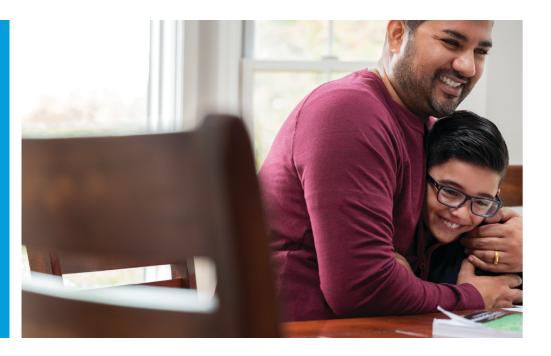
It's time to designate your retirement plan account beneficiary.



Brown & Brown, Inc. is working with Schwab Retirement Plan Services to help ensure we have accurate beneficiary information for all participants in the Brown & Brown, Inc. Employee Savings Plan.





It's time to designate or review your Brown & Brown, Inc. Employee Savings Plan account beneficiary. This is one way to help make sure your retirement plan account balance will be distributed as you wish.

Take action now. It only takes a few minutes.

Make plans to review your choice each year or whenever there's a major change in your life, like marriage, the birth or adoption of a child, divorce, or a change of employer.

There are three ways to name or change your beneficiary:



workplace.schwab.com



Schwab Workplace Retirement App*



Participant Services 1-800-724-7526 Monday through Friday from 8 a.m. to 10 p.m. ET

Schwab Retirement Plan Services, Inc. provides recordkeeping and related services with respect to retirement plans and has provided this communication to you as part of the recordkeeping services it provides to the Plan.

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Schwab Retirement Plan Services, Inc. 4150 Kinross Lakes Parkway Richfield, OH 44286

^{*}Requires a wireless signal or mobile connection. System availability and response times are subject to market conditions and your mobile connection limitations. Functionality may vary by operating system and/or device.