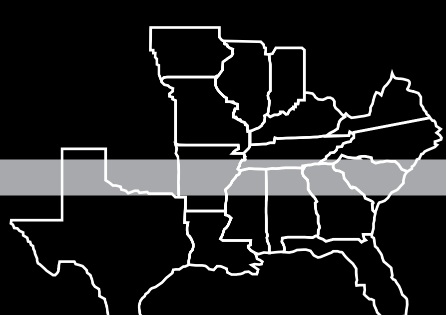
Your hard work built the wealth.

OURS WILL HELP PROTECT IT.

REGIONS MORGAN KEEGAN
TRUST



REGIONS MORGAN KEEGAN TRUST IS LOCATED IN 16 STATES.

REGIONS MORGAN KEEGAN TRUST

> Personal Trust
> Institutional Trust
> Asset Management

At Regions Morgan Keegan Trust, we have a simple mission: Provide our clients unparalleled service.

In everything we do, we strive for excellence and work to earn your trust. For more than 100 years, we have met the needs of personal trust, institutional trust, and asset management clients. We do this by consistently putting our clients first.

Let us show you how Regions Morgan Keegan Trust can help you achieve your goals with a relationship built on knowledge, integrity and a level of service you will not experience anywhere else.

Personal Trust

Our experienced team of fiduciary professionals will provide you with a full array of Wealth Management Services delivered with exemplary service. As opposed to our competition, our clients can expect locally delivered service. Our Personal Trust experts are attorneys, accountants and financial planners and have undergone years of specific Trust training in specialized fiduciary topics.

PERSONAL TRUST SERVICES

Your experienced Trust Advisor will work closely with you, your attorney, your accountant, your family and others you want at the table to craft a plan that meets your specific goals. We will work with you to ensure the successful transfer of your estate to your heirs and beneficiaries and to ensure that your legacy is what you desire.

We will assist you as you work with your attorney in creating trusts customized to your particular needs and interests, such as one that can provide income to your surviving spouse and children, one that will safeguard your assets until your children or grandchildren reach a certain age, or one benefiting a charitable organization.

Some options you may consider are:

- Revocable Living Trusts
- Testamentary Trusts
- Grantor Retained Annuity Trust (GRAT)
- Family Trust (Credit Shelter or Bypass "B" Trust)
- Marital Trust (Spousal or "A" Trust)
- Qualified Terminable Interest Trust (QTIP)
- Charitable Split Interest Trust
- Special Needs Trust
- Spendthrift Trust
- Rabbi Trust
- Generation Skipping Trust (GST)
- Irrevocable Life Insurance Trust (ILIT)
- IRA Rollover Trust
- Crummey Trust
- Intentionally Defective Grantor Trust (IDGT)
- Estate Settlement Services
- Guardianship Services
- Philanthropic Services

Our dedicated staff will manage cash and securities, and is experienced in managing closely-held businesses, real estate, and other special investments.

We are even prepared to help beneficiaries revise their own financial plans once the assets have been distributed.

We take pride in administering trusts and estates in a manner that ensures that the financial needs of our clients are met until they reach a mature age or, in the case of certain trusts established for tax or asset protection reasons, for special needs children and disabled adults, for the rest of the beneficiary's lifetime.

Regions Morgan Keegan's Trust Officers and tax specialists have built a reputation for accurate, efficient estate settlement. Our technical abilities are equaled only by the ongoing personal attention and concern we bring to each estate under our care. Above all, family members can count on us to listen carefully, to explain complicated settlement procedures and to be present every step of the way as special arrangements are made and carried out.

Additionally, we assist customers with:

> Paying all bills and ongoing expenses
> Determining overall cash flow requirements and living expenses
> Establishing a monthly budget
> Coordinating medical insurance filings and expenditures for medical equipment
> Preparing and plan state and federal income returns
> Investing and manage all assets, including real estate

NATURAL RESOURCES AND REAL ESTATE MANAGEMENT

The Natural Resources and Real Estate group manages natural resources and real estate properties held in Trust, agency, IRA, and estate accounts.

A trained staff of professional foresters, geologists, farm managers and property managers understands how to leverage and protect these assets including: real estate, farmland, minerals and timberland.

Clients can expect: day-to-day property management, resource evaluation, land evaluation, land divisions, property sales/processing/accounting, appraisals and lease negotiating and monitoring.

Institutional Trust

Retirement Services

We take a unique approach to managing your retirement plan. Unlike many bank providers, we act as consultants to help you evaluate your current program and find the best solution that fits the size, demographics and goals of your company and your employees.

We have many solutions to meet your needs, including:

> 401(k) Plans
> ERISA 403(b) Plans (single-provider only)
> 457(b) Plans
> Profit-Sharing Plans
> Money Purchase Plans
> Defined Benefit Plans
> Non-qualified Deferred Compensation Plans

Retirement plans are complicated. You can rely on us to help put all the pieces together and support all areas of your plan from Investment Fiduciary Services and enrollment meetings to compliance assistance. Our local offices have the experience necessary to help you design and maintain the right retirement plan for your company.

