

THE VALUE OF WORKING AT SUNTRUST

Solid Coverage. Solid Choices. Solid Benefits.

SunTrust has become one of the nation's largest banking organizations by staying focused on our most important responsibility – giving clients a solid banking experience, free of unnecessary barriers and confusion. We get the basics right every time, providing stability, relevant advice, and solid solutions.

Helping people and institutions prosper is at the core of our mission, and that includes the opportunities we offer to our employees. At SunTrust, the value of work is more than a paycheck. It's benefits and programs that promote your physical, financial, and personal well-being. It's the environment we create as a working community, and the many ways in which we help you to move forward in your career. Just as important, it's the things we do to help you maintain balance and control in your life outside work. All of these together help you "live solid," which is something we help our clients do every day.

Read on to learn about the value of working at SunTrust – including programs to support your health, financial security, career growth, and balance.

SunTrust has made community involvement an important part of the way we do business.

- We create opportunities to connect with customers in meaningful ways through rewards programs that offer contributions to a charity of the customer's choosing.
- Our subsidiary, SunTrust Community Development Corporation, provides significant financing that has helped build affordable housing throughout the Southeast.
- Our employees partner with charitable organizations, including the United Way, to make a difference where we work and live.

OWNING YOUR HEALTH

SunTrust offers comprehensive health care benefits that provide coverage when you need it – with a focus on programs that support and encourage healthy living.

Medical Benefits

SunTrust offers you real choices in medical coverage – with options that feature important differences in how you pay for care you may need:

- Two Aetna HMO plans that offer the most predictable cost for care through set copayments – and feature a strong network of doctors, hospitals, and other providers
- A “Build-Your-Own” PPO plan – offered through Aetna or Blue Cross Blue Shield depending on where you live – that lets you customize your benefits by mixing and matching deductibles and coinsurance amounts
- A CIGNA High Deductible Health Plan (HDHP) with an optional SunTrust Health Savings Account (HSA) that gives you the most flexibility in deciding how and when you want to spend your health care dollars

All of the SunTrust medical plans cover preventive care at 100% to help you stay healthy and diagnose conditions early when they may be easier to treat.

Prescription Drug Benefits

If you enroll in a SunTrust medical option, you also have prescription drug coverage featuring:

- Access to an extensive national network of pharmacies
- Home delivery for maintenance medications

If you enroll in an HMO or PPO, you choose coverage features, such as the amount you pay for prescriptions, to create the prescription drug plan that fits you best. When you enroll in the HDHP, you pay for prescription drugs just like you pay for all your other medical services.

Dental Benefits

Depending on where you live, you have a choice of two or three dental plans:

- The CIGNA Basic option
- The CIGNA Plus option
- The CIGNA Dental HMO (if you live in a CIGNA Dental HMO network area)

The CIGNA Basic and Plus options both cover preventive care at 100% and pay most of the cost for basic care, such as fillings and root canals, after the deductible. The CIGNA Plus option also covers major care and provides orthodontia benefits to both employees and their dependents. The CIGNA Dental HMO offers the convenience of low, set copayments for network services.

Vision Benefits

The Vision plan, offered through UnitedHealthcare Vision, offers savings on eye exams, eyeglasses or contacts, and laser eye surgery. UnitedHealthcare Vision has a national network of participating independent doctors and retail chains. You can use any doctor, but you receive a higher level of benefits with in-network providers.

About Eligible Dependents

For medical, dental, and vision coverage, eligible dependents include your spouse or same-sex domestic partner and your unmarried children up until the end of the year they turn age 19 (or age 25 for full-time students).

Flexible Spending Accounts

SunTrust offers Health Care and Dependent Care (Day Care) Flexible Spending Accounts (FSAs) – giving you tax savings on eligible health care and dependent care expenses you pay out of your pocket.

