BB&T FINANCIAL INSIGHTS

Owners and executives dream of having a trusted financial expert by their side as they face tough business decisions, someone who is equally committed to the success of their company, the success of their employees, and their personal success. Nothing compares to the assured feeling of knowing the authority you turn to for solid advice before deciding the next best move for your company is backed by 140 years of business finance experience and industry knowledge. **BB&T's proven approach to banking ensures that your BB&T Relationship Manager will fulfill that role.**

Our Personalized Approach

Strategic financial planning is a critical undertaking that business owners and executives often put aside while tending to the day-to-day responsibilities of managing their businesses. This is why BB&T developed Financial Insights, an ongoing and evolving process that enables us to collaborate with you and help you grow your business and build personal wealth.

BB&T's Financial Insights Planning for business executives is a complementary service that includes a detailed financial analysis and a personalized business review built upon information from nationally recognized business research groups, industry-specific knowledge portals, as well as market and economic trends.

Your BB&T Relationship Manager will meet with you to walk through the information in person and help you develop a plan by outlining your strengths as well as the risks and hurdles you may encounter. You will then work together to create short-term and long-term solutions so you walk away with a timeline and an action plan to mitigate risks and grow your business.

"This clearly provides evidence of your interest in seeing us succeed."

– CEO comment following a BB&T Financial Insights review.

Tangible Results

A Financial Insights planning session provides a framework that allows us to get to what really matters to you. It allows us to get to know you and your business better, what is important to you, the challenges you might face, and your plans for the future. Financial Insights helps us be proactive in serving you and responsive when you have a need because of our deep knowledge of your business. While facilitating a three-step BB&T Financial insights plan, a Relationship Manager conducts an in-depth financial analysis and offers innovative advice, ideas and solutions tailored to support a business' unique goals and aspirations:

Financial Insights and Advice to Create Value and Drive the Performance of Your Business

1 REVIEW » **2 PLAN** » **3 EXECUTE**

REVIEW how your business is operating today

- Industry Comparisons
- Financial Strengths
- Financial Risks
- Financial Relationship Overview

PLAN for the future

- Company Strengths
- Company Weaknesses
- Leadership Challenges
- Short-Term Goals
- Long-Term Goals
- Exit Strategy
- Contingency Plan

EXECUTE your plans

- Recommendations
- Solutions
- Roadmap
- Create value for you

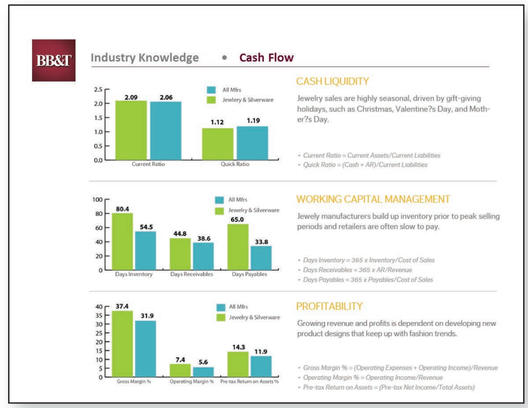
To learn more about BB&T Business Services, please visit BBT.com/Business or call 800-BANK-BBT.

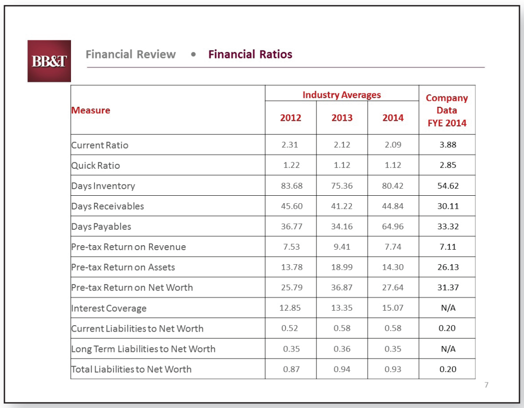
The REVIEW Stage

During the planning process, we will help you understand your performance relative to your industry and provide you a view into some of the trends that impact you along the way.

A few of the areas covered during the Financial Insights Review:

- Industry Trends and Growth
- Industry Cash Flow and Profitability Analysis
- Industry based Financial Ratios and Working Capital performance.




BB&T

Financial Review • Financial Ratios

Measure	Industry Averages			Company Data FYE 2014
	2012	2013	2014	
Current Ratio	2.31	2.12	2.09	3.88
Quick Ratio	1.22	1.12	1.12	2.85
Days Inventory	83.68	75.36	80.42	54.62
Days Receivables	45.60	41.22	44.84	30.11
Days Payables	36.77	34.16	64.96	33.32
Pre-tax Return on Revenue	7.53	9.41	7.74	7.11
Pre-tax Return on Assets	13.78	18.99	14.30	26.13
Pre-tax Return on Net Worth	25.79	36.87	27.64	31.37
Interest Coverage	12.85	13.35	15.07	N/A
Current Liabilities to Net Worth	0.52	0.58	0.58	0.20
Long Term Liabilities to Net Worth	0.35	0.36	0.35	N/A
Total Liabilities to Net Worth	0.87	0.94	0.93	0.20

