

Understanding and Navigating Your Fidelity Account[®]



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All Share Types

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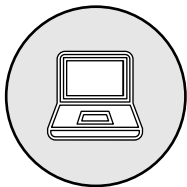
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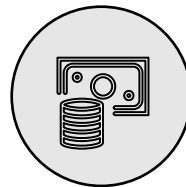
[Important Information](#)

Get to know Fidelity NetBenefits® & Your Fidelity Account®



Fidelity NetBenefits®

- View your Truist plan information, as applicable, for RSUs and ESPP at [Fidelity NetBenefits](#)
- Enroll in ESPP, accept grants, view plan documents



Your Fidelity Account @ Fidelity.com

- Your ESPP purchases and vested RSUs are deposited here
- A full-feature brokerage account where you can sell and purchase stocks, bonds, ETFs and more, as well as leverage bill-pay and debit cards.



NetBenefits Home Page

The screenshot shows the TRUIST NetBenefits Home Page. At the top, there is a navigation bar with the TRUIST logo, a search bar, and links for Home, Accounts & Benefits, and Plan & Learn. Below the navigation bar, the user's portfolio balance is displayed as \$XX,XXX.XX*. The main content area is divided into several sections:

- 1. Your accounts and benefits:** This section includes a link for "Name and hide accounts" and a list of retirement savings accounts. The first account is TRUIST FINANCIAL CORPORATION NON-QUALIFIED DEFINED CONTRIBUTION PLAN with a balance of \$526,174.84. The second account is TRUIST FINANCIAL CORPORATION 401(K) SAVINGS PLAN with a balance of \$XX,XXX.XX. The third account is TRUIST FINANCIAL CORPORATION NON-QUALIFIED DEFINED CONTRIBUTION PLAN with a balance of \$0.00.
- 2. Stock plans:** This section includes a link for "Stock plans" and a list of stock plans. The first plan is RESTRICTED STOCK UNITS with a balance of \$XX,XXX.XX. The second plan is TRUIST ESPP PLAN with a balance of \$XX,XXX.XX.
- 3. Take the financial wellness checkup:** This section includes a link for "Take the financial wellness checkup" and a summary of the checkup. The summary includes links for Grant Review and Acceptance, Grant Documents, Plan Information, and Transaction History.
- 4. Investment accounts:** This section includes a link for "Investment accounts" and a list of investment accounts.

If you have other personal accounts such as stock plan accounts from other employers, individual retirement accounts (IRAs), or cash management accounts, they will be listed in the *Investment Accounts* section.

1. Name and Hide Accounts

Change the name(s) and visibility of your accounts on the **Home Page** based on your own preferences.

2. Award Details

Click on the stock plan tile to view your award details on the stock plan summary page.

3. Quick Links

- **Summary**
Visit the **Stock Plan Summary** and view your award details.
- **Grant Review and Acceptance**
Accept your award(s), if required.
- **Plan Information and Grant Documents**
Review previously accepted award agreements and other plan documents.
- **Transaction History**
View a list of your transactions for the plan and find details about awards that were granted, accepted, or distributed.

4. Brokerage Account

Also known as your Fidelity Account® or individual account, this is where your shares are deposited when your awards are distributed. Click this account to go to the *Positions* page in your brokerage account to view your shares.

Stock Plan Summary

1 Plan Information and Grant Documents

Review previously accepted award agreements and other plan documents.

2 Statements/Records

View your brokerage account statements and trade confirmations.

3 Brokerage Account

Also known as your Fidelity Account® or individual account, this is where your shares are deposited when your awards are distributed. Click this account to go to the *Positions* page in your brokerage account to view your shares.

4 Transaction History

View a list of your transactions for the plan and find details about awards that were granted, accepted, or distributed.

Stock plans

Help/Glossary 🔗 | 🌐 USD

Summary
Plan & Grant Documents
Statements / Records
Tools & Learning 🔗

Total Stock Plan Value
\$XX,XXX.XX
USD

TOTAL GRANT VALUE

\$XX,XXX.XX

ESPP CONTRIBUTION BALANCE

Employee Stock Purchase Plan

\$X,XXX.XX

BROKERAGE ACCOUNT

Account #

\$XX,XXX.XX

[View Positions & Sell Shares](#)

TRUIST ESPP PLAN

❗ [Is your contribution balance not what you expected?](#)

Current Offering

Offering Period	Contribution Balance ^{##}	Current Contribution Rate	Plan Discount	Purchase Deposited to	Next Acquisition Date 🕒
07/01/2024 - 12/31/2024	\$226.50 USD Withdraw Contribution	2.00%	10.00%	Brokerage Account	12/31/2024 Estimate Purchase

[Plan Documents & Information](#)

Future Offering

You do not have any future offerings.

