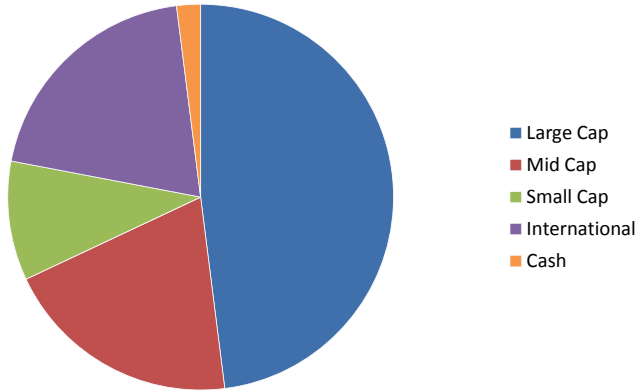




Aggressive Growth Strategy

Allocation Weights



Strategy	Aggressive Growth
Benchmark	S&P 500
Stock Allocation	98%
Bond Allocation	0%
Money Market Allocation	2%
12 Month Yield	0.79%
Expense Ratio	0.91%
Inception Date	June 1996
Reporting Period	October 2011

Volatility Potential - Highest



Returns Versus Benchmark

	YTD	3 Month	1 Year	3 Year	5 Year	10 Year
Aggressive Growth	-2.76%	-5.87%	4.04%	14.50%	1.68%	5.24%
S&P 500	1.30%	-2.47%	8.09%	11.41%	0.25%	3.69%

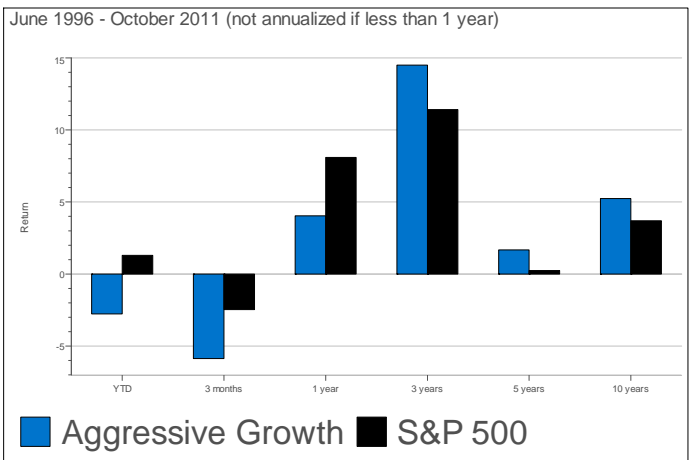
Sub Class Weights

- Large Cap (48%)
 - Large Growth (24.00%)
 - Large Value (24.00%)
- Mid Cap (20%)
 - Mid Growth (10.00%)
 - Mid Value (10.00%)
- Small Cap (10%)
 - Small Growth (5.00%)
 - Small Value (5.00%)
- International (20%)
- Cash 2%

Investment Objective:

“To outperform the S&P 500 Index over a complete market cycle.”

Strategy Versus Benchmark



Underlying Security Weights:

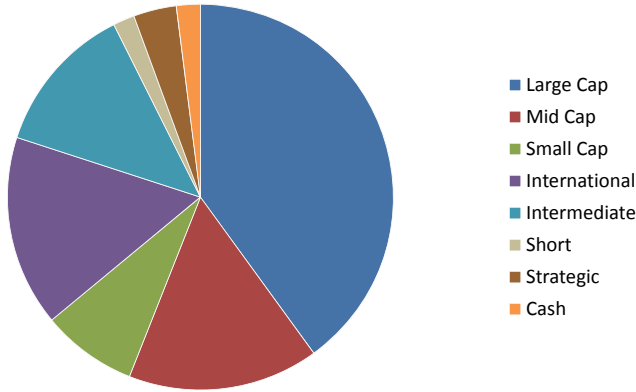
LG	T. Rowe Price Growth Stock	9.60%	MV	Fidelity Low-Priced Stock	5.00%
LG	Fidelity Advisor New Insights	14.40%	MV	John Hancock Disciplined Mid Cap Value	5.00%
LV	T. Rowe Price Equity Income	14.40%	SG	Royce Pennsylvania Mutual Investment	5.00%
LV	Dodge & Cox Stock	9.60%	SV	DWS Dreman Small Cap Value	5.00%
Intl	Franklin Mutual Discovery	15.00%	Intl	Federated InterContinental	5.00%
MG	T. Rowe Price Mid Cap Growth	10.00%	MM	Goldman Sachs FS Govt (MM)	2.00%

*An Asset Allocation Model Fund Disclaimer must accompany this page.
**Data provided by Morningstar Office and Zephyr Advisors.