- The **Health Care FSA** lets you set aside up to \$5,000 per year pre-tax for health care expenses (such as lasik surgery, childbirth classes, and dental and orthodontia care) not covered by medical, dental, or vision insurance.
- The **Dependent Care (Day Care) FSA** lets you set aside up to \$5,000 per year pre-tax for dependent day care for children under age 13 – or a dependent of any age who lives with you and is physically or mentally incapable of self-care.

Wellness Resources

SunTrust values the health of our employees and family members. As part of this commitment, we offer online personal health and education resources, as well as lifestyle and disease management programs.

Online Personal Health Record (PHR)	Lets you store health records for you and your family in one location and share information with providers
Online Health Assessment	Helps you identify lifestyle changes to improve your health
Healthroads™	Provides online personalized resources that help you eat right, get in shape, lose weight, cope better with stress, and much more
Weight Watchers	Supports your weight loss goals with a 30% subsidy from SunTrust
Disease Management program	Provides support to employees and family members living with chronic conditions

BUILDING FINANCIAL SECURITY

SunTrust offers benefits to help you protect your income today and build financial resources for your future.

Securing Your Future

SunTrust is your partner in building resources for a secure retirement – providing a solid retirement program and tools to help you reach your objectives. The SunTrust retirement program features two plans.

The Personal Pension Account

- Fully funded by SunTrust – you make no contributions
- Providing an account balance that grows through pay credits – up to 5% of pay – and interest credits
- Can be paid as a lump sum or monthly benefits at any age when you leave SunTrust with at least three years of vesting service

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The 401(k) Plan

- Funded by your contributions and SunTrust matching contributions of \$1 for each \$1 you save up to 5% of pay
- Offering a choice of investment options – Target Date Funds, 16 investment funds, and SunTrust stock
- Payable when you leave SunTrust as a lump sum or as installments for up to nine years – you are always 100% vested in your contributions and matching contributions

The Personal Pension Account – Provided by SunTrust

Your plan benefit is an account balance that grows through semi-monthly pay credits based on your age and service and interest credits based on a rate set each year – providing steady growth over time as you grow your career. You begin receiving pay credits after you complete one year of service, and those pay credits are retroactive for your first year of service.

How Pay Credits Are Determined

This chart shows pay credits based on your age plus service.

If your projected age plus vesting service as of each December 31 is ...	Your pay credit for that year as a percentage of your eligible pay is ...
Less than 30	2.5%
30 – 39	3.0%
40 – 49	4.0%
50+	5.0%

How Interest Credits Are Determined

At the beginning of each year, SunTrust will announce an interest credit rate for that year based on current market rates and IRS guidelines.

401(k) Plan – A Savings Partnership

The SunTrust 401(k) Plan makes saving easy – and rewarding:

- ☐ You can save from 1% to 20% of pay in pre-tax dollars, and you can increase your contribution at any time – up to 20% of pay.
- ☐ When you save, SunTrust matches your contributions – \$1 for each \$1 up to 5% of pay.
- ☐ You are automatically enrolled on the first day of the second calendar month after your hire date at a contribution of 3% of pay. You can increase, decrease, or stop your contributions at any time.
- ☐ You can set up an automatic annual contribution increase to help you reach your savings goals.

Protecting Your Income

SunTrust knows that a key component of building financial resources is protecting your income. That’s why we offer a number of benefits to help you prepare financially for unforeseen events.

