A DISTINCTIVE EXPERIENCE, RESERVED FOR DISCERNING CLIENTS
WEALTH IS THE ABILITY TO FULLY EXPERIENCE LIFE.

- Henry David Thoreau

For those who prosper by challenging themselves, SunTrust Private Wealth Management offers the expertise to help you look beyond your portfolio and better prepare for whatever life brings.

Solid, long-term investment results are expected, but taking the time to learn your needs, wants and aspirations – that’s what truly sets us apart.
Since 1890, generations of families have come to rely on the enduring presence of SunTrust to help manage the increasing complexities of their wealth. Our purpose-driven organization is focused on lighting the way to financial well-being for all our clients.

Achieving sustained excellence in wealth management is a complex undertaking that requires a disciplined team of specialists working in close concert. We bring you the capabilities of the entire bank, including our investment advisory group, financial planners, credit and lending team, trust and estate experts, mortgage and insurance specialists, and capital markets services.

Serving you is our privilege
We view wealth management as a deeply collaborative process and we are honored to work in partnership with you, your family and your other advisors to gain a deeper understanding of the unique needs of your family. Through frank and thorough conversations, we’ll help you define your family’s goals and determine how best to realize them.
RESERVE clients with $5MM to $25MM in managed investments have additional challenges to consider when developing a plan that aligns with their goals. To address this complexity, your advisor may introduce sophisticated solutions into your planning conversations. The depth and expertise of your team is aligned with the complexity of your wealth and will always be coordinated by a dedicated advisor. You can expect an elevated level of service and access to additional benefits beyond typical banking solutions.

### The Reserve Client Experience

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<td>Advice and planning integrated with SunTrust SummitView®, delivered through the Essential Elements of Wealth: Planning Banking Risk Investments Estate Education Fiduciary Philanthropy</td>
<td>Solutions to meet the exclusive needs of RESERVE clients: Advisory and investment solutions Estate and philanthropic planning Banking solutions Private Wealth Credit Card Credit solutions Private Wealth Mortgage</td>
<td>A dedicated team led by an experienced wealth advisor provides a sophisticated and personalized level of service to support your wealth: Wealth planners Investment professionals Credit advisors Trust advisors</td>
<td>Welcome program Enhanced fraud remediation Enhanced mobile deposit Exclusive events Next-generation education Digital portal Private risk management review Health care advisory Art advisory Lifestyle partners</td>
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From balancing long-term savings goals and short-term liquidity needs, to implementing risk management and legacy strategies, SunTrust’s team of wealth specialists is ready to help you create a plan that addresses your priorities.

By helping you align your plan with your goals, your advisor can recommend actions to help impact your family’s well-being today and for years to come.

Investment and Insurance Products: • Are not FDIC or any other Government Agency Insured • Are not Bank Guaranteed • May Lose Value
## ESSENTIAL ELEMENTS OF WEALTH

Consistent with the unique nature of each relationship, advice is integrated across a combination of subject areas we have defined as the Essential Elements of Wealth.

### Goals-based financial planning including:
- Cash flow forecasting
- Asset accumulation and savings plans
- Tax planning
- Financial positions and projections
- Business planning considerations
- Executive compensation
- Retirement distributions

### Banking
- Deposit solutions
- Customized lending services
- Credit card
- Personal secured and unsecured lending
- Mortgages
- Home equity lines of credit
- Aircraft, marine, art and estate lending
- Life insurance premium financing
- Treasury management services
- Investment and commercial real estate financing

### Risk
- Family risk assessment
- Asset protection strategies
- Long-term care†
- Life and disability insurance†
- Annuities†
- Health care expense considerations
- Equity and hedging monetization
- Interest rate protection

### Investments
- Customized portfolio management
- Strategic and tactical asset allocation guidance
- Asset location and tax considerations
- Open architecture investing platform
- Alternative investments
- Private equity and debt offerings
- Sustainable investing
- Full-service brokerage offering and market-linked investments†
- Market strategy insights and commentary

