

# Old Dominion Freight Line, Inc. Common Stock Fund

## Investment Objective

- Seeks long-term capital growth by investing in the common stock of Old Dominion Freight Line, Inc.

## Investment Strategy

- The fund is not actively managed and is generally fully invested in Old Dominion Freight Line, Inc. common stock, regardless of stock price or investment outlook.
- Returns depend primarily on the performance of Old Dominion Freight Line, Inc. common stock.

## High Risk

- High return potential with high price fluctuation.
- Investment in a single stock has a higher level of risk and return potential than a diversified stock fund holding the stocks of many companies.

## Investor Profile

This fund may be appropriate for investors who:

- Have a long-term investment time horizon.
- Want to share in the company's performance over the long term by accumulating an ownership interest in the company.
- Have a high risk tolerance.

## Transaction Fees

The cost of commissions and/or trading expenses charged will be netted in the purchase or sell price of your stock.

## Dividend Election

If you choose to invest in Old Dominion Freight Line, Inc. common stock, you may elect to have any dividend income under this fund of \$20 or more distributed to you in cash. Your election regarding your dividends will remain in effect until you revoke it. If you don't make an election, or if dividend income is less than \$20, dividends will be automatically reinvested in the fund.

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The Old Dominion Freight Line, Inc. Common Stock Fund is not a mutual fund. It is a separate account created specifically for the Old Dominion 401(k) Retirement Plan. Shares of the fund are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC.

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## Fund Facts

Category	Common Stock
Ticker symbol	ODFL
Manager type	None
Inception date	N/A
Expense ratio	N/A

## Voting Rights

You are permitted to exercise voting, tender, exchange or similar ownership rights on the shares of Old Dominion Freight Line, Inc. Common Stock. As a shareholder, you will receive all proxy, tender or exchange materials, along with instructions, as and when appropriate.

## Diversification Rights

If you choose to invest in the fund, you may elect at any time to have all or part of the shares of Old Dominion Freight Line, Inc. common stock that are held in your account sold and reinvested in any of the other investment options available through the Plan. However, certain officers and other employees are subject to restrictions on buying and selling Old Dominion Freight Line, Inc. common stock.

## Additional Information

A copy of the Annual Report and other information about Old Dominion Freight Line, Inc. common stock is available at [www.odfl.com/Financials/](http://www.odfl.com/Financials/).

