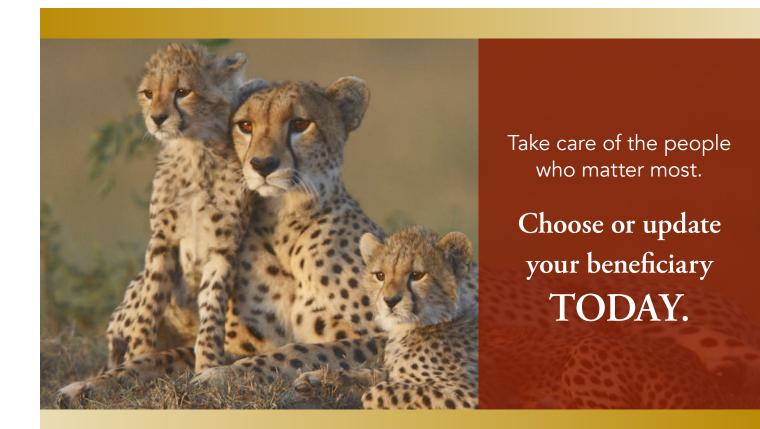


Someone's counting on you to PLAN AHEAD.



HAVE YOU ADDED A BENEFICIARY TO YOUR 401(k) ACCOUNT?



Your beneficiary designation lets Schwab Retirement Plan Services, Inc. and your employer know who should receive your account balance in the Brown & Brown, Inc. Employee Savings Plan in the event of your death. That's why it's so important to designate a beneficiary and keep your election current.

You can do this online, or by calling Participant Services; it only takes a few minutes:

- Log in to **workplace.schwab.com**.
- Select My Profile.
- Select Beneficiaries.
- Select Add.
- \* Select your marital status and click **Continue**.
- Enter your beneficiary information.

Or call 1-800-724-7526 to speak to a Participant Services Representative.

Representatives are available from 7 a.m. to 11 p.m. ET, Monday through Friday.