Growth Strategy

Allocation Weights



Strategy	Growth
Benchmark Weightings	S&P 500 (80%) Barclay's Aggregate (20%)
Stock Allocation	80%
Bond Allocation	18%
Money Market Allocation	2%
12 Month Yield	1.42%
Expense Ratio	0.73%
Inception Date	June 1996
Reporting Period	October 2011

Volatility Potential - Higher



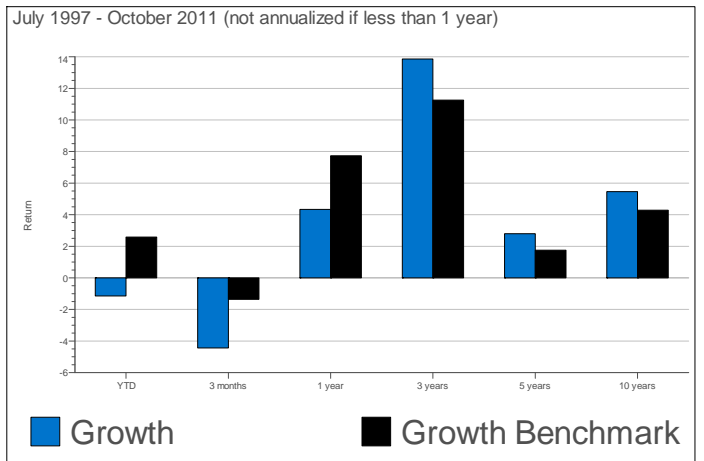
Returns Versus Benchmark

	YTD	3 Month	1 Year	3 Year	5 Year	10 Year
Growth	-1.15%	-4.44%	4.34%	13.86%	2.79%	5.46%
Growth Benchmark	2.58%	-1.36%	7.73%	11.25%	1.75%	4.28%

Sub Class Weights

- Large Cap (40%)
 - Large Growth (20.00%)
 - Large Value (20.00%)
- Mid Cap (16%)
 - Mid Growth (8.00%)
 - Mid Value (8.00%)
- International (16%)
 - Small Cap (8%)
 - Small Growth (4.00%)
 - Small Value (4.00%)
 - Intermediate (12.60%)
 - Short (1.80%)
 - Strategic (3.60%)
 - Cash 2%

Strategy Versus Benchmark



Underlying Security Weights:

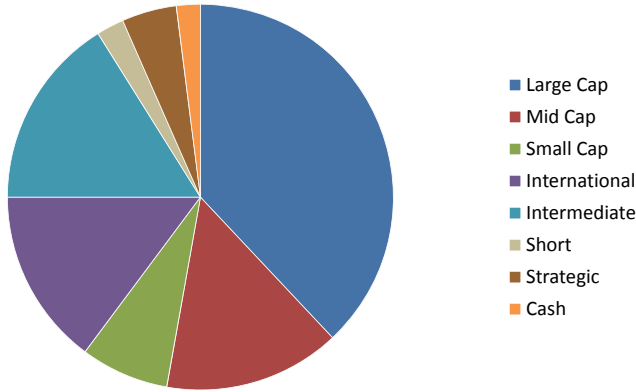
LG	T. Rowe Price Growth Stock	8.00%	SV	DWS Dreman Small Cap Value	4.00%
LG	Fidelity Advisor New Insights	12.00%	Intl	Federated InterContinental	4.00%
LV	T. Rowe Price Equity Income	12.00%	Intm	Dodge & Cox Income	3.60%
LV	Dodge & Cox Stock	8.00%	Str	Pioneer Strategic Income	2.70%
Intl	Franklin Mutual Discovery	12.00%	Str	John Hancock Strategic Income Opportunities	0.90%
MG	T. Rowe Price Mid Cap Growth	8.00%	Intm	Vanguard Total Bond Market Index	9.00%
MV	Fidelity Low-Priced Stock	4.00%	Sht	Goldman Sachs Short Duration Govt	0.90%
MV	John Hancock Disciplined Mid Cap Value	4.00%	Sht	Pioneer Multi-Asset Floating Rate	0.90%
SG	Royce Pennsylvania Mutual Investment	4.00%	MM	Goldman Sachs FS Govt (MM)	2.00%

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Growth with Income Strategy

Allocation Weights



Strategy	Growth with Income
Benchmark Weightings	S&P 500 (75%) Barclay's Aggregate (25%)
Stock Allocation	75%
Bond Allocation	23%
Money Market Allocation	2%
12 Month Yield	1.56%
Expense Ratio	0.70%
Inception Date	June 1996
Reporting Period	October 2011

Volatility Potential - High



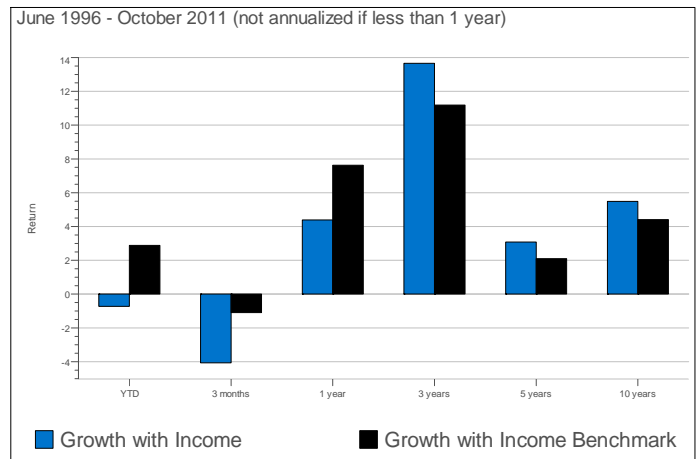
Returns Versus Benchmark

	YTD	3 Month	1 Year	3 Year	5 Year	10 Year
Growth with Income	-0.73%	-4.06%	4.39%	13.66%	3.08%	5.49%
Growth with Income Benchmark	2.89%	-1.09%	7.62%	11.19%	2.10%	4.41%

