

# Retirement ready—anytime, anywhere.

Stay connected: Mobile. Tablet. Desktop.

**BB&T**



Online: [www.planservices.com/bbt](http://www.planservices.com/bbt)

Phone: 866-547-8809

## Take advantage of online tools

When you log in to your account, you get much more than just your account information:

- Use our personal calculator to try out different saving scenarios and set your retirement goals\*
- Track your savings progress\*
- Check your balance\*
- Update your account settings
- Access educational material
- Get investment information
- Review current and past statements
- Stay updated on market activity

\*This functionality is available by smartphone; connect to full site for all other functionality.

## Access your account by phone

Our interactive voice response (IVR) system, available in English and Spanish, allows you to check your account and authorize core transactions through menu-guided prompts. Our award-winning service team is available to answer questions and to point you in the right direction.

## Our online personal calculator lets you:



### Set/refine goals

The calculator provides instant income projections and savings options.



### Stay on track

A progress bar shows your current status in relation to your goal.



Scan the QR code with your smartphone to access your online account.

Save with  
**PURPOSE.**

Invest in **YOU.**

There is a future you dream of—the one that is the culmination of all your years of hard work; the one where you spend your days pursuing life's passions.

Use your company retirement plan to help make this dream a reality.

**BB&T**



**1. Set your goals.**

Go to your online retirement account and use the interactive calculator to help you understand how much you will need to retire on time and on target.



**2. Follow expert advice—save at least 10%.<sup>1</sup>**

If you aren't already there, try to increase your savings rate by at least one percent each year. Many people find this gradual increase easy to adjust to.



**3. NEW! Designate your beneficiaries online.**

Go to the "Your Profile" section of your online retirement account to make your designations. Once added, designations can be reviewed and updated at any time. It's quick, easy, and a key part of your long-term plan.



**4. Review your strategy.**

At least once a year make sure your personal goals, savings rate, and account settings are in line with your retirement strategy. Do this more frequently if a major life event occurs, such as marriage, the birth of a child, divorce, or the death of a beneficiary.

**To learn more, visit your retirement account website.**

<sup>1</sup> Benartzi, Shlomo. 2012. "Save More Tomorrow: Practical Behavioral Finance Solutions to Improve 401(k) Plans." New York: Penguin Group.