Purchase History

[Full Transaction History](#)

Offering Period	Purchase Date	FMV at offering Start Date	FMV at Purchase Date	Purchase Price	Purchase Quantity	Purchase Value	Qualified Disposition Date ^{†††}	Purchase Deposit To
01/01/2024 - 06/30/2024	06/28/2024	\$37.51 USD	\$38.85 USD	\$34.97 USD	126.885 shares	\$4,436.53 USD	01/02/2026	Brokerage Account
07/01/2023 - 12/31/2023	12/29/2023	\$31.39 USD	\$36.92 USD	\$31.36 USD	86.228 shares	\$2,706.00 USD	07/03/2025	Brokerage Account
01/01/2023 - 06/30/2023	06/30/2023	\$43.63 USD	\$30.35 USD	\$25.80 USD	189.233 shares	\$4,881.82 USD	01/03/2025	Brokerage Account
07/01/2022 - 12/31/2022	12/30/2022	\$48.20 USD	\$43.03 USD	\$36.58 USD	72.179 shares	\$2,640.00 USD	07/01/2024	Brokerage Account

Your **Stock Plan Summary** page is the place to go for all your stock plan award details.

Brokerage Account

1 Updating Your Profile

Visit your *profile* to review and update your personal information, such as personal email, mailing address, phone number, and beneficiaries.

2 Selling Shares

Click *Trade* on the top left-hand side of your screen or use the green button on the *Positions* tab to get started.

3 Withdrawing Cash/Adding a Bank

Click *Transfer* to withdraw (or deposit) cash from your Fidelity Account or to set up new bank instructions.

4 Managing Dividends

View detailed dividend information by clicking *Dividend View* or click *Manage Dividends* to set up a dividend reinvestment.

1 Fidelity CUSTOMER SERVICE | **PROFILE** | OPEN AN ACCOUNT | VIRTUAL ASSISTANT | LOG OUT

2 Accounts & Trade Planning & Advice News & Research Products Why Fidelity

3 Accounts

4 All accounts SXX,XXX.XX

INVESTMENT

Individual - TOD SXX,XXX.XX
-\$32.18 (+0.15%)

RETIREMENT

TRUIST FINANCIAL CORPORATION 401(K) SAVINGS PLAN SXX,XXX.XX
\$95.89 (+0.02%)

STOCK PLANS

TRUIST ESPP PLAN SXX,XXX.XX
Employee Stock Purchase

All accounts

Summary **Positions** Balances Activity & Orders Documents Planning : More

Overview **Dividend View** Fund Performance Closed Positions

As of Jun-21-2024 2:40 p.m. ET

Symbol	Last Price	Today's Gain/Loss	Total Gain/Loss	Current Value	% of Account	Quantity	Cost Basis	52-Week Range
Individual - TOD								
Individual - TOD								
Manage Dividends								
Cash				\$590.89	2.68%			
HELD IN FCASH								
TFC	\$36.685	+\$32.18	+\$1,284.48	\$21,469.16	97.32%	585.23	\$20,184.68	\$28.57 - \$40.51
TRUIST FINL CORP COM	+\$0.055	+0.15%	+6.36%				\$34.49 / Share	

TRUIST FINL CORP COM

Buy Sell Set Exit Plan

Purchase History Research

Acquired	Term	\$ Total Gain/Loss	% Total Gain/Loss	Current Value	Quantity	Average Cost Basis	Cost Basis Total	Transfer Avail. Date ^a	Share Source	Grant Date
Mar-15-2024	Short	-\$60.22	+5.24%	\$1,210.61	33	\$34.86	\$1,150.38	--	Restricted stock	Dec-14-2020
Mar-15-2024	Short	+\$158.78	+5.24%	\$3,191.60	87	\$34.86	\$3,032.82	--	Restricted stock	Feb-24-2020
Mar-15-2024	Short	+\$290.18	+5.24%	\$5,832.91	159	\$34.86	\$5,542.74	--	Restricted stock	Feb-22-2021
Mar-15-2024	Short	+\$445.30	+5.24%	\$8,951.14	244	\$34.86	\$8,505.84	--	Restricted stock	Feb-22-2022
Dec-29-2023	Short	+\$330.01	+16.90%	\$2,282.91	62.23	\$31.38	\$1,952.90	Jul-04-2025	Stock purchase plan	Jul-03-2023

TIP: Click on your shares to view additional information, such as your purchase history with cost basis details.

