



2023 Annual Meeting Admission Ticket
2023 Annual Meeting of Truist Financial Corporation Shareholders
Tuesday, April 25, 2023 at 11:00 a.m. Eastern Time
Truist Center
Innovation and Technology Center - 14th Floor
214 N. Tryon Street
Charlotte, North Carolina 28202

Upon arrival, please present this admission ticket and photo identification at the registration desk.

Important Notice Regarding the Availability of Proxy Materials for the Annual Meeting:

The 2023 Proxy Statement, Annual Report and Form 10-K are available at www.proxyvote.com.

D94998-Z84200-P85508

Proxy — TRUIST FINANCIAL CORPORATION

ANNUAL MEETING — APRIL 25, 2023
THIS PROXY IS SOLICITED BY THE BOARD OF DIRECTORS OF TRUIST FINANCIAL CORPORATION

The undersigned shareholder of Truist Financial Corporation, a North Carolina corporation ("Truist"), appoints William H. Rogers, Jr., Michael B. Maguire, and Ellen M. Fitzsimmons, or any of them, with full power to act, the true and lawful proxies of the undersigned, with full power of substitution and revocation, to vote all shares of common stock of Truist that the undersigned is entitled to vote at the Annual Meeting of Shareholders of Truist to be held in person at Truist Center, Innovation and Technology Center - 14th Floor, 214 N. Tryon Street, Charlotte, North Carolina 28202 or virtually at www.proxyvote.com on Tuesday, April 25, 2023, on Tuesday, April 25, 2023 at 11:00 a.m. Eastern Time and at any adjournment thereof, with all powers the undersigned would possess if personally present, as stated on the reverse side hereof.

THIS PROXY WILL BE VOTED IN ACCORDANCE WITH THE DIRECTIONS OF THE UNDERSIGNED. IF NO INSTRUCTION TO THE CONTRARY IS GIVEN, THIS PROXY WILL VOTE AS FOLLOWS:

- "FOR" EACH OF THE NOMINEES FOR DIRECTOR DESCRIBED IN PROPOSAL 1;
- "FOR" PROPOSALS 2 AND 3
- "FOR" EVERY YEAR ON PROPOSAL 4
- "AGAINST" PROPOSAL 5

IF ANY OTHER BUSINESS IS PRESENTED AT THE ANNUAL MEETING, THIS PROXY WILL BE VOTED IN ACCORDANCE WITH THE DISCRETION OF THE NAMED PROXY.

The undersigned acknowledges receipt of the Notice of the Truist Annual Meeting and 2023 Proxy Statement.

NOTICE TO 401(k) PLAN PARTICIPANTS:

This card also constitutes voting instructions for participants in the Truist Financial Corporation 401(k) Savings Plan (the "Plan"). Plan participants should mark their voting instructions on the reverse side hereof and sign and date this card. If voting instructions are not marked or received, the trustee will vote the shares allocated to the participant's account in the same proportion on each nominee or proposal as it votes those shares that reflect all participants' interests in the Truist Common Stock Fund (in the aggregate) for which it received voting instructions from participants. Voting instructions from 401(k) plan participants must be received by 1:00 a.m., Eastern Time, on Friday, April 21, 2023 to allow sufficient time for processing.

(To be marked on other side)