Sub Class Weights

- Large Cap (38%)
 - Large Growth (19.00%)
 - Large Value (19.00%)
- Mid Cap (14.8%)
 - Mid Growth (7.40%)
 - Mid Value (7.40%)
- International (14.8%)
 - Small Cap (7.4%)
 - Small Growth (3.70%)
 - Small Value (3.70%)
 - Intermediate (16.10%)
 - Short (2.30%)
 - Strategic (4.60%)
 - Cash 2%

Strategy Versus Benchmark



Underlying Security Weights:

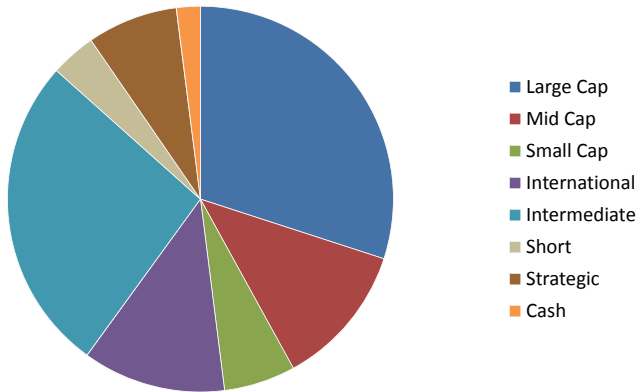
LG	T. Rowe Price Growth Stock	7.60%	SV	DWS Dreman Small Cap Value	3.70%
LG	Fidelity Advisor New Insights	11.40%	Intl	Federated InterContinental	3.70%
LV	T. Rowe Price Equity Income	11.40%	Intm	Dodge & Cox Income	4.60%
LV	Dodge & Cox Stock	7.60%	Str	Pioneer Strategic Income	3.45%
Intl	Franklin Mutual Discovery	11.10%	Str	John Hancock Strategic Income Opportunities	1.15%
MG	T. Rowe Price Mid Cap Growth	7.40%	Intm	Vanguard Total Bond Market Index	11.50%
MV	Fidelity Low-Priced Stock	3.70%	Sht	Goldman Sachs Short Duration Govt	1.15%
MV	John Hancock Disciplined Mid Cap Value	3.70%	Sht	Pioneer Multi-Asset Floating Rate	1.15%
SG	Royce Pennsylvania Mutual Investment	3.70%	MM	Goldman Sachs FS Govt (MM)	2.00%

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Balanced Strategy

Allocation Weights



Strategy	Balanced
Benchmark Weightings	S&P 500 (60%) Barclay's Aggregate (40%)
Stock Allocation	60%
Bond Allocation	38%
Money Market Allocation	2%
12 Month Yield	1.99%
Expense Ratio	0.63%
Inception Date	June 1996
Reporting Period	October 2011

Volatility Potential - Above Average



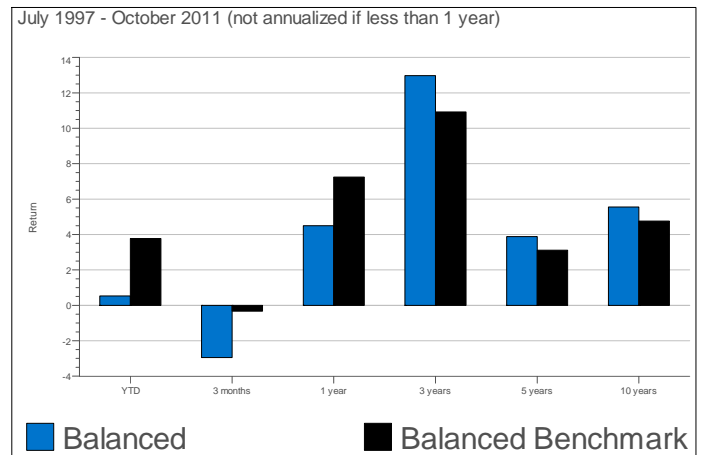
Returns Versus Benchmark

	YTD	3 Month	1 Year	3 Year	5 Year	10 Year
Balanced	0.53%	-2.95%	4.50%	12.97%	3.88%	5.56%
Balanced Benchmark	3.77%	-0.33%	7.25%	10.92%	3.12%	4.75%

