



Personas:

Underserved

Young Professional

Core Affluent

Affluent Retiree

Young Professional: What we know



20–39 years old;
single or married
with 0–3 children.



Household income
over \$100K.



Experiencing major life events
(e.g., new job, marriage, home
ownership, having kids).



Want to balance
debt with short- and
long-term saving.



Value gaining
status and living an
exciting life.



Strongly prefer
mobile banking.



Seek guidance rather than
being told what to do.



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#Goals

With rising affluence, Young Professionals are eager to gain status, taking major life steps, and willing to spend their extra funds on the more exciting side of life. This approach focuses on how SunTrust can help this audience build their wealth, illustrating reasons why saving now can help them reach their short- and long-term financial goals. Supporting their climb, SunTrust is the partner Young Professionals can look to to optimize their banking relationship as they invest in their small business, set themselves up for retirement, save for their children’s education – or strive for a combination of these.



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Approach 1: *(Skews older end of the segment/more young family-oriented)*

Sample headlines:

Move on up.

Upgrade your savings – and your status in life.

Set up for the good life.

Savings for what you want to accomplish now and later.

Introduction:

You have a lot going on these days. Whether you're pushing for that promotion, looking to expand the family, or hoping to upgrade to a new home, you have goals in mind. And as a SunTrust customer, you can turn your vision for the future into a reality with the right tools and resources at your fingertips.

There's a way for you to balance paying off loans with saving for what you want. With no fees or minimums, you can grow your funds that much faster and have the flexibility to spend on what matter most to you.

Email subject lines:

Turn your vision board into a reality.

Make "save" your new favorite 4-letter word.

Bring your goals to life with easy ways to save.

Images:





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Approach 2: *(Skews younger side of the segment/more entrepreneurial)*

Sample headlines:

Strive and thrive.

Set – and achieve – your savings goals.

Strive and thrive.

You're going places. Let smart savings get you there.

Introduction:

Adventurous vacations and small business success aren't just for influencers. With financial freedom that lets you balance paying off debt with saving, you can chase after experiences worth bragging about.

As a SunTrust customer, you can access tools, resources, and guidance when you need it. With no fees or minimums to get in your way, it's a flexible way to bank on the go that helps you build up your savings for whatever goals you have in mind.

Email subject lines:

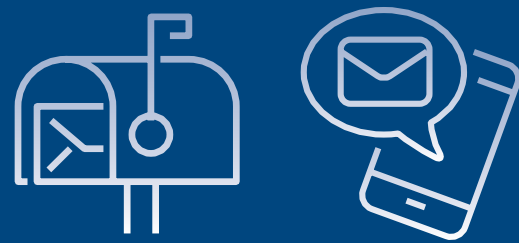
How to save for rainy days and getaways.

Transformations aren't just for Tuesdays.

Status update: status upgraded.

Images:





Direct mail and email executions

Direct mail – current Money Market segment

Cover



Open 1



Format

- Self-mailer
- Same size as the current insert
- Allows for greater personalization and segmented messaging in the mailbox
- SunTrust and BB&T control cells will follow self-mailer format
- Consistent format creates efficiency in printing

Open 2



Mailing panel



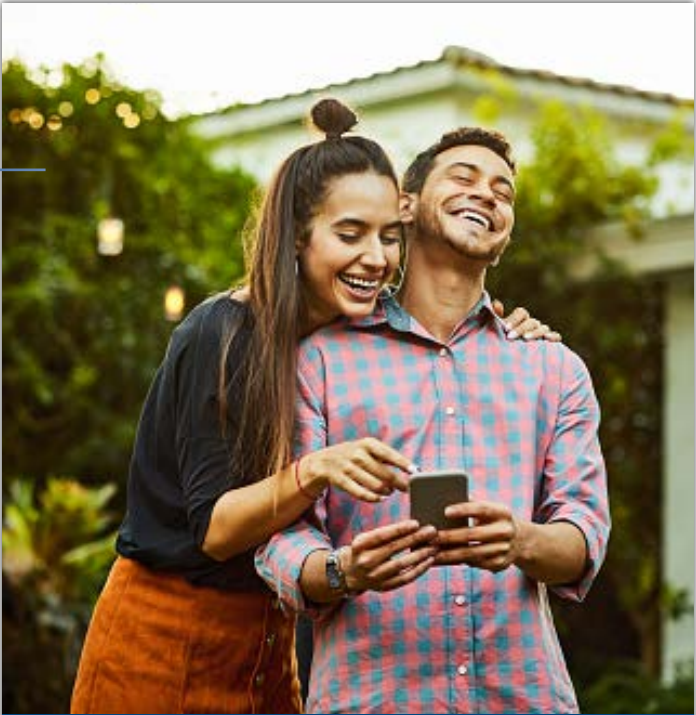
Direct mail – segmentation

How the segments will be tailored:

Cover

Cover photo will be targeted to the segment

Targeted headlines and subheads. Can vary within a segment.