Plan	Coverage	Contributions
Life and Accidental Death and Dismemberment (AD&D) Insurance	<ul style="list-style-type: none"> • Full-time employees – coverage equal to 1¹/₂ times annual base pay • Part-time employees – \$10,000 in coverage 	Provided by SunTrust at no cost to you
Business Travel Accident (BTA) Insurance	Up to four times annual base pay	Provided by SunTrust at no cost to you
Disability Benefits	<ul style="list-style-type: none"> • Short-Term Disability (STD) coverage replacing a percentage of your pay for up to 25 weeks based on service • Long-Term Disability (LTD) for full-time employees with one year of service – offering basic coverage that replaces 50% of base pay and the option to buy supplemental coverage of 60% or 70% 	<ul style="list-style-type: none"> • STD and basic LTD are provided by SunTrust at no cost to you • You pay the cost of any supplemental LTD you choose
Group Universal Life (GUL) and AD&D Insurance	Offering you the opportunity to purchase additional coverage: <ul style="list-style-type: none"> • For yourself – up to 10 times your base pay • For your spouse/same sex domestic partner – up to two times your base pay • For your child(ren) – \$5,000 or \$10,000 per child 	You pay the cost of this optional coverage
Long-term Care (LTC) Insurance	Helps pay the cost of care if an ongoing illness or injury leaves you unable to perform basic activities of daily living; you can purchase coverage for yourself, your spouse and your parents	You pay the cost of this optional coverage

ADVANCING YOUR CAREER

At SunTrust, we understand that promoting the personal growth and career advancement of each employee drives our future success as an organization.

SunTrust University (STU)

One of SunTrust's most significant investments is made in employee training and development. Our comprehensive, professional learning programs provide tools you need to develop skills and expertise in your current position and grow for the future.

SunTrust University is an in-house program providing training and development in eight colleges that represent specific lines of business and functional areas. To support your learning needs and schedule, classes are offered via the web or in a classroom.

Tuition Assistance

SunTrust supports higher learning that helps you advance in your current position. As an eligible employee, you may be reimbursed for tuition, costs of books, and application and registration fees for courses at accredited institutions. Your manager's advance approval is required for any courses, and expenses will be considered for reimbursement if you satisfactorily complete the course work with a grade of "C" or better. SunTrust will reimburse up to \$1,500 for undergraduate courses and \$2,500 for graduate level courses each year.

Recognizing and respecting the uniqueness of individuals directly affects the success of our business. More than just race or gender, diversity can mean a single characteristic, experience, or idea that makes one person different from another. At SunTrust, we are constantly striving to expand upon, learn from, and grow from these differences. We believe that by valuing our employees for their unique skills and perspectives, we can create an atmosphere of respect and inclusion that not only strengthens our employees' experience but also extends beyond our walls to our customers and communities.

STRIKING A BALANCE

SunTrust believes that work/life balance is essential to your well-being and your job performance. Just as important, we believe work/life balance is achievable.

SunTrust offers benefits and programs to help you find your balance in a busy world. Whether it's time away from the office, community involvement on the clock, or services to help you juggle everything on your to do list, SunTrust has something for you.

Benefit	What It Means for You
Vacation	The amount of vacation you have is based on your length of service, officer status, and salary grade.
Holidays	All full-time employees receive paid time off for 10 designated holidays each year.
Personal Leave	SunTrust offers leave for: <ul style="list-style-type: none">• Illness and family medical leave• Bereavement• Jury duty• Service in the U.S. Armed Forces, and employment rights under USERRA
Employee Assistance Program	For help with personal or work-related challenges, the EAP offers confidential, short-term counseling with experienced, licensed counselors – available 24 hours a day, seven days a week. You can also find resources and expert information on elder care, child care, and some financial issues, such as buying a home.
Adoption Assistance	SunTrust provides a benefit of \$2,500 to help with the expenses of adopting a child. Adoptive parents are also eligible for time off to bond with and care for their new child.
Sparkfly	Find valuable discounts on products and services you use every day – from a new car, to a gym membership.
Community Service	Experience has shown that no one knows the unique needs of each community better than the people who live and work there. SunTrust employees are serving as volunteers to build habitat houses, and working with social service providers, schools, and other groups to build stronger communities in the areas we serve. Employees are encouraged to take time to volunteer for work in their communities or other causes that are important to them.

For detailed information about all programs listed in this brochure, please see your enrollment materials.

This brochure is only an overview of certain SunTrust employee benefits and programs. The information provided in this brochure is subject to the official plan documents, which will control in the event of any conflict, difference, or error. The Company reserves the right to amend or terminate any of its employee benefit plans in the future.

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