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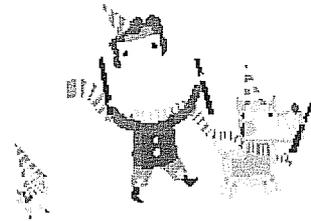
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**REGIONS MORGAN KEEGAN  
TRUST**



## **The Briefing**

December 20, 2007

### **NEWS**

#### **Genuine success: Regions Morgan Keegan Trust President Ken Alderman's year-end message**

I admit that writing an end-of-year message is something that gives me pause. It's not that I don't have anything to say. I could write volumes about how thankful I am for the efforts of Regions Morgan Keegan Trust associates in 2007 to help our clients through our conversion, to go beyond the extra mile to provide unparalleled service, and to maintain positive attitudes while adapting to the many changes and challenges our merger produced.

My hesitancy is how to convey those thoughts in a meaningful way. To do that, I am veering from the usual end of year messages we are accustomed to hearing to share with you some stories about you -- stories that truly encapsulate why most of us go to work and are motivated to do our best; stories that speak to the desire so many of us have to make a positive difference; stories that show how hard we truly work to be our clients' trusted advisors.

The first one is about a trust officer in Texarkana who became acquainted with a potential client and her daughter who, unfortunately, was born with permanent brain damage. During a visit, the mother mentioned that she was looking for a large dog to be her daughter's companion.

Coincidentally, the trust officer happened to own mastiffs. As soon as he heard the story, he knew he had to give one of his dogs to this little girl. The dog, "Sophie," has since completed obedience school to become a certified therapy dog. Now Sophie can help the little girl do things she would never have been able to do on her own. The trust officer's reward is the realization that he made a difference in the life a little girl who deserved a break.

Another story is about a Memphis trust officer whose client called to commend this associate for his prompt, attentive service. This trust officer always returned the client's phone calls on the day he received them, and recently went out of his way to make sure the client was kept aware of the status of his account.

When the trust officer's manager complimented him on providing such excellent service, the associate admitted that, although he tries to maintain this level of service with all his clients, he was making an extra effort in this situation because he had learned the client's wife had been diagnosed with cancer. The trust officer said he simply wanted to give the man some peace of mind in regard to his trust account so that he could concentrate on helping his wife.

Over the past year, I have received dozens of calls, letters and surveys from clients telling me about something positive their trust officer had done for them. Some tell me how their trust officer comes to their home, or even to their hospital room, to meet with them. Others want me to know that their trust officer is such an integral part of their lives; they consider him or her to be a family member.

And these compliments extend to investment officers and timber managers as well as the support personnel who I hear about staying late, working on the weekends and taking other extraordinary measures to help our administrators serve their clients. I could go on and on, but in order to be brief, I'll close with one of the most unusual comments I've heard:

One client humorously wrote that if her trust officer "moved to the Communist bank of Hell" she would follow her, because she provided such outstanding service. Now it would be hard to get a bigger vote of confidence than that. Fortunately, that officer says she is committed to remaining with Regions, so the client has nothing to worry about!

As we reach the close of 2007 and look toward the challenges of 2008, I want to take a moment to thank you for the many acts of kindness that you show our clients, which ultimately complete the big picture of our success. An unwavering commitment to client service was what enabled us to succeed during an extraordinarily challenging 2007. Working together, I am confident that this steadfast desire to provide unparalleled service is what will also drive our success in 2008. I am proud to serve with you, and I am excited about the opportunities 2008 will bring us. Happy Holidays to you and your families.

### **Where to find new fee schedule, calculator and approval list**

There's no need to go on a treasure hunt to find the new standard Trust fee schedule, calculator and approval list. Just go to the Trust intranet site and look on the left hand side.

You can click on each on there. Or click on the following attachments:

Remember, discounts greater than 20 percent must be approved by Joel Daves or Wise Jones. New fee schedules are to be approved by Joel or Wise as well as Mike Daniel, chief operating officer. Please e-mail your approvals to the Fee Team first or at the same time you open the new account, and please be specific in the e-mail so the Fee Team knows exactly what discount is approved.

Also, when you go into AddVantage, it's easy to find the new standard schedule. It's the first one out there!

The two next fee schedules are variations of the standard one:

Schedule two allows you to discount NRRE fees without discounting personal trust fees. It is titled Personal Trust Schedule (NRRE Discount Only).

Schedule three allows you to discount the personal trust fees without discounting the NRRE fees. It is titled Personal Trust Schedule (Asset Discount Only).

### **Two more weeks left to qualify sales in an effort win the Winners Circle trip to St. Thomas!**

28 Trust and MAM associates have qualified for the Grand Prize trip to St. Thomas as of year-to-date sales numbers from the end of November.

