol: MEIAX Net Expense Ratio: 0.84%	MFS Value R4 Symbol: MEIJX Net Expense Ratio: 0.59%	Large Cap Value
American Funds Growth Fund of Amer F1 Symbol: GRAFX Net Expense Ratio: 0.70%	American Funds Growth Fund of Amer R6 Symbol: RGAGX Net Expense Ratio: 0.33%	Large Cap Growth
Neuberger Berman M/C Intrinsic Value Inv Symbol: NBRVX Net Expense Ratio: 1.25%	Neuberger Berman M/C Intrinsic Value Instl Symbol: NBRTX Net Expense Ratio: 0.85%	Mid Cap Value
American Funds EuroPacific Growth F1 Symbol: AEGFX Net Expense Ratio: 0.87%	American Funds EuroPacific Growth R6 Symbol: RERGX Net Expense Ratio: 0.50%	Foreign Large Growth
MFS Total Return A Symbol: MSFRX Net Expense Ratio: 0.74%	MFS Total Return R4 Symbol: MSFJX Net Expense Ratio: 0.48%	Asset Allocation

## Investment Changes

BB&T reviews the investment lineup offered in the HSA to provide a broad array of choices as you work toward your financial and savings goals. To address performance and risk concerns, changes have been made to the options currently available effective **May 21, 2018**.

From	To	Asset Class
PIMCO Low Duration A Symbol: PTLAX Expense Ratio: 0.80%	Hartford Short Duration I Symbol: HSDIX Expense Ratio: 0.57%	Short-Term Bond
Oppenheimer Global Strategy Income A Symbol: OPSIX Expense Ratio: 1.04%	PIMCO Income Instl Symbol: PIMIX Expense Ratio: 0.50%	Multisector Bond
Goldman Sachs High Yield A Symbol: GSHAX Expense Ratio: 1.05%	Lord Abbett High Yield I Symbol: LAHYX Expense Ratio: 0.69%	High Yield Bond
Eaton Vance Large-Cap Value A Symbol: EHSTX Expense Ratio: 1.06%	JPMorgan Equity Income R6 Symbol: OIEJX Expense Ratio: 0.50%	Large Cap Value
Calamos Growth A Symbol: CVGRX Expense Ratio: 1.35%	T. Rowe Price Blue Chip Growth Symbol: TRBCX Expense Ratio: 0.72%	Large Cap Growth
Goldman Sachs Mid Cap Value A Symbol: GCMAX Expense Ratio: 1.16%	American Beacon Mid Cap Value Instl Symbol: AACIX Expense Ratio: 0.90%	Mid Cap Value
AMG Managers Fairpointe Mid Cap N Symbol: CHTTX Expense Ratio: 1.12%	American Beacon Mid Cap Value Instl Symbol: AACIX Expense Ratio: 0.90%	Mid Cap Value
Invesco Mid Cap Core Equity A Symbol: GTAGX Expense Ratio: 1.24%	Carillon Scout Mid Cap I Symbol: UMBMX Expense Ratio: 1.03%	Mid Cap Blend
Goldman Sachs Growth Opportunities A Symbol: GGOAX Expense Ratio: 1.31%	MFS Mid Cap Growth R4 Symbol: OTCJX Expense Ratio: 0.96%	Mid Cap Growth
Dreyfus Small Cap Stock Index Inv Symbol: DISSX Expense Ratio: 0.50%	Vanguard Small Cap Index Adm Symbol: VSMAX Expense Ratio: 0.06%	Small Cap Blend
Keeley Small Cap Value A Symbol: KSCVX Expense Ratio: 1.40%	Fuller & Thaler Behavioral Small-Cap Eq Instl Symbol: FTHSX Expense Ratio: 0.99%	Small Cap Blend
Federated Kaufmann Small Cap A Symbol: FKASX Expense Ratio: 1.36%	Conestoga Small Cap Investors Symbol: CCASX Expense Ratio: 1.10 %	Small Cap Growth
Royce Smaller-Companies Growth Svc Symbol: RYVPX Expense Ratio: 1.49%	Goldman Sachs Small Cap Gr Insights Instl Symbol: GSIOX Expense Ratio: 0.84%	Small Cap Growth
AB International Value A Symbol: ABIAX Expense Ratio: 1.50%	Columbia Overseas Value Inst2 Symbol: COSSX Expense Ratio: 0.93%	Foreign Large Value
Invesco International Growth A Symbol: AIIEIX Expense Ratio: 1.32%	Neuberger Berman International Equity R6 Symbol: NRIQX Expense Ratio: 0.78%	Foreign Large Growth

### Action Required By You:

Effective **May 21, 2018**, your investment election and any balances held in the options listed in the “From” column above will be reallocated among one or more of the investments that will be made available as described in the “To” column unless you make an affirmative election otherwise. If you prefer not to have your balances transferred to the new options, you will have to transfer any existing balances in the option being replaced to other remaining options available in the HSA Investment Lineup. To make transfers, visit [BBT.com](http://BBT.com) to login to U by BB&T and access your HSA sweep investment subaccount. If you have questions regarding these changes, please call the Mutual Fund HSA Call Center at 888-777-3783 Monday through Friday 8 a.m. to 8 p.m. If you have questions regarding access to your account online using U by BB&T, contact our Online Support at 888-228-6654 Monday through Sunday 6 a.m. to midnight ET. Branch Banking and Trust Company, Member FDIC. Only deposit products are FDIC insured.

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