Statements, Records, and Tax Forms

Use the **Document** tab to view or download the monthly, quarterly, and yearly statements for your brokerage account as well as statements for any other personal brokerage accounts you may have with Fidelity.

You can also use this page to access a variety of other account records, including trade confirmations, tax forms, prospectuses, account records, and proxy materials.

The screenshot shows the Fidelity website interface. At the top, there is a navigation bar with the Fidelity logo and links for Customer Service, Profile, Open an Account, Virtual Assistant, and Log Out. Below this is a secondary navigation bar with categories: Accounts & Trade, Planning & Advice, News & Research, Products, and Why Fidelity. A search bar is located on the right side of this bar.

The main content area is titled "All accounts" and has a sub-navigation bar with options: Summary, Positions, Balances, Activity & Orders, Documents (selected), Planning, and More. A sidebar on the left lists document types: Statements (selected), Tax forms, Other Documents (with an expand/collapse arrow), Trade confirmations, Account records, Prospectus, Proxy materials, and Interested party.

The main content area displays a "Statements" section with a "Delivery: e-Delivery" option and a "Last 6 months" filter. Below this is a table of statements:

Description	Account	
July 2024 — Statement (pdf)	Individual	
July 2024 — Statement (pdf)	Joint WROS	
June 2024 — Statement (pdf)	Individual	
April-June 2024 — Statement (pdf)	Joint WROS	
April-May 2024 — Statement (pdf)	Individual	
Feb-March 2024 — Statement (pdf)	Individual	

At the bottom right of the page, there is a feedback icon and a chat bubble icon with a notification badge.

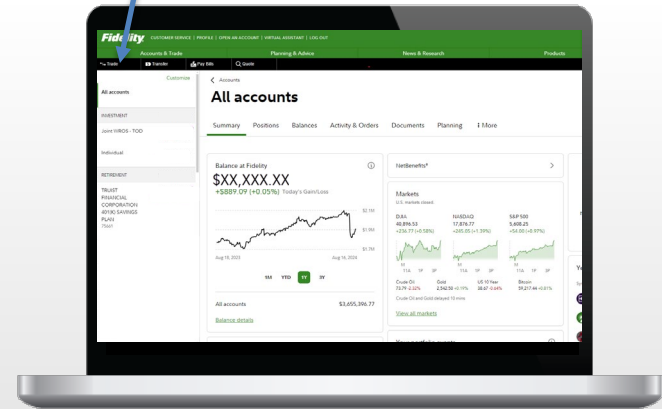
Selling Shares

When selling shares, it's important to understand different types of orders:

- A *Market* order will execute your trade at the next available price (when the market is open).
- A *Limit* order will allow you to set a minimum price at which you are willing to sell your shares.

If you select *Transfer the cash of this order*, you can choose where to transfer the cash after the order has been placed – to your bank, another Fidelity account, or you can request a check.

To get started on your trade, click Trade in the upper left corner. The trade ticket will open.



Selling Shares

Fill out the trade ticket.

1. Using the drop-downs, select the **Trade Type** and the **Account**.
2. Type TFC under **Symbol**.
3. Select **Sell** from the **ACTION** drop down. Click the calculator button to determine estimated order value. Then enter the **Share Amount** or **Dollar Amount** to sell.
4. Select the **Market** or **Limit** as the order type. Market orders are executed right away at the current stock price, while Limit orders will not trigger until the market price meets a preset sales price you designate.
5. Finally, review your **Estimated Value** and **Preview Order**.

You can **Specify shares** if you want to sell specific lots. Simply click the box next to the lot you want to sell and fill out the quantity. Click **Apply** to return to the trade ticket.

