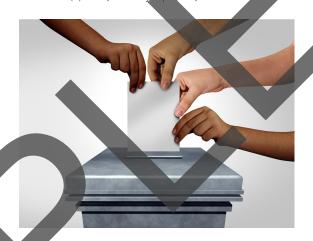
Your **Vote** Counts!

TRUIST FINANCIAL CORPORATION

2023 Annual Meeting

Vote by April 24, 2023 11:59 PM ET For shares held in the

Truist 401(k) Plan, vote by April 21, 2023 1:00 AM ET.



TRUIST H

TRUIST FINANCIAL CORPORATION 214 N. TRYON STREET CHARLOTTE, NC 28202

D95006-Z84200-P85508

You invested in TRUIST FINANCIAL CORPORATION and it's time to vote!

You have the right to vote on proposals being presented at the Annual Meeting. This is an important notice regarding the availability of proxy material for the shareholder meeting to be held on April 25, 2023.

Get informed before you vote

View the 2023 Proxy Statement, Annual Report and Form 10-K online OR you can receive a free paper or email copy of the material(s) by submitting a request prior to April 11, 2023. If you would like to request a copy of the material(s) for this and/or future shareholder meetings, you may (1) visit www.ProxyVote.com, (2) call 1-800-579-1639 or (3) send an email to sendmaterial@proxyvote.com. If sending an email, please include your control number (indicated below) in the subject line. Unless requested, you will not otherwise receive a paper or email copy.



For complete information and to vote, visit www.ProxyVote.com

Control #



Point your camera here and vote without entering a control number



Vote in Person or Virtually at the Meeting*

April 25, 2023 11:00 a.m. Eastern Time

Virtually at: www.virtualshareholdermeeting.com/TFC2023

Truist Center Innovation and Technology Center - 14th Floor 214 N. Tryon Street Charlotte, North Carolina 28202

^{*}Please check the meeting materials for any special requirements for meeting attendance. If you are attending the meeting in person, you will need to request a ballot to yote these shares.

THIS IS NOT A VOTABLE BALLOT

This is an overview of the proposals being presented at the upcoming shareholder meeting. Please follow the instructions on the reverse side to vote on these important matters.

| | Board |
|--|--------------|
| Voting Items 1. The election of twenty and directors and for a group way town a wairing at the 2024 Appendix Action of Sharehalders. | Recommends |
| 1. The election of twenty-one directors, each for a one-year term expiring at the 2024 Annual Meeting of Shareholders. 1a. Jennifer S. Banner | For |
| 1b. K. David Boyer, Jr. | For |
| 1c. Agnes Bundy Scanlan | ⊘ For |
| 1d. Anna R. Cablik | For |
| 1e. Dallas S. Clement | For |
| 1f. Paul D. Donahue | For |
| 1g. Patrick C. Graney III | For |
| 1h. Linnie M. Haynesworth | For |
| 1i. Kelly S. King | For |
| 1j. Easter A. Maynard | For |
| 1k. Donna S. Morea | ⊘ For |
| 1l. Charles A. Patton | For |
| 1m. Nido R. Qubein | For |
| 1n. David M. Ratcliffe | ⊘ For |
| 1o. William H. Rogers, Jr. | For |
| 1p. Frank P. Scruggs, Jr. | For |
| 1q. Christine Sears | ⊘ For |
| 1r. Thomas E. Skains | ⊘ For |
| 1s. Bruce L. Tanner | For |
| 1t. Thomas N. Thompson | For |
| 1u. Steven C. Voorhees | For |
| 2. Ratification of the appointment of PricewaterhouseCoopers LLP as Truist's independent registered public accounting firm for 2023. | ⊘ For |
| 3. Advisory vote to approve Truist's executive compensation program. | For |
| 4. To recommend that a non-binding, advisory vote to approve Truist's executive compensation program be put to shareholders for their consideration every: one; two; or three years. | 1 Year |
| 5. Shareholder proposal regarding an independent Chairman of the Board of Directors, if properly presented at the Annual Meeting. | Against |
| NOTE: Designated proxies are authorized to transact such other business as may properly come before the meeting or any | |

Prefer to receive an email instead? While voting on www.ProxyVote.com, be sure to click "Sign up for E-delivery".