Sub Class Weights

- | | |
|-------------------------|------------------------|
| Large Cap (30%) | Small Cap (6%) |
| • Large Growth (15.00%) | • Small Growth (3.00%) |
| • Large Value (15.00%) | • Small Value (3.00%) |
| Mid Cap (12%) | Intermediate (26.60%) |
| • Mid Growth (6.00%) | Short (3.80%) |
| • Mid Value (6.00%) | Strategic (7.60%) |
| International (12%) | Cash 2% |

Strategy Versus Benchmark



Underlying Security Weights:

LG	T. Rowe Price Growth Stock	6.00%	SV	DWS Dreman Small Cap Value	3.00%
LG	Fidelity Advisor New Insights	9.00%	Intl	Federated InterContinental	3.00%
LV	T. Rowe Price Equity Income	9.00%	Intm	Dodge & Cox Income	7.60%
LV	Dodge & Cox Stock	6.00%	Str	Pioneer Strategic Income	5.70%
Intl	Franklin Mutual Discovery	9.00%	Str	John Hancock Strategic Income Opportunities	1.90%
MG	T. Rowe Price Mid Cap Growth	6.00%	Intm	Vanguard Total Bond Market Index	19.00%
MV	Fidelity Low-Priced Stock	3.00%	Sht	Goldman Sachs Short Duration Govt	1.90%
MV	John Hancock Disciplined Mid Cap Value	3.00%	Sht	Pioneer Multi-Asset Floating Rate	1.90%
SG	Royce Pennsylvania Mutual Investment	3.00%	MM	Goldman Sachs FS Govt (MM)	2.00%

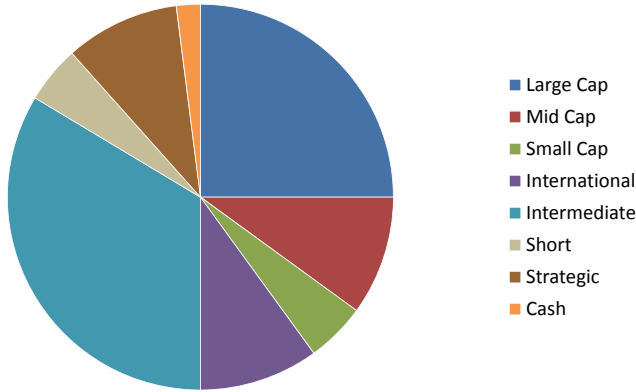
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Conservative Balanced Strategy

Allocation Weights



Strategy	Conservative Balanced
Benchmark Weightings	S&P 500 (50%) Barclay's Aggregate (50%)
Stock Allocation	50%
Bond Allocation	48%
Money Market Allocation	2%
12 Month Yield	2.27%
Expense Ratio	0.58%
Inception Date	June 1996
Reporting Period	October 2011

Volatility Potential - Average



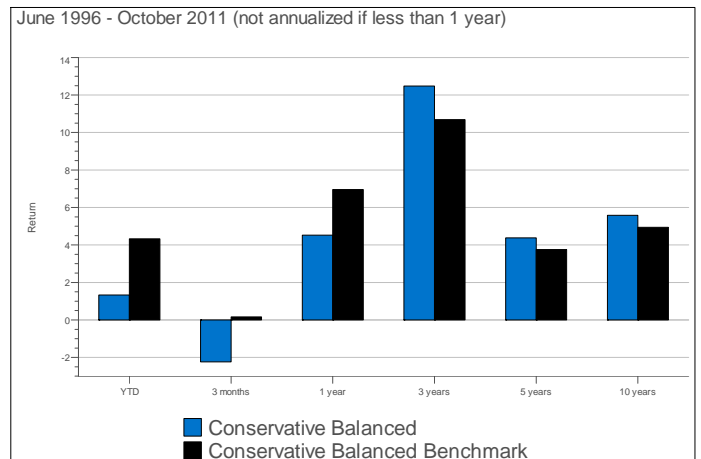
Returns Versus Benchmark

	YTD	3 Month	1 Year	3 Year	5 Year	10 Year
Conservative Balanced	1.33%	-2.24%	4.53%	12.48%	4.38%	5.58%
Conservative Balanced Benchmark	4.33%	0.16%	6.95%	10.69%	3.75%	4.95%

Sub Class Weights

- Large Cap (25%)
 - Large Growth (12.50%)
 - Large Value (12.50%)
- Mid Cap (10%)
 - Mid Growth (5.00%)
 - Mid Value (5.00%)
- International (10%)
- Small Cap (5%)
 - Small Growth (2.50%)
 - Small Value (2.50%)
- Intermediate (33.60%)
- Short (4.80%)
- Strategic (9.60%)
- Cash 2%

Strategy Versus Benchmark



Underlying Security Weights:

