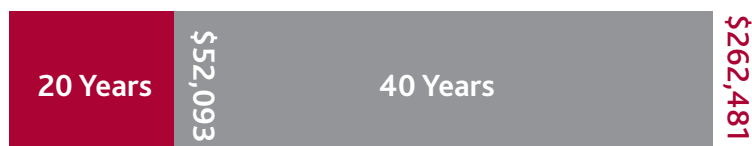




CONTRIBUTING MORE MAKES A DIFFERENCE

Industry experts generally suggest saving 10 to 15 percent of your pay for retirement. If that's more than you can do, consider increasing your contributions to an amount that you can afford – such as 6 percent – and increasing your savings rate every year. Contributing more for your retirement now can have an impact on how much you will have at retirement. Check out the following examples:

\$100 MONTHLY PRE TAX CONTRIBUTION



\$300 MONTHLY PRE TAX CONTRIBUTION



Estimates shown are before taxes. Distributions of pre tax contributions and earnings on those contributions will be subject to income tax. These are hypothetical estimates involving a retirement plan participant making the monthly pre tax contribution indicated for the specified time periods and earning a 7 percent average annual total return, compounded monthly. The results are not representative of any specific investment. Your investment returns will differ, and your contribution amount is not likely to remain the same for an extended period.

Take advantage of your workplace retirement plan

By increasing your retirement place contributions, you're benefiting yourself in a number of ways...

- **Pre tax savings** – Because the money you save for retirement goes into the plan before income taxes are taken out (pre tax), every dollar you save takes less than a dollar from your paycheck.
- **Compounding** – Your contributions have the chance to grow without being taxed until you make a withdrawal from the plan.
- **Save automatically** – Your contributions come out of your paycheck automatically and are invested for you in the plan investment option(s) you select.

Increase your contributions today! Log onto <https://myaccount.ascensus.com/bbt> or call 866-547-8809 to speak with a BB&T representative.

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