

ACCESSING YOUR RETIREMENT ACCOUNT

BY PHONE

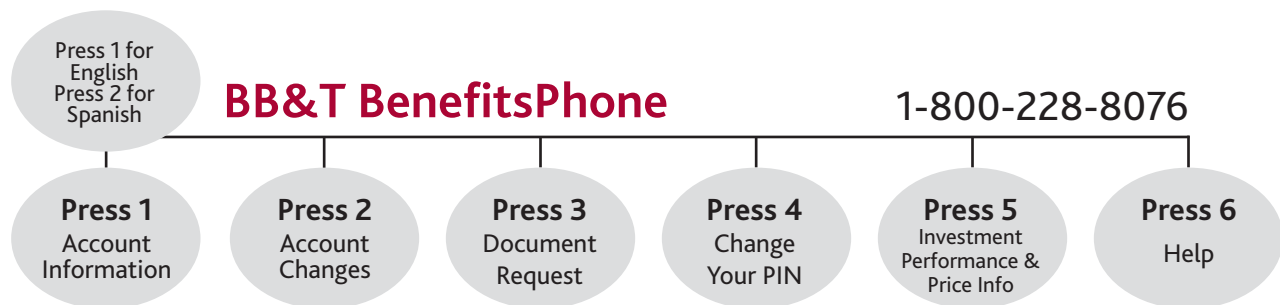
Telephone access through our helpful, automated system at 1-800-228-8076

INTERNET

Online access through our exclusive, secure Web site at www.bbt.com/plantrac

Available 24 hours a day, 7 days a week, each free-of-charge method allows you to:

- Stay on top of your money's performance, account balance, and the amount invested in each fund
- Change your investment elections for future contributions
- Change your PIN code
- Realign your balance among the available investment choices
- Transfer assets from one fund to another
- Automatically rebalance investment options on a periodic basis
- Find out the maximum amounts you have available for withdrawal while actively employed
- Request information such as a duplicate statement, withdrawal form or final distribution form
- Find information on other services specific to your plan



Need to speak to a representative regarding your account? At any point during your call, you may press "0" (zero) and the "#" key to reach our Participant Call Center. Our friendly, helpful representatives are available during normal business hours.

BB&T PlanTrac

www.bbt.com/plantrac

| Menu Option | Use the choices from this menu to: |
|-------------------------|--|
| OVERVIEW | View account summary, current balance, investment performance and investment prices |
| ACCOUNT ACTIVITY | Search account activity, download to Quicken, view statements, view pending requests |
| ALLOCATIONS | Change allocations, change contribution rate |
| TRANSFERS | Transfer between funds, realign account balances, edit Automatic Fund Rebalancing |
| LOANS | Apply for a loan, view current loan (optional feature) |
| WITHDRAWALS | View withdrawal amount available, request withdrawal forms |
| PRONVEST | Learn more about retirement saving and investment advisory services (optional feature) |
| LEARN & PLAN | View retirement tutorials, calculators and glossary |
| FAQ | Find answers to Frequently Asked Questions |
| MY PROFILE | View personal account information |

How do I...

BenefitsPhone

PlanTrac

At the main menu choose:

From the left menu, select:

Change my PIN or Password?

4 Change Your PIN

Follow logon page instructions to change or retrieve Password

Transfer funds within my account?

2 Account Changes
1 Transfer Balances

Transfers
Transfer Funds

Change my investment allocations?

2 Account Changes
2 Investment Election Changes

Allocations
Change Allocations

Request a duplicate account statement?

3 Document Request
1 Account Statement

Account Activity
View Statements

Forgotten your PIN? When calling the BenefitsPhone, after entering your Social Security Number, press the “#” key and “1” for verification, and follow the instructions. A new PIN code will be mailed to your address of record on file with your employer. Or press “0” and “#” immediately after calling to speak with a representative.

Retirement Plan Glossary:

Investment Elections allow you to choose how your money is invested, by percent.

Investment Election Changes affect how your future contributions will be invested.

Interfund Transfers enable you to transfer money from a single investment and distribute the money among several investments.

A **Balance Realignment** takes all money and distributes it according to a percentage by fund. You may enter your own percentages by fund, realign the account to match current investment elections, or automatically rebalance by percentage quarterly, semi-annually or annually.

Secure, interactive connection to your personal retirement plan information.

BB&T understands the importance of privacy and security when transmitting financial data over the Internet. Among the steps taken to protect our customers' financial information is data encryption via a paired-key process. Please note: your transaction is not complete until you receive a confirmation number, which you should always print out for your records. A copy of your confirmation will be mailed to your address of record on file with your employer.