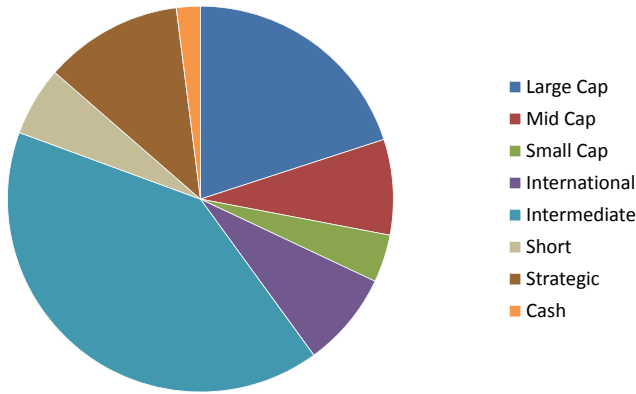
LG	T. Rowe Price Growth Stock	5.00%	SV	DWS Dreman Small Cap Value	2.50%
LG	Fidelity Advisor New Insights	7.50%	Intl	Federated InterContinental	2.50%
LV	T. Rowe Price Equity Income	7.50%	Intm	Dodge & Cox Income	9.60%
LV	Dodge & Cox Stock	5.00%	Str	Pioneer Strategic Income	7.20%
Intl	Franklin Mutual Discovery	7.50%	Str	John Hancock Strategic Income Opportunities	2.40%
MG	T. Rowe Price Mid Cap Growth	5.00%	Intm	Vanguard Total Bond Market Index	24.00%
MV	Fidelity Low-Priced Stock	2.50%	Sht	Goldman Sachs Short Duration Govt	2.40%
MV	John Hancock Disciplined Mid Cap Value	2.50%	Sht	Pioneer Multi-Asset Floating Rate	2.40%
SG	Royce Pennsylvania Mutual Investment	2.50%	MM	Goldman Sachs FS Govt (MM)	2.00%

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**Data provided by Morningstar Office and Zephyr Advisors.



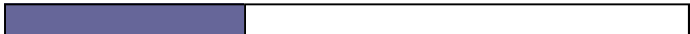
Income with Growth Strategy

Allocation Weights



Strategy	Income with Growth
Benchmark Weightings	S&P 500 (40%) Barclay's Aggregate (60%)
Stock Allocation	40%
Bond Allocation	58%
Money Market Allocation	2%
12 Month Yield	2.56%
Expense Ratio	0.53%
Inception Date	June 1996
Reporting Period	October 2011

Volatility Potential - Below Average



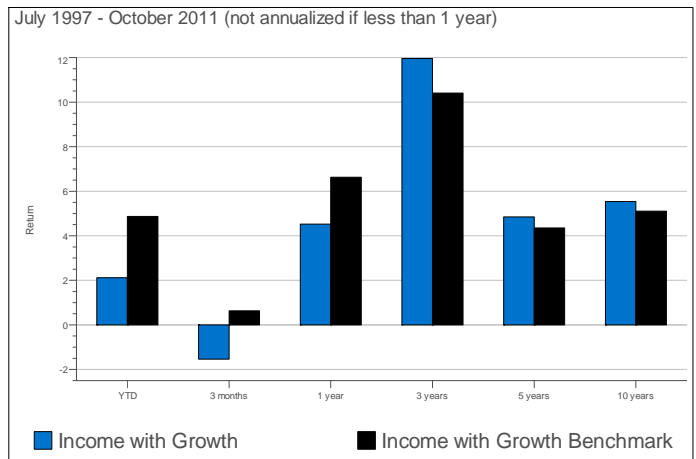
Returns Versus Benchmark

	YTD	3 Month	1 Year	3 Year	5 Year	10 Year
Income with Growth	2.12%	-1.54%	4.52%	11.96%	4.85%	5.53%
Income with Growth Benchmark	4.87%	0.63%	6.63%	10.41%	4.35%	5.11%

Sub Class Weights

- Large Cap (20%)
 - Large Growth (10.00%)
 - Large Value (10.00%)
- Mid Cap (8%)
 - Mid Growth (4.00%)
 - Mid Value (4.00%)
- International (8%)
 - Small Cap (4%)
 - Small Growth (2.00%)
 - Small Value (2.00%)
 - Intermediate (40.60%)
 - Short (5.80%)
 - Strategic (11.60%)
 - Cash 2%

Strategy Versus Benchmark



Underlying Security Weights:

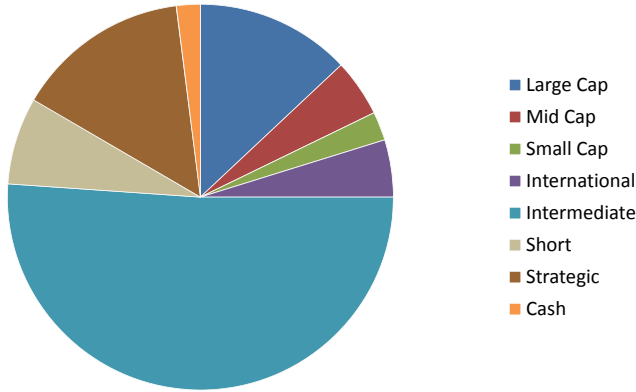
LG	T. Rowe Price Growth Stock	4.00%	SV	DWS Dreman Small Cap Value	2.00%
LG	Fidelity Advisor New Insights	6.00%	Intl	Federated InterContinental	2.00%
LV	T. Rowe Price Equity Income	6.00%	Intm	Dodge & Cox Income	11.60%
LV	Dodge & Cox Stock	4.00%	Str	Pioneer Strategic Income	8.70%
Intl	Franklin Mutual Discovery	6.00%	Str	John Hancock Strategic Income Opportunities	2.90%
MG	T. Rowe Price Mid Cap Growth	4.00%	Intm	Vanguard Total Bond Market Index	29.00%
MV	Fidelity Low-Priced Stock	2.00%	Sht	Goldman Sachs Short Duration Govt	2.90%
MV	John Hancock Disciplined Mid Cap Value	2.00%	Sht	Pioneer Multi-Asset Floating Rate	2.90%
SG	Royce Pennsylvania Mutual Investment	2.00%	MM	Goldman Sachs FS Govt (MM)	2.00%