### Estate
- Will review and trust information
- Estate, gift and generation skipping tax planning
- Wealth transfer planning
- Enhanced credit protection trusts
- Estate administration and settlement
- Special needs trusts
- Privately held investment management
- Legacy planning
- Targeted next-generation education curriculum and resources

### Fiduciary
- Trust formation and planning strategies
- Corporate trustee and executor services
- Trust administration and management
- Successor trustee
- Delaware trusts
- Charitable trust administration
- Irrevocable Life Insurance Trusts trustee
- Dynasty trusts
- Philanthropic strategies
- Charitable structure evaluation
- Private foundations and grant management
- Donor-advised funds

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† Offered by SunTrust Investment Services, Inc.
Our innovative and collaborative financial planning solution allows you and your advisor to work together on building and monitoring a custom financial plan. At any point in time, you’ll know where you are in relation to your goals and can make appropriate adjustments as things change.

SummitView lets you:
- **Enjoy a complete view of your total financial picture** that shows all your financial assets – both at SunTrust and elsewhere – in one place
- **Establish multiple goals and track your progress** toward them, so you know when modifications to your plan are needed
- **Model various “what if” scenarios** to see how spending, investment and economic changes might affect your wealth
- **Store important financial documents**, like wills and trusts, safely and securely in a digital vault
INVESTMENTS TO MEET SOPHISTICATED NEEDS

You may know us as a trusted bank, but are you aware of the breadth and depth of SunTrust’s investment expertise and solutions?

As a RESERVE client, you’ll not only receive timely market insights and disciplined research from skilled research analysts, but you’ll also have access to a broad array of investment strategies and structures including stocks, bonds, mutual funds and ETFs as well as:

- Separately managed accounts
- Private equity, private real estate, private real assets and private credit
- Hedge funds, hedge fund of funds and liquid alternatives
- Socially responsible and sustainable investments

Our open-architecture platform includes more than 1,000 investment vehicles and strategies that are vetted and monitored on an ongoing basis.

Each and every investment solution and portfolio implementation your advisor recommends is fully supported by our objective due diligence and investment process. You can rest assured that the guidance you receive will be aligned with your specific goals and path to financial confidence.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.
You may want to pass on not only your wealth, but also your values, to your next generation to ensure a safe and secure future for your loved ones. Let us help you address your family’s financial needs for today and for future generations by ensuring your financial goals align with your values.

Whether your estate planning goals are common (e.g., minimizing taxes and avoiding complications for beneficiaries) or unique (e.g., providing for a dependent with special needs or ensuring the smooth transition of a family business), they require the meticulous attention of an advisor with direct access to estate planning professionals. SunTrust’s team of credentialed trust experts will work closely with you, your beneficiaries, attorneys, accountants and other advisors to craft trust solutions that meet your precise requirements, including acting as an executor for your estate and/or trustee for any trusts you choose to establish.

**Fulfill your philanthropic dream**
Charitable giving is not only an ideal way to become more deeply involved in the causes you are most passionate about, it also serves as a unique opportunity to impart cherished family values to your children and grandchildren and propel the next generation to be generous and active in their communities. SunTrust is here to help – whether you’re looking to establish a simple donor-advised fund, a charitable trust or a more complex private foundation.
RESERVE clients receive access to a comprehensive suite of banking and lending solutions specifically tailored to your financial needs. Designed to work in harmony with your family’s investment and planning objectives, these solutions offer a host of benefits including:

- **No-fee checking** with unlimited free personalized checks¹
- **Unlimited non-SunTrust ATM** transaction fee refunds²
- **No annual fee for a safe deposit box** of any size
- **Exclusive Delta SkyMiles® World Debit Card** with no annual fee³
- **Exclusive Private Wealth Credit Card** that rewards you for virtually every purchase you make – there’s no maximum on rewards earned and they never expire⁴
- **Preferred rates and terms on Money Market Savings and CDs**⁵
- **Reduced rates and preferred terms** on Refinances, New Home Purchases and Investment Properties through our exclusive Private Wealth Mortgage⁶
- **Specialized Personal Loans and Lines of Credit**, Asset Acquisition Financing, Business Financing and Commercial Real Estate solutions
BUSINESS WEALTH

