



TRUIST FINANCIAL CORPORATION
ANNUAL MEETING RULES OF CONDUCT
APRIL 23, 2024

To help assure an excellent experience for all shareholders participating in Truist Financial Corporation's Annual Meeting, we respectfully ask for your cooperation in observing the following rules of conduct:

- The Chairman will preside over the meeting consistent with Truist's Bylaws. The meeting will be conducted in a manner designed to accomplish the business of the meeting in a prompt and orderly fashion and to be fair to all shareholders. The business of the meeting will follow the agenda set forth below, unless otherwise determined by the Chairman.
- You do not need to vote at the meeting if you have already voted by proxy. But if you want to change your vote or have not voted, you may click the "Vote Here!" link in the web portal and follow the instructions to vote your shares.
- The only business of the meeting will be the proposals set forth in the notice of the meeting that are properly presented.
- To vote your shares or submit a question at the meeting, you must be either a shareholder of record or a beneficial owner of shares of Truist common stock as of February 15, 2024, or must be named in a proxy given by a shareholder of record or beneficial owner as of February 15, 2024, properly submitted to the Corporate Secretary of Truist before the meeting, unless otherwise determined by the Chairman.
- Following the formal business of the meeting, we will allocate up to 15 minutes to address appropriate general questions from shareholders regarding Truist. Shareholders may submit questions through the web portal during the meeting by typing a question in the "Ask a Question" box and then clicking "Submit." Shareholders submitting questions may be identified by name in our responses. To allow time to answer questions from as many shareholders and on as many topics as possible, we respectfully ask that each shareholder submit no more than two questions, succinctly stated. We will focus on those issues that appear to be of the greatest interest to shareholders. Questions submitted from multiple shareholders on the same topic or that are otherwise related may be grouped, summarized, and answered together. Due to time constraints, please understand that some questions may not be answered.
- If you have questions about Truist that are not related to the meeting or that are not of broad interest to shareholders, or if you asked a question that was not answered, please feel welcome to raise any question separately after the meeting by contacting Truist Investor Relations at investors@truist.com.
- Truist will be unable to address questions that are, among other things, (i) irrelevant to the business of Truist or to the business of the meeting; (ii) related to material non-public information of Truist; (iii) related to personal grievances; (iv) derogatory references to individuals or that are otherwise in bad taste; (v) in furtherance of the shareholder's personal or business interests; or (vi) out of order or not otherwise suitable for the conduct of the meeting as determined by the Chairman.
- If a technical malfunction or other significant problem occurs that disrupts the meeting, the Chairman may adjourn, recess, or expedite the meeting or take other action that the Chairman determines is appropriate in light of the circumstances.
- The use of cameras, recording devices, cellular phones, or other electronic devices to record the meeting or to photograph anything displayed in the web portal is prohibited.