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**Data provided by Morningstar Office and Zephyr Advisors.



High Income with Growth Strategy

Allocation Weights



Strategy High Income with Growth
Benchmark Weightings S&P 500 (25%)
 Barclay's Aggregate (75%)
Stock Allocation 25%
Bond Allocation 73%
Money Market Allocation 2%
12 Month Yield 2.98%
Expense Ratio 0.45%
Inception Date June 1996
Reporting Period October 2011

Volatility Potential - Low



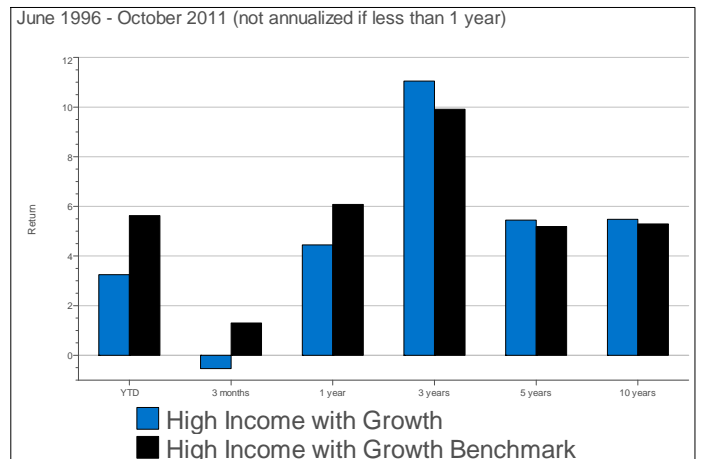
Returns Versus Benchmark

	YTD	3 Month	1 Year	3 Year	5 Year	10 Year
High Income with Growth	3.25%	-0.53%	4.45%	11.05%	5.45%	5.48%
High Income with Growth Benchmark	5.63%	1.30%	6.08%	9.91%	5.19%	5.29%

Sub Class Weights

- Large Cap (13%)
 - Large Growth (6.50%)
 - Large Value (6.50%)
- Mid Cap (4.8%)
 - Mid Growth (2.40%)
 - Mid Value (2.40%)
- International (4.8%)
- Small Cap (2.4%)
 - Small Growth (1.20%)
 - Small Value (1.20%)
- Intermediate (51.10%)
- Short (7.30%)
- Strategic (14.60%)
- Cash 2%

Strategy Versus Benchmark



Underlying Security Weights:

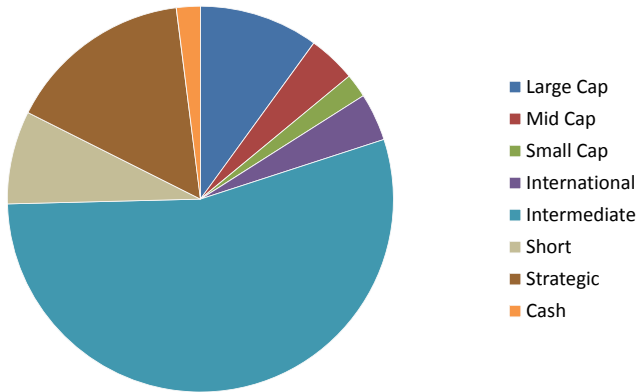
LG	T. Rowe Price Growth Stock	2.60%	SV	DWS Dreman Small Cap Value	1.20%
LG	Fidelity Advisor New Insights	3.90%	Intl	Federated InterContinental	1.20%
LV	T. Rowe Price Equity Income	3.90%	Intm	Dodge & Cox Income	14.60%
LV	Dodge & Cox Stock	2.60%	Str	Pioneer Strategic Income	10.95%
Intl	Franklin Mutual Discovery	3.60%	Str	John Hancock Strategic Income Opportunities	3.65%
MG	T. Rowe Price Mid Cap Growth	2.40%	Intm	Vanguard Total Bond Market Index	36.50%
MV	Fidelity Low-Priced Stock	1.20%	Sht	Goldman Sachs Short Duration Govt	3.65%
MV	John Hancock Disciplined Mid Cap Value	1.20%	Sht	Pioneer Multi-Asset Floating Rate	3.65%
SG	Royce Pennsylvania Mutual Investment	1.20%	MM	Goldman Sachs FS Govt (MM)	2.00%