Trade

1 TRADE
Stocks/ETFs

ACCOUNT
Individual

Cash available to trade \$###.##
As of Jul-24-2024 12:13:29 PM ET

2 SYMBOL
TFC

Truist Financial
\$44.25 FINV x100 +\$0.10 (0.23%)

Bid BATS 44.25 x 2 Ask IXEG 44.26 x 17 Volume 1,794,775

3 ACTION
Sell

Quantity

4 ORDER TYPE
Market

TIME IN FORCE
Day

Specify shares
View simplified ticket

5 Estimated value --

Transfer the cash of this order

Preview order

[Important disclosure information](#)

Specify Shares TFC Cash

Selected	Quantity	Unrealized G/L	Holding Period	Date Acquired	Grant Date	Cost Basis/Share	Lot Basis	Share Source
<input type="checkbox"/>	Quantity	x,xxx	\$1,155.92	Short	06/28/2024	01/02/2024	\$34.96	\$x,xxx.xx SP
<input type="checkbox"/>	Quantity	xxx	\$4,118.36	Fract	03/15/2024	02/22/2021	\$35.11	\$x,xxx.xx RS
<input type="checkbox"/>	Quantity	xxx	\$4,697.10	Short	03/15/2024	02/22/2022	\$34.86	\$x,xxx.xx RS
<input type="checkbox"/>	Quantity	x,xxx	\$4,061.61	Short	03/15/2024	02/24/2020	\$34.86	\$x,xxx.xx RS

Buy **Sell**

Shares Dollars

Share amount

Market Limit

Executes at the next available price when the market is open.

Click **View simplified ticket** for this alternate view of the ACTION menu.

Selling Shares – Identifying Share Source

Review **Share Source** to find out where a lot of shares came from. **Share Source** is found to the far right once you have clicked on **Specify Shares**.

The Share Source tells you where the shares came from:

- SP – employee stock purchase (ESPP) shares
- RS – restricted stock
- DO – deposit only – shares from an award not administered by Fidelity

Click **Apply** to return to the trade ticket.

Trade

TRADE
Stocks/ETFs

ACCOUNT
Individual

Cash available to trade **####.##**
As of Jul-24-2024 12:13:29 PM ET

SYMBOL
TFC

Truist Financial
\$44.25 FINV x100 +\$0.10 (0.23%)

Bid BATS 44.25 x 2 Ask IEXG 44.26 x 17 Volume 1,794,775

ACTION
Sell

Quantity

ORDER TYPE
Market

TIME IN FORCE
Day

Specify shares

View simplified ticket

Estimated value --

Transfer the cash of this order

Preview order

[Important disclosure information](#)

Specify Shares

TFC Cash

Selected	Quantity	Unrealized G/L	Holding Period	Date Acquired	Grant Date	Cost Basis/Share	Lot Basis	Share Source	
<input type="checkbox"/>	Quantity	X,XXX	\$1,155.92	Short	06/28/2024	01/02/2024	\$34.96	\$X,XXX.XX	SP
<input type="checkbox"/>	Quantity	XXX	\$4,118.36	Fract	03/15/2024	02/22/2021	\$38.11	\$X,XXX.XX	RS
<input type="checkbox"/>	Quantity	XXX	\$4,697.10	Short	03/15/2024	02/22/2022	\$34.86	\$X,XXX.XX	RS
<input type="checkbox"/>	Quantity	X,XXX	\$4,061.61	Short	03/15/2024	02/24/2020	\$34.86	\$X,XXX.XX	RS

Check this box if you wish to transfer the cash from this order to another account.

Selling Shares, continued

Review your order.

If no changes are needed, click **Place order**.

Trade ⋮ ✕

Truist Financial

\$42.24 FINV
x100 ↓ \$-0.71 (-1.65%) ↻

Bid XNYS | **Ask** XNYS | **Volume**
42.24 x 9 | 42.25 x 15 | 3,452,462

AS OF Aug-20-2024 03:33:45 PM ET

Preview Order

Account	Individual
Symbol	TFC
Action	Sell
Quantity	25.00
Order type	Market
Time in force	Day

Estimated value **\$1,056.00**
Estimated gain ? \$182.88

You will transfer the cash after the order has been placed.

Place order

Edit Cancel

[Important disclosure information](#)

Save your order confirmation number.

On this screen, you can also choose to send your cash to **My bank** or **My Stock Plan Account** and then click **Submit**.