If you are one of the 28, please mark your calendar to be in St. Thomas from April 10 to April 14, 2008.

Trust administrators, Corporate Trust officers, and Natural Resources officers must achieve over \$200,000 in new sales to win the trip and \$100,000 to be included in the Winners Circle.

The top eight Portfolio Managers reaching over \$200,000 will also win the trip and be included in the Winners Circle if they reach \$100,000.

BDOs must achieve over \$350,000 in new sales to go on the trip and \$250,000 to qualify for the Winners Circle.

Below is the list of everyone who has qualified for the trip. Attached is the full list of individuals who have qualified for the trip in addition to individuals who have qualified for the Winners Circle.

Look to the Briefing for the final winners next month!

#### **Trust Administrators**

1. Ken Niemeyer, Mobile, Alabama:	\$539,479
2. Amy Howard, Birmingham, Alabama:	\$309,754
3. Roger Cole, Mobile, Alabama:	\$291,145
4. Colleen Dauterman, Clearwater, Florida:	\$273,873
5. Howard Safer, Nashville, Tennessee:	\$250,480

6. LeeAnn Herron, Birmingham, Alabama:	\$246,500
7. Peggy McGowan, Clearwater, Florida:	\$226,565
8. Jackie Griswold, Knoxville, Tennessee:	\$220,304
9. Charlie Jones, Mobile, Alabama:	\$216,861
10. Becky Collins, Albany, Georgia:	\$200,000

### **Corporate Trust**

1. Karalee Partin, Birmingham, Alabama:	\$223,743
2. John Shiroda, Baton Rouge, Louisiana:	\$220,724
3. Rebecca Brayman, Birmingham, Alabama:	\$219,186
4. Barbara Hory, Mobile, Alabama:	\$211,974

### **Natural Resources**

1. Frank Walburn, Birmingham, Alabama:	\$388,500
2. Allen Morris, Birmingham, Alabama:	\$385,659
3. Tony Edwards, Birmingham, Alabama:	\$385,659
4. Mark Wyatt, Mobile, Alabama:	\$229,979

### **Portfolio Managers**

1. Marianne Terry, Mobile, Alabama:	\$667,540
2. Willis Mashburn, Knoxville, Tennessee:	\$550,913
3. Matt Michaels, Tampa, Florida:	\$416,255
4. Doug Williams, Birmingham, Alabama:	\$384,937
5. Jason Waters, Birmingham, Alabama:	\$368,791
6. Frank Hosse, Nashville, Tennessee:	\$339,467
7. Tim Engelbrecht, Clayton, Missouri:	\$326,279
8. Christopher Burke, Baton Rouge, Tennessee:	\$320,688

### **Business Development Officers**

1. Richard Fisher, Houston, Texas:	\$519,978
2. David Coffin, Clearwater, Florida:	\$461,403

### **New Additions to My Learning Site**

The following recorded Webex sessions have been added to My Learning Site. Click this link if you need help accessing the sessions: <http://lifeatregions/8cc25f3a96e04.rel>

1. Trust Online - Recorded Webex
2. Trust Associate Action Request Form - Recorded Webex

### **Scheduled Mutual Fund Rebalance Date Changed From Wednesday, December 26th to Thursday, December 27th**

Please note that the mutual fund rebalance scheduled for Wednesday, 12/26/07, is being moved to Thursday, 12/27/07. This change is being made in order to provide for the posting of short-term and long-term capital gain payments for the RMK funds. Both Personal Trust and Institutional Services models will be rebalanced on the same day.

Please view the attached spreadsheets to see all current model allocations. As always, please

follow the rules below if your account is attached to mutual fund rebalancing.

**To view Model Asset Allocation:**

Please view the attached spreadsheets via the link below:

K:\All\_Wealth\_Management\All\_Access\MODELING\Regions MF Master Model List

Things you need to know:

**1: To keep your account from being rebalanced:**

**\*\*\* If your account is holding cash/money market funds to pay for a future distribution, DETACH the account from modeling. This must be done before the end of business on December 24th. Income overdrafts are not covered by rebalancing.\*\*\***

- Submit AddVantage Q form suites FM-MODELS form to DETACH the model from the account.

- After rebalancing occurs, use the same form to ATTACH the account back to the model.