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High Income with Conservative Growth Strategy

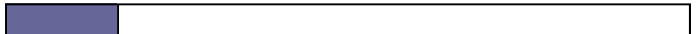


Allocation Weights



Strategy	High Income with Conservative Growth
Benchmark Weightings	S&P 500 (20%) Barclay's Aggregate (80%)
Stock Allocation	20%
Bond Allocation	78%
Money Market Allocation	2%
12 Month Yield	3.12%
Expense Ratio	0.42%
Inception Date	June 1996
Reporting Period	October 2011

Volatility Potential - Lower



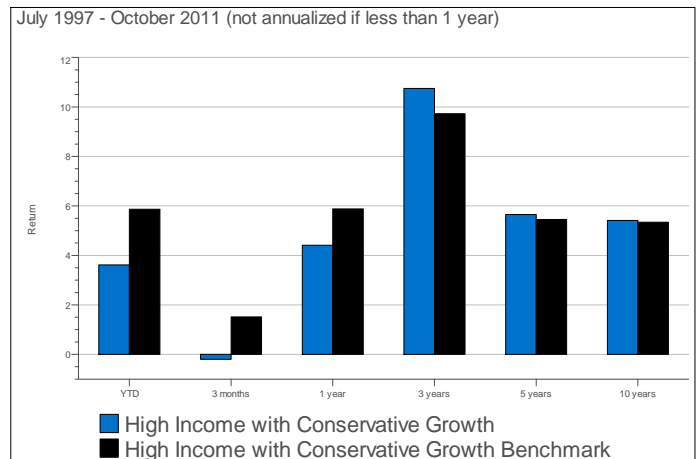
Returns Versus Benchmark

	YTD	3 Month	1 Year	3 Year	5 Year	10 Year
High Income with Conservative Growth	3.62%	-0.20%	4.41%	10.75%	5.65%	5.42%
High Income with Con Growth Benchmark	5.87%	1.51%	5.88%	9.73%	5.45%	5.34%

Sub Class Weights

- | | |
|------------------------|------------------------|
| Large Cap (10%) | Small Cap (2%) |
| • Large Growth (5.00%) | • Small Growth (1.00%) |
| • Large Value (5.00%) | • Small Value (1.00%) |
| Mid Cap (4%) | Intermediate (54.60%) |
| • Mid Growth (2.00%) | Short (7.80%) |
| • Mid Value (2.00%) | Strategic (15.60%) |
| International (4.00%) | Cash 2% |

Strategy Versus Benchmark



Underlying Security Weights:

LG	T. Rowe Price Growth Stock	2.00%	SV	DWS Dreman Small Cap Value	1.00%
LG	Fidelity Advisor New Insights	3.00%	Intl	Federated InterContinental	1.00%
LV	T. Rowe Price Equity Income	3.00%	Intm	Dodge & Cox Income	15.60%
LV	Dodge & Cox Stock	2.00%	Str	Pioneer Strategic Income	11.70%
Intl	Franklin Mutual Discovery	3.00%	Str	John Hancock Strategic Income Opportunities	3.90%
MG	T. Rowe Price Mid Cap Growth	2.00%	Intm	Vanguard Total Bond Market Index	39.00%
MV	Fidelity Low-Priced Stock	1.00%	Sht	Goldman Sachs Short Duration Govt	3.90%
MV	John Hancock Disciplined Mid Cap Value	1.00%	Sht	Pioneer Multi-Asset Floating Rate	3.90%
SG	Royce Pennsylvania Mutual Investment	1.00%	MM	Goldman Sachs FS Govt (MM)	2.00%

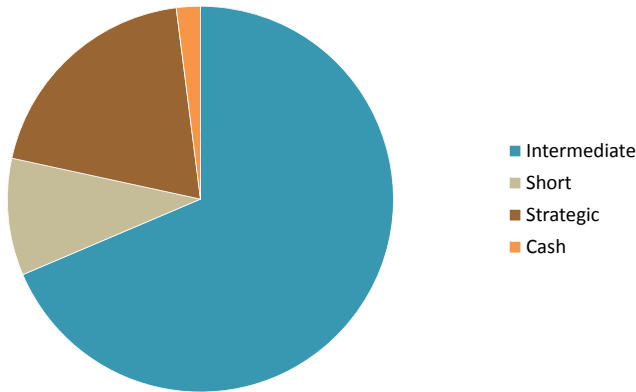
*An Asset Allocation Model Fund Disclaimer must accompany this page.