Trade ✕

✔ Request received

Estimated proceeds
\$1,056.00
Confirmation number
G12BBJVM

Just one more step

Choose where to send your cash:

My bank

My Stock Plan Account

Submit

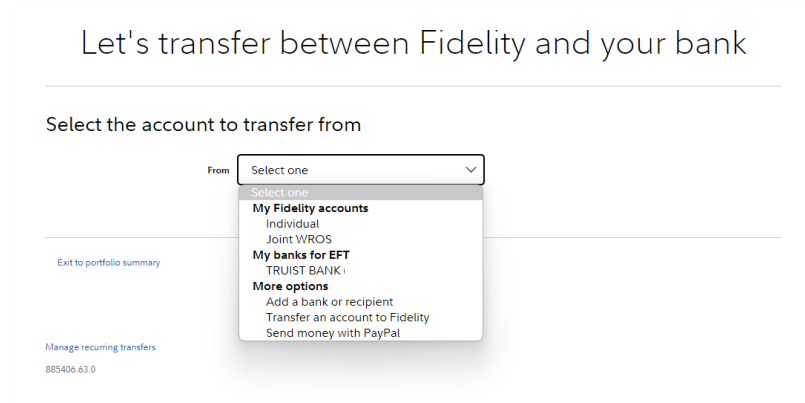
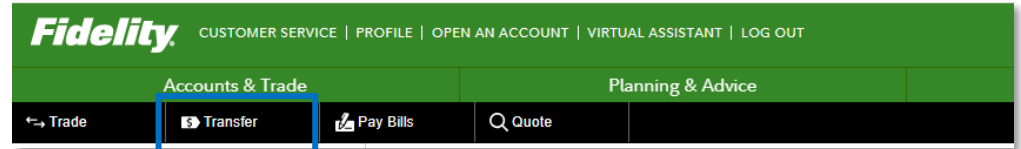
Update transfer instructions

Close

Withdrawing Cash/Adding a Bank

Use the *Transfer* tab on your brokerage account home page to transfer your cash to and from your individual account.

If you don't have a bank account linked, you can click *Link a bank to a Fidelity account* to set up new bank instructions.





ESPP



ESPP Contribution Details

TRUIST ESPP PLAN

! [Is your contribution balance not what you expected?](#)

Current Offering

Offering Period	Contribution Balance ^{##}	Current Contribution Rate	Plan Discount	Purchase Deposited to	Next Acquisition Date [?]
01/01/2024 - 06/30/2024 Existing Rules	\$###.##	5.00%	10.00%	Brokerage Account	06/28/2024 Estimate Purchase

[Plan Documents & Information](#)

Future Offering

Offering Period	Current Contribution Rate	Plan Discount	Next Acquisition Date [?]
07/01/2024 - 12/31/2024	5.00%	10.00%	12/31/2024

Purchase History

[Full Transaction History](#)

Offering Period	Purchase Date	FMV at offering Start Date	FMV at Purchase Date	Purchase Price	Purchase Quantity	Purchase Value	Qualified Disposition Date ^{†††}	Purchase Deposit To
07/01/2023 - 12/31/2023	12/29/2023	\$31.39 USD	\$36.92 USD	\$31.38 USD	145.230 shares	\$4,557.60 USD	07/03/2025	Brokerage Account
01/01/2023 - 06/30/2023	06/30/2023	\$43.63 USD	\$30.35 USD	\$25.80 USD	294.921 shares	\$7,608.38 USD	01/03/2025	Brokerage Account
07/01/2022 - 12/31/2022	12/30/2022	\$48.20 USD	\$43.03 USD	\$36.58 USD	120.981 shares	\$4,425.00 USD	07/01/2024	Brokerage Account

Contribution Balance shows how much you have contributed for the current offering period.

FMV at offering Start Date is the value the IRS will use to calculate the annual purchase limit of \$25,000.

[Learn more about contributions limits here.](#)

Qualified Disposition Date is tracked here. It tells you the first date you can sell that lot and qualify for preferential tax treatment.

