

What You Need to Know About Wealth Planning at Regions

At Regions, our promise is to make a difference in the lives of our clients and their families, today and for a lifetime. To do that, we make wealth planning the centerpiece of how we deliver our advice to you. Your financial needs will evolve throughout your lifetime and with the help of strategic planning you can focus on life's moments while enjoying peace of mind for your financial future.

1. What does wealth planning entail within Regions Private Wealth Management?

At Regions, wealth planning (or financial planning) is a collaborative process that helps you maximize the potential for meeting your life goals considering your personal and financial circumstances. It can encompass a variety of financial advisory issues including, but not limited to, one or more of the following:

- Investment asset allocation
- Assessments and projections regarding retirement and education objectives, disability, major purchases, and emergencies (including “Monte Carlo simulations” where appropriate)
- Advice regarding life insurance and commercial annuities
- Long-term care insurance advice
- Asset protection
- Charitable planning
- Charitable gift annuities and other private annuities
- Incentive compensation advice
- Advice regarding wills, trusts, and other estate planning matters

2. What do I need to know about my Regions professionals and their compensation?

Wealth planning may be provided by one or more professionals deemed properly qualified by Regions (including certifications and licenses where applicable), and one or more additional Regions employees working with or under the supervision of such professionals. Regions will compensate such professionals in the form of salary, benefits, and/or bonuses which may be based on the amount and quality of Regions business generated or managed by such professionals. This, in turn, could create incentives for such a professional to make recommendations that increase the asset base that professional manages; that result in higher investment fees or other compensation that Regions or an affiliate will receive; or that may otherwise directly or indirectly increase the compensation that professional receives.

Regions represents that no professionals are or have been the subject of any public discipline (or, in the case of Certified Financial Planner™ Professionals or other licensed professionals, any personal or business bankruptcy required to be disclosed under applicable licensing rules) except as specifically disclosed at the outset of the Wealth Planning relationship. Discipline and bankruptcy information for CFP® professionals can be found using the CFP Board's Verify-a-CFP Professional search tool at <http://www.letsmakeaplan.org/choose-a-cfp-professional/verify-a-cfp-professional>. Discipline for FINRA registered professionals can be found at <https://brokercheck.finra.org/>.

3. Do I pay for wealth planning?

Wealth planning is included in the suite of services you receive as long as you are a Regions Private Wealth Management client. In some circumstances, you and your Regions advisor may agree that a separate wealth planning fee is warranted because of the complex, comprehensive nature of the wealth planning services required for your individual circumstances.

4. Tell me about my privacy as it relates to wealth planning.

A copy of Regions' Privacy Pledge to Consumers (the "Privacy Pledge") is attached to this disclosure. The Privacy Pledge describes Regions' information sharing policies and practices. After reviewing this disclosure and Privacy Pledge, you consent to the sharing and disclosure of personal information described therein and you agree that Regions may share your information with affiliates (as defined in the Privacy Pledge) as reasonably necessary to provide wealth planning. You also agree that Regions may share your personal information for legal and enforcement purposes whenever such sharing is required by applicable law, and where allowed (even if not required) by applicable law in the following situations:

- To law enforcement authorities concerning suspected unlawful activities
- In connection with a properly authorized civil, criminal, or regulatory investigation
- Pursuant to a subpoena, summons, legal process, or other legal notice issued by a court or other governmental authority
- To defend against allegations of wrongdoing made by a governmental authority
- To present a civil claim against, or defend against a civil claim
- As required to comply with a request from the CFP Board (or other licensing authority to which professionals are subject) concerning an investigation or adjudication; and
- As necessary to provide information to professional organizations that are assessing compliance with applicable professional standards of any Certified Financial Planner or other professional providing wealth planning

5. What do I need to know about potential conflicts of interest?

During the wealth planning process, Regions may introduce financial products or services offered by Regions or one of its affiliates, including without limitation the execution of financial transactions through a Regions broker-dealer affiliate, the purchase of life insurance or annuities from Regions or one of its affiliates; the purchase of securities underwritten or otherwise distributed by Regions or one of its affiliates; and/or deposits, loans, lines of credits, mortgages, or other financial products and services through Regions or one of its affiliates. Regions or one of its affiliates may receive compensation in connection with these financial products or services. Regions or its affiliate (as applicable) shall disclose any such compensation (or the method for determining such compensation) at the time such financial products or services are introduced. Unless you tell us otherwise, you acknowledge any material conflicts of interest and offer your informed consent.

6. Does Regions receive payment for referring additional persons to me to provide financial or professional services?

No, Regions does not benefit financially or receive compensation when we refer other professionals to provide financial, legal, accounting, business planning, or other similar professional services to you.

7. What are my responsibilities during the wealth planning process?

It is important that you provide Regions complete and accurate information when we are working together on your wealth planning, as we rely on that information to provide our advice and recommendations. When we make recommendations to you, you will be responsible for implementation and we are available and committed to helping you with any other services and products Regions offers. It is also important that your plan is monitored and updated on a regular basis as financial markets fluctuate and your circumstances may change. While we will work together with you to monitor your investments and plan, we will look to you to let us know when your plan needs updating due to these changes.

Regions Private Wealth Management is intentional about every detail of your financial plan. We are committed to putting you and your family's needs at the center of our process. Contact a Wealth Advisor today to talk about a personalized plan that can adapt to your changing needs and help preserve your financial future



Investment, Insurance and Annuity Products:
Are Not FDIC Insured | Are Not a Deposit | May Go Down in Value | Are Not Bank Guaranteed
Are Not Insured by Any Federal Government Agency | Are Not a Condition of Any Banking Activity



This information is general in nature and is not intended to be legal, tax, or financial advice. Although Regions believes this information to be accurate, it cannot ensure that it will remain up to date. Consult an appropriate professional concerning your specific situation and irs.gov for current tax rules.