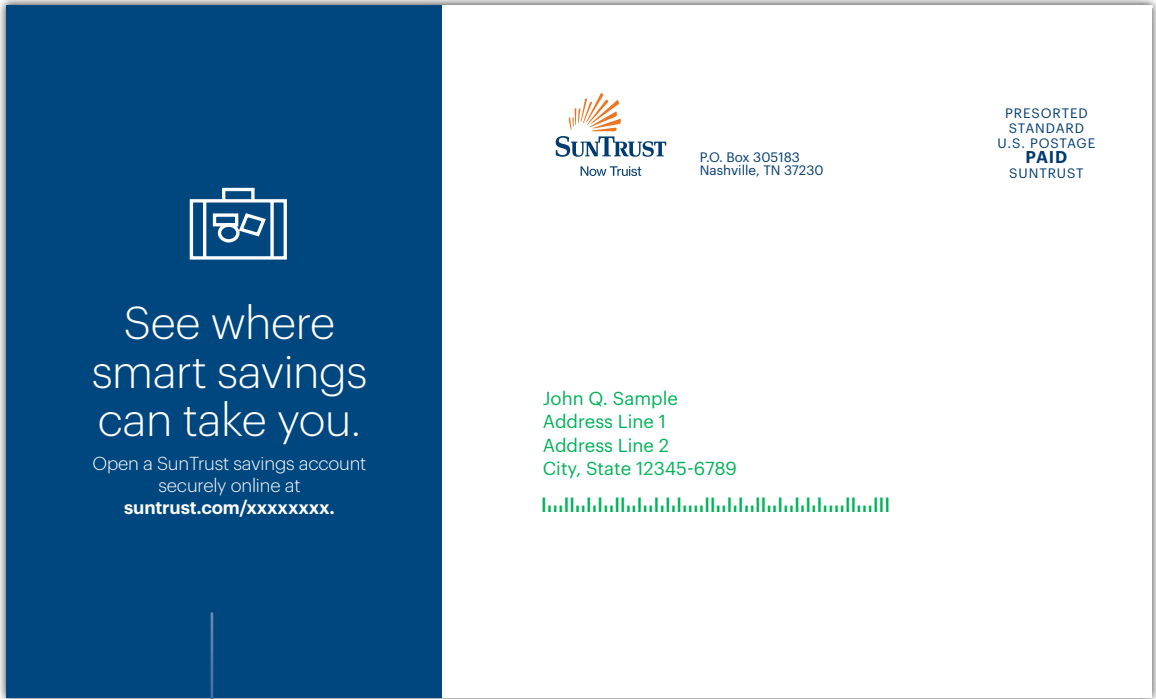



Strive and thrive.
Set – and achieve – your savings goals.

Open securely online at suntrust.com/xxxx.

SUNTRUST
Now Truist


Mailing panel



 **SUNTRUST**
Now Truist

P.O. Box 305183
Nashville, TN 37230


PRESORTED
STANDARD
U.S. POSTAGE
PAID
SUNTRUST



See where
smart savings
can take you.

Open a SunTrust savings account
securely online at
suntrust.com/xxxxxxx.

John Q. Sample
Address Line 1
Address Line 2
City, State 12345-6789



Targeted headlines and subheads teaser

Direct mail – segmentation

How the segments will be tailored:

Open 1

Left panel will be contain targeted content related to the product type

CTA hierarchy tailored to each audience:

- QR Code, URL, phone – Young Professional and Underserved
- URL, Phone – Core Affluent
- Phone, URL – Affluent Retiree



Segmented headline and intro copy

Layout can vary with use of photos and icons based on segment

Direct mail – segmentation

How the segments will be tailored:

Open 2



Start early. Hit your goals sooner.

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Create a savings plan that works for you.



Open a savings account quickly and easily online at suntrust.com/xxxxxxx or on your SunTrust mobile app.



Bank without having to leave home.

Open your new SunTrust savings account, deposit funds and manage transactions online at suntrust.com/digitalbanking.

To open your new account, visit suntrust.com/xxxxx.



Make the most of your savings plan.

With a SunTrust Rewards Credit Card, you can earn a Loyalty Cash Bonus of 10% when you redeem cash-back rewards directly into a SunTrust savings account.*



Care for our communities

Looking out for each other is more important now than ever. That's why we're donating \$50 million as a part of Truist Cares to support basic needs, medical supplies and financial relief for the communities we serve.

*Truist Cares is a cooperative effort between Truist Financial Corporation, Truist Foundation, Inc., and Truist Charitable Fund.



All credit cards are subject to credit approval. Offer must be fulfilled by SunTrust.
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ST10809

Center panel will be white rather than blue for Core Affluent and Affluent Retiree to increase readability for older audience

Email – segmentation

Young Professional


Cover photo will be targeted to the segment

Targeted headlines and subheads. Can vary within a segment.

Highlight will contain targeted messaging and product offerings

Highlight will contain targeted messaging

CTA will be tailored to the segment



SUNTRUST


Now Truist

[Resource Center](#) | [Sign on to your account](#)

Strive and thrive.


Set—and achieve—your savings goals with a SunTrust savings account.

Jumpstart your savings



Rovidunt veles ma volor sitas que et endanda nisque sapitiorem. Itatendignis que preius dolores tiatur?

Open a **SunTrust savings account** Quidendi dolorro im quatquo bla voluptas molupta sperspisp ressedipitatemquo volest quam ipsa cora.



Start early. Hit your goals sooner.

Rovidunt veles ma volor sitas que et endanda nisque sapitiorem. Itatendignis que preius dolores tiatur? Quidendi dolorro im quatquo bla voluptas molupta sperspisp ressedipitatemquo volest quam ipsa corat quam quatur, quid ut quo dollore perat.

Access tools to start your savings plan.

Jumpstart your savings

Open online, schedule an appointment to speak with a banker or call 800.322.3158.

Must be fulfilled by SunTrust.

Control



Underserved



Core Affluent



Affluent Retiree

