

The BB&T Funds

MAKING INVESTING EASY AND CONVENIENT

PROFESSIONAL MANAGEMENT

Experienced portfolio managers and trained analysts sift through thousands of stocks and bonds to find the best investment opportunities, while remaining alert to significant changes in the economy and financial markets.

INVESTMENT PROFESSIONALS AT YOUR SERVICE

Based upon your individual needs, dedicated BB&T investment professionals are ready to help you develop a sensible investment strategy.

BROAD DIVERSIFICATION

A single mutual fund can invest in dozens or hundreds of individual stocks or bonds, spread across many different sectors or asset classes. Diversification does not guarantee a profit nor protect against a loss.

SYSTEMATIC INVESTMENT PLAN

Make regular investments automatically from your bank account. Systematic investment plans do not ensure a profit and do not protect against loss in declining markets. An investor should consider his or her financial ability to continue making additional investments during periods of low share-price levels.

Investment return and net asset value will fluctuate, and fund shares, when redeemed, may be worth more or less than their original cost. There is no guarantee this method will work for you.

LOW INITIAL INVESTMENT

Get started with as little as \$25 per month through our systematic investment plan. Or open an account with a \$1,000 initial investment.

CHOICE OF SHARE CLASSES

Select the share class and expense schedule that's right for you.

FLEXIBILITY

If your investment needs change, you can exchange your shares in one BB&T fund for shares of the same class in another fund, usually without paying additional sales charges. (If your new fund has a higher sales charge, you must pay the difference.)

EASY TO TRACK

Comprehensive quarterly statements make it easy to keep track of your account activity.

SIMPLIFIED TAX REPORTING

Year-end tax statements (Form 1099) provide all the information you need for tax reporting.

ACCESSIBILITY

You can access your account information at any time, any day, through our toll-free telephone number: 1-800-228-1872. You also can view your account online at www.bbtffunds.com.

ONLINE EDUCATION AND INFORMATION

The BB&T Funds website, www.bbtffunds.com, offers fund information and many investment tools to keep you informed and educated.

An investor should consider the funds' investment objectives, risks and charges and expenses carefully before investing or sending money. This and other important information about an investment company can be found in the BB&T Funds' prospectus. To obtain a prospectus, please visit www.bbtffunds.com or call 1-800-228-1872. Please read it carefully before investing. The Funds are distributed by BB&T AM Distributors, Inc., which is not affiliated with Branch Banking and Trust Company or its affiliates.