[Learn more about Qualified Dispositions here.](#)

Resources

ESPP Resources



[ESPP Video](#) – learn the basics of how an ESPP works



[ESPP Timeline](#) – understand the different time periods in the ESPP



[Enrollment Checklist](#) – a checklist of actions to make sure your account is in good order



[ESPP Resource Center](#) – find all kinds of resources and information



[ESPP Taxes Guide](#) – find answers to your tax questions



[ESPP FAQ](#) – frequently asked questions about ESPP

For details on the Truist ESPP, check out these resources:

- [Teammate FAQs](#)
- [ESPP Brainshark](#)



RSU



Estimate Gain

RESTRICTED STOCK UNITS

Summary | Tax Information | Plan Information

SUMMARY | TRANSACTION HISTORY | STATEMENTS/RECORDS | DISTRIBUTION SCHEDULE

Calculator

Grant Date	Grant ID	Grant Price	Quantity

Enter Data to Estimate Gain

- Provide the number of Shares/Units you would like to estimate
Shares/Units
- Provide Grant Assumptions
Grant Price \$
Fair Market Value at Vest or Distribution \$ [Quick Quote](#)
Quote Information
As of 08/28/2024, 4:28pm ET | Last price: \$44.220
- Provide Tax Assumptions
Withholding Tax Rate %
Tax Withholding Method Net Shares Deposit Funds

Fair market value is determined under your plan rules and grant. Please refer to your grant agreement for your actual grant and payment calculation. Fair Market Value is not applicable for cash based plans.

Tax withholding is calculated based on the total fair market value of your shares/units as determined under your company's plan on the vest or distribution date (less the amount you paid for the shares/units, if any) multiplied by the tax withholding rate displayed/input in the tax withholding rate field.

Your company's plans may not provide for each of these withholding methods listed above. Estimate Gain Results are based on the total vesting amount. The calculations: (1) assume the receipt of any portion of the grant has not been deferred, and (2) use the total vesting amount to calculate results.

This calculator is for estimation purposes only.

Please note that tax information is general in nature and should not be considered tax or legal advice. Fidelity does not provide legal or tax advice. Consult with an attorney or tax professional regarding any specific legal or tax situation.

Recordkeeping and administrative services for your company's equity compensation plans are provided by your company and its service providers.

Fidelity Brokerage Services LLC, Member NYSE, SIPC.

Use the **Estimate Gain** calculator on NetBenefits to estimate your taxable income and the tax withholding due for your RSU grants.

The calculator will automatically fill in the current *Fair Market Value at Vest or Distribution* field for your shares as well as the *Withholding Tax Rate* field that is on file for you.

You can adjust the fair market value to see what your estimated income would be based on that assumption.

Find this calculator on the Stock Plan Summary page. Under "Your awards," click "By plan (table)." Then select the dial under the "Actions & Info" column for the grant you want to estimate, then click "estimate gain."

Estimated Results

Using Net Shares for Taxes

Taxable Income	
Estimated Fair Market Value of Units	\$XX,XXX.XX
Cost of Units	\$0.00
Estimated Taxable Income	\$XX,XXX.XX
Estimated Tax Withholding Due	
Total Taxes Due at XX.XX%	(XXX shares) \$XX,XXX.XX
Estimated Distribution	
Estimated Net Share(s)	(XXX shares) \$XX,XXX.XX

Resources

RSU Resources



[RSU Video](#) – learn the basics of your RSU award



[RSU At A Glance](#) – understand how your RSU works at a high level



[RSU Get Started Checklist](#) – a checklist of actions to make sure your account is in good order



[Stock Plan Award Resource Center](#) – find all kinds of resources and information



[RSU Taxes Guide](#) – detailed how-to guide on filing taxes with RSUs

Download the Fidelity mobile app

For easy, on-the-go access to your account and awards, download our **Fidelity Mobile®** apps



Contact a Fidelity Representative



800-544-9354

Representatives are available from 5 p.m.
Sunday to midnight Friday Eastern time.*

*Excluding all New York Stock Exchange holidays except Good Friday.

Important Information

Investing involves risk, including risk of loss.

Screenshots are for Illustrative Purposes Only.

Fidelity and the Fidelity Investments logo are registered service marks of FMR LLC.

Fidelity does not provide legal or tax advice. The information herein is general in nature and should not be considered legal or tax advice. Consult an attorney or tax professional regarding your specific situation.

Be sure to open your account. If you don't, you may be subject to additional U.S. IRS-mandated tax withholding on certain transactions.

See your plan documents for details regarding the terms and conditions of your plan.

Truist and Fidelity Investments are not affiliated.

Fidelity Stock Plan Services, LLC, provides recordkeeping and/or administrative services to your company's equity compensation plan, in addition to any services provided directly to the plan by your company or its service providers.

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