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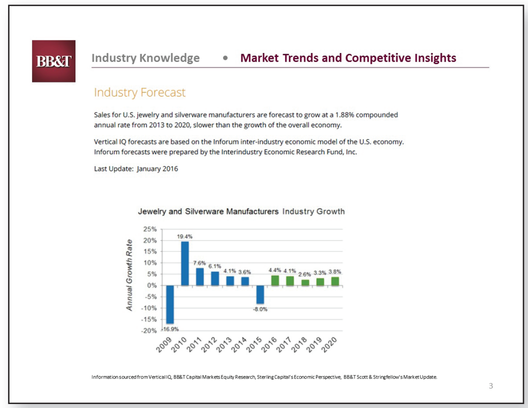

The PLANNING Stage

During your personalized Financial Insights review, your BB&T Relationship Manager will listen as you discuss these questions and much more, giving your Relationship Manager the knowledge to provide strategic business advice.

- What is important to you related to your business?
- What are the primary strengths of your company?
- What are the greatest challenges facing your company?
- What would you change about your business?
- What are your goals for your business during the next three to five years?
- What is your plan for your business when you are ready to exit?
- What is your contingency plan if something happens to you?
- What leadership challenges do you face?

"My current bank had never shown me anything so encompassing. I have never seen something on paper on how the bank takes care of their clients. It aligns very nicely with … being a full service risk-based solutions provider."

– Business Executive after experiencing a BB&T Financial Insights review

The EXECUTE Stage

Some business owners seem to have the golden touch. Their initiatives always succeed. They make it look simple. The key to success is the ability to leverage your resources and your network. BB&T has created an approach to relationship management that does that for you. We work together with you to prioritize your needs and what is important to you when we create a detailed action plan and road map.

Our "CEO-Relevant" approach takes the stress out of making sure that you check off all of the important boxes:

- Manage your cash flow
- Finance your business growth
- Attract and retain key talent
- Protect your business, property and employees
- Preserve and grow your money
- Use industry and financial insight to drive business performance

BB&T provides solutions to meet all of your business needs, from financing to insurance, deposit accounts to merchant services, payroll and credit cards to business knowledge and financial expertise. We have the solution and the experience to know what is right for you and your business.

PAYMENT SOLUTIONS
Manage Your Cash Flow

Deposit Accounts
Merchant Services[2]
Payroll Services
Purchasing Cards[2]
Treasury Management
International Services

CAPITAL FORMATION
Finance Your Business Growth

Loans[1]
Leases[1]
Credit Cards[2]
Letters of Credit
Capital Markets

RISK MANAGEMENT[3]
Protect Your Business, Property and Employees

Property Insurance
Casualty Insurance
Life Insurance
Bonding
D&O Liability Insurance

INTELLECTUAL CAPITAL
Providing insight to drive the performance of your business:

- Innovative advice and ideas
- Industry-specific knowledge
- Connections with other businesses
- Market and economic information
- Leadership talent development
- Business transition support
- BB&T Financial InSights

EMPLOYEE BENEFITS
Attract and Retain Key Talent

Insurance (Health, Life)[3]
401(k)[4]
Retirement Plans[4]
Executive Compensation Plans[4]
Profit-Sharing Plans[4]
BB&T@Work[1]
The BB&T Leadership Institute

PERSONAL FINANCIAL MANAGEMENT
Preserve and Grow Your Money

BB&T Wealth[4]
Financial Planning[4]
Checking, Savings and CDs[1]
Mortgage and Personal Loans[1]
Business Transition Planning
Investments[4]
Insurance[3]

1 Deposit and loan products are offered through Branch Banking and Trust Company. Member FDIC and an Equal Housing Lender.
All accounts subject to bank approval. Credit products are subject to credit approval. Only deposit products are FDIC insured.

2 Credit cards and Merchant Services are subject to credit approval and business type.

3 Insurance products are offered through BB&T Insurance Services, Inc., a subsidiary of BB&T Insurance Holdings, Inc.

4 Investment solutions are provided by Branch Banking and Trust Company, BB&T Investment Services, Inc., and BB&T Scott & Stringfellow. BB&T Investment Services, Inc., is a wholly owned registered broker/dealer subsidiary of Branch Banking and Trust Company, Member FINRA/SIPC. BB&T Scott & Stringfellow is a division of BB&T Securities, LLC, Member FINRA/SIPC, a wholly owned nonbank subsidiary of BB&T Corporation. BB&T Capital Markets is a division of BB&T Securities, LLC, a wholly owned nonbank subsidiary of BB&T Corporation and Member FINRA/SIPC.

Securities or insurance products and annuities sold, offered or recommended are:

NOT A DEPOSIT	NOT INSURED BY ANY FEDERAL
NOT FDIC INSURED	GOVERNMENT AGENCY
MAY GO DOWN IN VALUE	NOT GUARANTEED BY A BANK

BB&T does not provide tax or legal advice. Please consult with your tax advisor and/or attorney regarding your individual circumstances. C0003570196 Rv. 01-01-17