Your Relationship Manager can assist you with:

> Investment Selection and Monitoring
> Plan Administration
> Participant Communications
> Plan Design
> Fiduciary Responsibilities

Custody and Safekeeping Services

As a full-service national provider, we offer a complete range of specialty services to clients including: safekeeping of assets, reconciliation, pricing of securities, sweep cash, benefit payment services, trade clearance, government reporting, capital change notification (including all corporate actions) and third-party interfacing.

Funeral and Cemetery Trust Services

As a national provider of Funeral and Cemetery Trust Services, our clients are served by the only dedicated Funeral and Cemetery Trust Division within any major financial institution in the United States. As the leader in this area of fiduciary planning responsibility, our clients can expect the preparation of transfer documents and trust agreements in compliance with state law; preparation, implementation and monitoring of evolving investments tailored to each client's objectives; timely deposit, investment and withdrawal of funds in accordance with state regulations; and timely preparation and filing of state and federal tax returns.

Corporate Trust Services

Regions Bank Corporate Trust is radically different when compared with other trustee banks. We set ourselves apart by living and working in your community through our local corporate trust offices and branch network. We have dedicated relationship managers who handle every facet of your bond issue, and view your business as client focused and not as a "scale" business.

Municipal Group

Our Municipal Finance group works closely with issuers providing the highest level of service through a dedicated relationship manager. From complex financing structures to straightforward general obligation debt, our relationship managers have the depth and breadth of knowledge to effectively administer your bond issue.

Corporate Group

Our Corporate Finance group has a great deal of experience serving as trustee on corporate debt. From senior debentures to warrants, our relationship managers have extensive experience and knowledge to administer your bond issue.

Escrow Services

Our escrow professionals are a dedicated group working only on escrows, allowing them the flexibility to be responsive on the front end and devote the time necessary to close a deal quickly.

Bondholder Information

Supported by state-of-the-art technology, our responsive and experienced Corporate Trust Operations group is committed to providing excellent service to your investors.

RMK Timberland Group

RMK Timberland offers specialized timberland management for large institutional clients and very high net-worth individuals who are seeking to diversify their portfolios with alternative investments. Timberland portfolios are tailored to reflect each client's investment horizon and objectives for return, risk and liquidity.

Clients can invest in domestic and international timberland in South America, Eastern Europe and points in between.

Asset Management

Regions Morgan Keegan Trust has engaged Morgan Asset Management to provide its clients with exceptional investment management services to institutions, individuals and families nationwide. Morgan Asset Management has a team of stable, committed investment professionals located throughout the Regions Morgan Keegan Trust service area.

Morgan Asset Management's investment professionals are focused on reaching our clients' investment goals through actively managed, high quality, diversified portfolios and employing a proven philosophy and well-established processes.

Disciplined Investment Management Process

One of the first steps we take in building lasting client relationships is to fully understand our clients' goals and objectives. If you select an individually-managed account, together with your Trust Advisor you will generally work with an experienced portfolio manager from Morgan Asset Management to develop and determine:

> Optimal risk/return allocations
> Appropriate asset allocation
> Qualified and restricted securities within each asset class
> Benchmarks for performance measurement
> Reporting requirements needs
> Review standards and timeframes

A Full Spectrum of Investment Disciplines

We understand that each of our client's investment needs and constraints are unique. Through Morgan Asset Management, we are able to offer access to a full spectrum of asset classes and a variety of implementation options.

▸ Opportunity Portfolios

Best ideas Equity and Fixed Income portfolios of individual securities available for separately managed accounts. Securities are selected by Morgan Asset Management's dedicated income and equity analysts.

▸ Morgan Institutional Asset Management

Our GIPS® verified division* which offers institutions, with a $3 million minimum, an array of Investment Management strategies.

▸ Approved Mutual Funds

Access to a carefully screened selection of mutual funds and ETFs.

▸ Preferred Managers Program

We have access to a program that provides qualified clients with a customized investment solution that employs the same high quality, professional money management firms that historically have only been available to institutional investors. We work with a carefully selected group of managers to provide portfolio management services at fees and minimums that are lower than would typically be available to individual investors.

About Regions and Morgan Keegan

Regions Financial Corporation is one of the nation's largest full-service providers of consumer and commercial banking, trust, securities brokerage, mortgage and insurance products and services. Regions serves customers in 16 states across the South, Midwest and Texas. Its investment and securities brokerage is provided through Morgan Keegan & Company Inc., which provides services for more than 300 offices.

As a client of Regions Morgan Keegan Trust, you enjoy the best of both worlds … the security of Regions, one of the largest banks in the country, and Morgan Keegan, a premier investment firm.

CONTACT US TODAY

A trust professional in your community would be honored to talk about what Regions Morgan Keegan Trust can offer you. For more information please contact us at 1-877-757-7424.

*For GIPS® compliance purposes, Morgan Institutional Asset Management (the "Firm") is defined as follows: A division within an independent investment management firm, Morgan Asset Management, Inc. that holds itself out to the public as such, is an investment adviser registered under the Investment Advisers Act of 1940, and is a subsidiary of Regions Financial Corporation. The division manages a variety of equity, fixed-income and balanced assets, primarily for U.S. institutional investors.

Interested parties can obtain a presentation that complies with the requirements of the GIPS and/or a list and description of all firm composites by contacting us at 1-866-917-8730.

Morgan Institutional Asset Management claims compliance with the Global Investment Performance Standards (GIPS®).

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