

## Brown & Brown, Inc. Employee Savings Plan (the “401(k) Plan”)

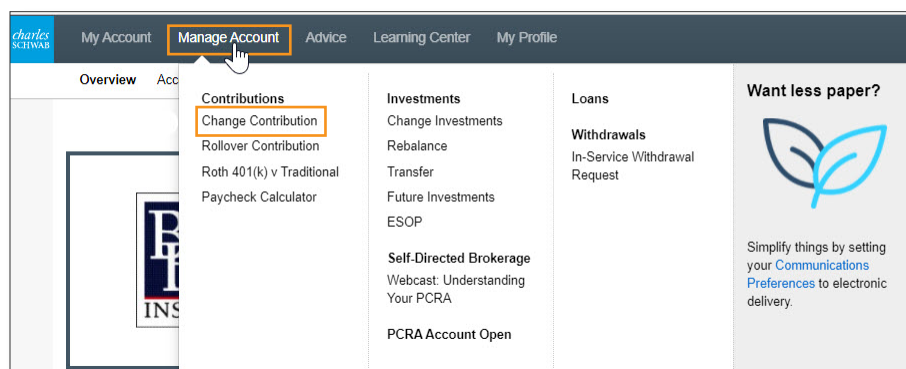
Tutorial: Changing your 401(k) Plan  
contribution and investment elections.



Follow these steps to review and update your 401(k) Plan account elections after logging in to [workplace.schwab.com](https://workplace.schwab.com).

If you have any questions or need assistance, contact Participant Services at **1-800-724-7526** from 8 a.m. to 10 p.m. ET, Monday through Friday.

### Contribution rate: Go to **Manage Account** > **Contributions** > **Change Contribution**.



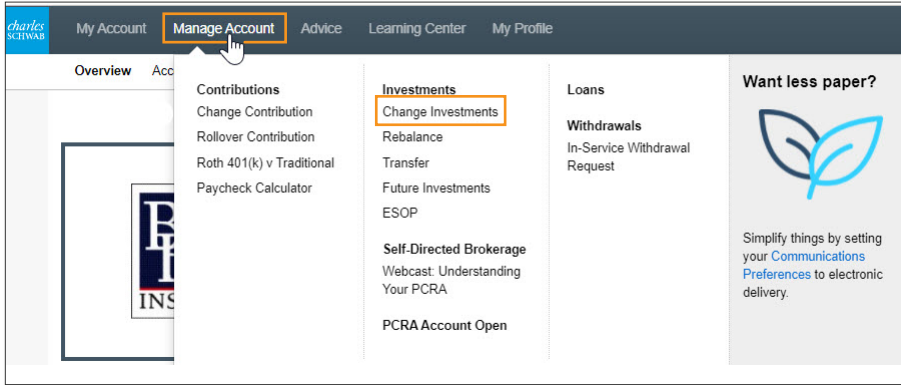
Each time you change your contribution rate, you must also make a corresponding annual savings adjustment election if you have not previously activated this feature. Select **On** to activate automatic savings increases, or **Off** to opt out.

From this next screen, you can review and update your pre-tax and Roth 401(k) contribution rate and annual automatic savings adjustments settings.

Base Pay	
<p>Employee Deferral</p> <p>Contribution: 5% <input type="button" value="On"/> <input type="button" value="Off"/></p>	<p>Annual Savings Adjustment</p> <p>Increase by: 1% each year on July 1 up to 10%</p>
<p>Employee Roth 401k</p> <p>Contribution: 3% <input type="button" value="On"/> <input type="button" value="Off"/></p>	<p>Annual Savings Adjustment</p>
<p><input type="button" value="Cancel"/> <input type="button" value="Submit"/></p>	

Select **Submit** to enter your changes.

Investment elections for future contributions: Go to **Manage Account > Investments > Change Investments**. Then select **Future Contributions > Get Started**.



Select One	Investment Option	Current Balance
<b>Asset Allocation Models</b>		
<input type="radio"/>	Conservative	\$0.00
<input type="radio"/>	Moderate Conservative	\$0.00
<input type="radio"/>	Moderate	\$0.00
<input type="radio"/>	Moderate Aggressive	\$0.00
<input type="radio"/>	Aggressive	\$0.00
<input type="radio"/>	Create Your Own Portfolio	\$80,662.59

Select **Create Your Own Portfolio** to access the 401(k) Plan's target date fund and Plan-selected fund offering.

Images are for illustrative purposes only. A complete list of your investment options can be viewed at [workplace.schwab.com](https://workplace.schwab.com).

Category	Fund Name	Current %	Dropdown %
Small/Mid Co.	AVFIX - American Beacon Small Cap Val R5	0%	0%
	FLMVX - JPMorgan Mid Cap Value L	14%	14%
	VSCIX - Vanguard Small Cap Index I	16%	16%
Int'l/Global	RERGX - American Funds Europacific Growth R6	10%	10%
	MDIZX - MFS Intl Diversification R6	0%	0%
	VTSNX - Vanguard Total Intl Stock Index I	8%	8%
Employer/Individual Stock	Brown & Brown Company Stock	0%	0%
Balanced	PDRDX - Principal Diversified Real Asset Instl	0%	0%
Bonds	DODIX - Dodge & Cox Income	24%	24%
	VIPIX - Vanguard Inflation-Protected Secs I	0%	0%
	VBTX - Vanguard Total Bond Market Index I	0%	0%
Capital Preservation	WSFTZ - Wells Fargo Stable Value Fund E	0%	0%
<b>Total: (Your "Future Savings" must total 100%)</b>		<b>100%</b>	<b>100%</b>
		Remaining to Allocate: 0%	

Review and update your investment allocation using the percentage drop-down menus. Your elected percentages must total 100%. Select **Continue** to review and finalize any changes.

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.