**IT IS CRITICAL TO REMEMBER TO DETACH AND THEN RE-ATTACH YOU ACCOUNT IF YOU SHOULD NOT BE PART OF THE REBALANCE. THIS WILL ELIMINATE OPERATIONAL NEEDS AFTER THE FACT.**

**2. Do not place trades after December 21st (for settlement December 24th). Entering trades on December 24th (for settlement December 26th) will cause problems with rebalancing:**

- Additional trades created outside of rebalancing can cause several things to happen:

- A) Cause an Overdraft
- B) The account will be out of balance with the model
- C) Can cause positions to be oversold

**3. Reg Code Change requests for ALL mutual funds will not be accepted from December 21st to December 27th.**

Please contact your ART team with any questions or send your questions via email to [TrustOps-Mutual Fund Rebal.](#)

**Happy Holidays! The Briefing will return after the New Year!**

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*value.*

*The Briefing is intended for Internal Use Only.*

# Personal Trust, Investment Management and IRA Fee Schedule

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<b>Fair Market Value of Assets</b>	<b>Annual Fee</b>
On the first \$500,000	1.50%
On the next \$500,000	1.20%
On the next \$1,000,000	0.80%
On the next \$1,000,000	0.70%
On the balance	0.60%
Minimum Account Fee	\$5,000
Extraordinary Services*	\$125 per hour
Outgoing Wires	\$25

When RMK Select Funds are used, the account may receive a credit equal to investment advisory and 12b(1) fees received by Regions Morgan Keegan Trust that are charged by the funds, if any. No credits will be given for Mutual Funds where Morgan Asset Management does not serve as investment advisor or sub-advisor, for RMK Select Intermediate Bond Fund, RMK Select High Income Fund, RMK Select Short Term Bond Fund and for all Money Market Mutual Funds.

Additional fees, in accordance with published schedules, will apply for tax return preparation, management of and valuation of closely held securities, notes/ mortgages, natural resources and real estate services. Out-of-pocket expenses will be charged at cost.

\* The charges outlined in this schedule are intended to cover our standard services. When extraordinary duties are required, an additional charge is made, depending upon the services rendered. Such extraordinary services may include, but are not limited to, the operation, sale or liquidation of a family business; involvement in litigation or tax controversies; services provided at termination of a revocable trust with testamentary provisions; research to determine cost basis; or providing an unusually large number of statements or distributions to beneficiaries.

Additionally, charges for asset distributions and terminations will reflect the time, effort and cost involved.

If account is terminated within the first year, a full annual fee will be charged.

Fees are subject to change and are computed and charged on a periodic basis as often as monthly.

# Fee Discount Approval Hierarchy for New Accounts up to 20%

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## **East — Personal Trust**

John Ferrell  
Baker Crow/Sidney Roebuck  
Robert Birmingham  
Dee Gambill  
Ken Griffin  
Bill Saville  
Mike Christina  
Mark Middlebrook  
Patrick Doyle  
Tom Hines  
Alan Van Cleef

## **Area Of Responsibility**

Signature Trust  
BHM, Anniston, Tusc  
Montgomery, Dothan  
Mobile  
Huntsville, Decatur  
Georgia  
Florida  
Tampa, Clearwater  
Orlando, Ocala  
Pensacola, Destin, Jacksonville  
Naples, Sarasota

## **East — Institutional**

Rick Harvey  
Katrina Morelock  
Mike Christina

East (except Florida)  
Florida  
Florida

## **West — Personal Trust**

Mark Milton  
Steve Jackson  
Ed Ryrle  
Terry Young  
Jim Purdie  
David Rice  
Steve Boose  
Clay Roberts  
John Parker  
David Franks  
Bruce Duggins  
Paul Gaddis  
Howard Safer

Midwest (AR, MO, KY, IN, IL, IA, Dallas and Houston)  
AR, Dallas and Houston  
MO, IL, Paducah  
IN, IA, Louisville  
Southwest (MS, LA, TX except Houston and Dallas)  
South Louisiana  
North Louisiana  
TX (except Houston and Dallas)  
Middle TN  
West TN  
East TN  
Nashville  
Nashville

## **West — IL**

David Falconer  
Jim Purdie  
Kevin Rodgers

Midwest (TN, IA, KY, IN, MO, IL)  
Southwest (MS, LA, TX except Houston and Dallas)  
AR, Dallas and Houston

Each of the above can approve up to 30% discount for existing accounts.

## **New Winners Circle sales numbers as of end of November**

Everyone listed in green below is now a member of the 2007 Winners Circle. Those highlighted in red have qualified for the trip to St. Thomas. Remember, the eight people in MAM who are currently at the top of the list could change depending on sales throughout the year.