If you’re an entrepreneur, the value of your business is very likely your single largest personal asset and, therefore, a vital component of your personal wealth and legacy plan. The SunTrust OneTeam Approach® brings the full power of SunTrust to you through a dedicated team of financial experts, perfectly coordinated across a full set of capabilities. Whether that’s wealth management, business transition advisory and commercial banking capabilities from SunTrust Bank or investment banking capabilities from SunTrust Robinson Humphrey, we can help you balance the often competing interests of business and personal wealth.

- Access liquidity to offset wealth invested in your business
- Manage the risks associated with concentrated stock
- Ensure sufficient asset protections are in place to safeguard your business
- Facilitate continuity, succession and the tax-efficient transfer of business interests to future generations
For clients with $5MM-$25MM in managed assets held at SunTrust, an experienced wealth advisor leads a dedicated team of wealth planners, investment professionals, credit advisors and trust advisors in order to provide a sophisticated and personalized level of service that supports your goals. Combining a collaborative approach with the expertise of a specialized team of financial professionals enables us to deliver a customized experience that addresses not just what you want to accomplish, but how you want to accomplish it.

Let’s look at a scenario showing how this approach came to life in a meaningful way for a real client:

1. A family with young children had an opportunity to sell their business, which would result in a large liquidity event. Their wealth advisor engaged a wealth planner to assess the client’s estate planning strategy and created visuals illustrating how and when wealth transfers to family members would occur. The visual representation sparked a conversation to reassess the plan in light of the upcoming liquidity event and a trust advisor, in concert with the rest of the team, proposed a revised strategy that adequately addressed the family’s changing goals.

2. In addition to coordinating with the clients’ attorney to revise the estate plan, the wealth advisor shared the need to educate heirs in order to have a successful wealth transfer. The wealth advisor and the family discussed approaches to providing financial education to the future generation, so they will become responsible stewards not only of the wealth, but of the associated family values.

3. As the liquidity event approached, the family’s wealth advisor coordinated with the investment strategist to recommend how to invest the proceeds from the sale of their business. Additionally, the family articulated that real estate would play an important role in their future asset allocation, so a credit advisor will engage when it is time to discuss strategic lending. Finally, their wealth advisor partnered with our team of insurance specialists and an insurance brokerage firm to assess the family’s life and disability insurance, to ensure they are well positioned in the event of an unforeseen mortality or health event.
EXCLUSIVE BENEFITS

SunTrust Private Wealth RESERVE clients can expect access to experiences curated specifically for them, as well as an elevated level of service beginning with a highly personalized onboarding process and expedited responses to questions and requests. The RESERVE experience includes:

- Exclusive benefits, including special pricing, expedited fraud response and increased mobile deposit limits
- Invitations to select events featuring both industry and SunTrust experts, as well as invitations to bespoke experiences
- Next-generation education to help you prepare future generations to become responsible stewards of your family’s wealth
- Personal excess liability insurance to help protect your lifestyle and legacy
- Healthcare advocacy services
- Art advisory services
- Preferred pricing on luxury products and services from companies such as Delta Private Jets, Porthos, and PrimeSport

UNIQUE ACCESS

In addition to the inherent benefits already described, RESERVE clients have exclusive access to purchase services such as:

- Facilitated family meetings specifically designed to enhance family communication, build foundational knowledge, and gather family members around a shared vision for the future
- Targeted family education programs focused on personal money management, wealth preservation, investing and basic financial concepts

AS YOUR WEALTH GROWS

When you choose SunTrust, you can be confident that your needs will never outgrow our abilities — no matter how extensive your wealth or complex your future challenges. Our GenSpring team of family wealth experts exclusively serves ultra-high-net-worth clients of SunTrust Private Wealth Management. From helping to sustain and grow multi-generational wealth in support of your family’s enduring values to serving as “Chief Financial Officer” in overseeing your family’s wealth enterprise, we can provide additional services including:

- Customized financial learning programs starting as young as age 5
- Family governance system development, including development of a family constitution
- Shared philanthropic values and giving interests identification
- Enhanced reporting to provide transparency across portfolios and providers
- Dedicated investment strategists singularly focused on relationships with $25MM+
- Specialized learning events including the Women & Wealth Initiative
- Succession planning
- Fiduciary reporting and beneficiary communications
We understand your desire for personalized, comprehensive and highly responsive services – and that’s exactly what SunTrust Private Wealth RESERVE delivers.

Let us earn your trust by proving our ability to manage your wealth across generations. To learn more about becoming a RESERVE client, call us at 866.841.4138 or visit us at suntrust.com/pwmreserve.


1 $100 monthly maintenance fee waived for first 13 months. Thereafter, the $100 monthly maintenance fee waived when you maintain a $1,000,000 minimum 12-month average balance in linked accounts: checking, savings, money market, CD, IRA, Trust accounts, IRA or brokerage accounts introduced through SunTrust Investment Services, Inc.

2 Fees are waived for use of non-SunTrust ATMs and you receive unlimited refunds for ATM fees from other institutions.

3 The Delta SkyMiles Debit Cards are issued by SunTrust Banks, Inc. and are available in AL, AR, FL, GA, MD, MS, NC, SC, TN, VA, WV and Washington, D.C. Delta SkyMiles Debit Cards opened by members with a primary residence outside of the States listed above are subject to immediate closure, and any earned miles will be revoked. Delta and SkyMiles are registered marks of Delta Air Lines, Inc.

4 To be eligible to apply for the Private Wealth credit card, Private Wealth Management clients must have $1MM or more in investable assets at SunTrust.

5 A minimum opening deposit of $100 is required (accounts opened in SunTrust branches may be subject to different opening deposit requirements). For additional fee and/or product information, consult the Fee Schedule for further details. At the Bank’s discretion, rates and yields are subject to change without notice after the account is opened. Interest is calculated and compounded daily on the collected balance in your account and credited to your account monthly. Fees may reduce earnings.

6 Private Wealth Mortgage is available only to current clients and approved prospects of SunTrust Private Wealth Management, and SunTrust retail banking clients who meet the definition of SunTrust Private Wealth Management prospect. Rates for Private Wealth Mortgage include special incentives reserved for clients who have a banking relationship with SunTrust Bank. Rate discount is dependent upon the amount of assets under management. The borrower must have or establish a SunTrust checking account. Recurring payments (SurePay) must be set up in conjunction with the aforementioned SunTrust checking account, and the applicable deposit funds must be at SunTrust Bank at time of origination. Sufficient funds must be in your bank account at time of automatic debit.

7 Services are offered through an unaffiliated third party. SunTrust Bank may provide information to its clients regarding services offered by third parties. SunTrust Bank makes no warranty, express, implied, or statutory, with respect to the services provided by third parties, including, without limitation, any implied warranty of reliability, usefulness, merchantability, fitness for a particular purpose, or those arising from the course of performance, dealing usage or trade. Any person or entity considering using the services of the third parties should make its own determination as to the suitability of the services and products offered by the third parties.

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SunTrust Bank and its affiliates and the directors, officers, employees and agents of SunTrust Bank and its affiliates (collectively, “SunTrust”) are not permitted to give legal or tax advice. Clients of SunTrust should consult with their legal and tax advisors prior to entering into any financial transaction.

Equal Housing Lender. SunTrust Bank - NMLS #33471. SunTrust Mortgage is a tradename of SunTrust Bank and loans are made by SunTrust Bank.

SunTrust Robinson Humphrey is the trade name for the corporate and investment banking services of SunTrust Banks, Inc. and its subsidiaries, including SunTrust Robinson Humphrey, Inc., member FINRA and SIPC.

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