### **Trust Administrators**

1. Ken Niemeyer, Mobile, Alabama:	\$539,479
2. Amy Howard, Birmingham, Alabama:	\$309,754
3. Roger Cole, Mobile, Alabama:	\$291,145
4. Colleen Dauterman, Clearwater, Florida:	\$273,873
5. Howard Safer, Nashville, Tennessee:	\$250,480
6. LeeAnn Herron, Birmingham, Alabama:	\$246,500
7. Peggy McGowan, Clearwater, Florida:	\$226,565
8. Jackie Griswold, Knoxville, Tennessee:	\$220,304
9. Charlie Jones, Mobile, Alabama:	\$216,861
10. Becky Collins, Albany, Georgia:	\$200,000
11. Evie Taylor, Birmingham, Alabama:	\$196,655
12. Cathy Weathers, Chattanooga, Tennessee:	\$192,721
13. Johnathan Butler, Clearwater, Florida:	\$186,407
14. Jim Baugh, Knoxville, Tennessee:	\$183,548
15. Vicki Gwin, St. Louis, Missouri:	\$179,694
16. Tom Lawandales, Atlanta Georgia:	\$175,483
17. Steve Burkhalter, Shreveport, Louisiana:	\$170,110
18. Carol Rushton, Shreveport, Louisiana:	\$163,350
19. Nicole Jacobsen, Louisville, Kentucky:	\$160,620
20. Lisa Schmacker, Montgomery, Alabama:	\$158,386
21. Raymond Cozby, Tyler, Texas:	\$150,831
22. Linda Johnson, Clearwater, Florida:	\$147,398
23. Carla Gale, Birmingham, Alabama:	\$140,412
24. Jimmy Crocker, Birmingham, Alabama:	\$135,626
25. Frank Parent, Jackson, Mississippi:	\$133,875
26. Lisa Stoner, Nashville, Tennessee:	\$131,733
27. Chris Ritchie, Texarkana, Texas:	\$130,589
28. Michele Allen, Orlando, Florida:	\$126,639
29. John Altshuler, Nashville, Tennessee:	\$117,864
30. Catherine Dempsey, New Orleans, Louisiana:	\$117,454
31. Pam Furnas, Birmingham, Alabama:	\$116,263
32. Robert Birmingham, Montgomery, Alabama:	\$116,000
33. Laura Wainwright, Birmingham, Alabama:	\$113,675
34. Amy O'Bannon, Memphis, Tennessee:	\$110,151
35. Philip Dixon, Little Rock, Arkansas:	\$103,831
36. Ed Ryrie, Belleville, Illinois:	\$102,930
37. Leigh Eagerton, Destin, Florida:	\$102,832

38. Donna Wade, Dothan Alabama:	\$101,008
39. Scott Harville, Shreveport, Louisiana:	\$100,022

### **Corporate Trust**

1. Karalee Partin, Birmingham, Alabama:	\$223,743
2. John Shiroda, Baton Rouge, Louisiana:	\$220,724
3. Rebecca Brayman, Birmingham, Alabama:	\$219,186
4. Barbara Hory, Mobile, Alabama:	\$211,974
5. Eric Knoll, Atlanta, Georgia:	\$181,576
6. Lyn Cone, Birmingham, Alabama:	\$158,000
7. Andy LaFear, Jacksonville, Florida:	\$152,299
8. Vladimir Munoz, Jacksonville, Florida:	\$152,299
9. Dyan Kirkpatrick, Little Rock, Arkansas:	\$141,700
10. Frank Caley, Birmingham, Alabama:	\$131,572
11. Stacey Johnson, Orlando, Florida:	\$118,904
12. Terry Erdman, Nashville, Tennessee:	\$117,420

### **Natural Resources**

1. Frank Walburn, Birmingham, Alabama:	\$388,500
2. Allen Morris, Birmingham, Alabama:	\$385,659
3. Tony Edwards, Birmingham, Alabama:	\$385,659
4. Mark Wyatt, Mobile, Alabama:	\$229,979
5. Don Ferguson, Birmingham, Alabama:	\$195,069

### **Portfolio Managers**

1. Marianne Terry, Mobile, Alabama:	\$667,540
2. Willis Mashburn, Knoxville, Tennessee:	\$550,913
3. Matt Michaels, Tampa, Florida:	\$416,255
4. Doug Williams, Birmingham, Alabama:	\$384,937
5. Jason Waters, Birmingham, Alabama:	\$368,791
6. Frank Hosse, Nashville, Tennessee:	\$339,467
7. Tim Engelbrecht, Clayton, Missouri:	\$326,279
8. Christopher Burke, Baton Rouge, Tennessee:	\$320,688
9. George Linardos, Clearwater, Florida:	\$317,899
10. Scott Flurry, Birmingham, Alabama:	\$294,800

### **Business Development Officers**

1. Richard Fisher, Houston, Texas:	\$519,978
2. David Coffin, Clearwater, Florida:	\$461,403
3. Joan Bunn, East Tennessee:	\$288,168
4. Jim Leavy, Tampa, Florida:	\$283,168
5. Tony Allen, Birmingham, Alabama:	\$261,724