**Data provided by Morningstar Office and Zephyr Advisors.



Income Strategy

Allocation Weights



Strategy	Income
Benchmark	Barclay's Aggregate
Stock Allocation	0%
Bond Allocation	98%
Money Market Allocation	2%
12 Month Yield	3.69%
Expense Ratio	0.32%
Inception Date	June 1996
Reporting Period	October 2011

Volatility Potential - Lowest



Returns Versus Benchmark

	YTD	3 Month	1 Year	3 Year	5 Year	10 Year
Income	5.03%	1.06%	4.17%	9.41%	6.31%	5.19%
Barclays Capital U.S. Aggregate	6.76%	2.31%	5.00%	8.87%	6.41%	5.46%

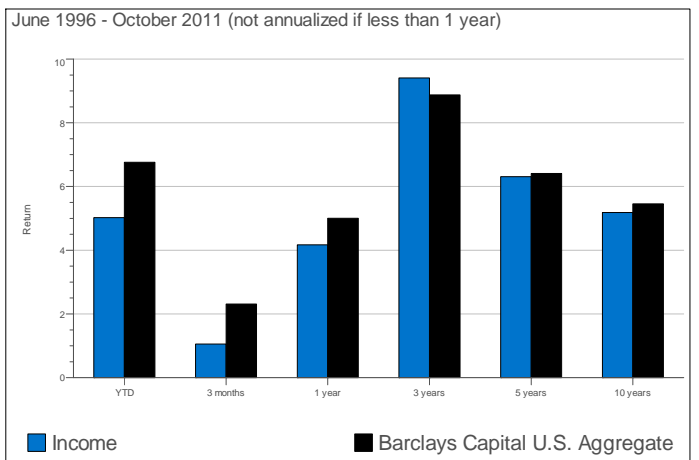
Sub Class Weights

Intermediate (68.60%) Strategic (19.60%)
Short (9.80%) Cash 2%

Investment Objective:

"To be competitive against the Barclay's Aggregate Index over a complete market cycle."

Strategy Versus Benchmark



Underlying Security Weights:

Intm	Dodge & Cox Income	19.60%	Sht	Goldman Sachs Short Duration Govt	4.90%
Str	Pioneer Strategic Income	14.70%	Sht	Pioneer Multi-Asset Floating Rate	4.90%
Str	John Hancock Strategic Income Opportunities	4.90%	MM	Goldman Sachs FS Govt (MM)	2.00%
Intm	Vanguard Total Bond Market Index	49.00%			

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**Data provided by Morningstar Office and Zephyr Advisors.





Mutual Fund Strategies Overview

Data as of October 31, 2011

Strategy	YTD	3 Month	1 Year	3 Year	5 Year	10 Year
Aggressive Growth	-2.76%	-5.87%	4.04%	14.50%	1.68%	5.24%
Growth	-1.15%	-4.44%	4.34%	13.86%	2.79%	5.46%
Growth with Income	-0.73%	-4.06%	4.39%	13.66%	3.08%	5.49%
Balanced	0.53%	-2.95%	4.50%	12.97%	3.88%	5.56%
Conservative Balanced	1.33%	-2.24%	4.53%	12.48%	4.38%	5.58%
Income with Growth	2.12%	-1.54%	4.52%	11.96%	4.85%	5.53%
High Income with Growth	3.25%	-0.53%	4.45%	11.05%	5.45%	5.48%
High Income with Conservative Growth	3.62%	-0.20%	4.41%	10.75%	5.65%	5.42%
Income	5.03%	1.06%	4.17%	9.41%	6.31%	5.19%
Money Market	0.02%	0.00%	0.03%	0.22%	1.77%	2.03%
S&P 500	1.30%	-2.47%	8.09%	11.41%	0.25%	3.69%
Barclays Capital U.S. Aggregate	6.76%	2.31%	5.00%	8.87%	6.41%	5.46%

Fund	YTD	3 Month	1 Year	3 Year	5 Year	10 Year	Star Rating	Exp
Dodge & Cox Income	4.60	0.20	4.17	11.51	6.54	5.79	4 Star	0.43
Dodge & Cox Stock	-3.91	-5.99	2.50	10.30	-3.40	5.16	3 Star	0.52
DWS Dreman Small Cap Value	-9.28	-8.94	-0.60	11.45	1.53	9.76	4 Star	0.88
Federated InterContinental	-11.57	-15.19	-6.61	12.81	-0.50	8.86	4 Star	1.20
Fidelity Advisor New Insights	1.21	-3.19	6.23	12.70	3.26		4 Star	0.89
Fidelity Low-Priced Stock	1.89	-3.85	8.82	19.22	3.62	10.05	5 Star	0.83
Goldman Sachs Short Dur Govt	0.90	0.09	0.63	3.56	4.67	3.87	4 Star	0.50
Mutual Global Discovery	-3.57	-5.58	-1.05	8.55	2.37	8.58	5 Star	1.04
Pioneer Strategic Income	3.85	-0.53	3.91	15.31	7.88	8.94	4 Star	0.69
Royce Pennsylvania Mutual	-2.66	-5.66	7.99	15.99	2.60	9.31	4 Star	0.90
T. Rowe Price Equity Income	-2.11	-3.23	5.71	9.91	-0.45	4.71	3 Star	0.69
T. Rowe Price Growth Stock	1.15	-3.87	7.07	16.72	2.32	4.87	4 Star	0.70
T. Rowe Price Mid-Cap Growth	0.39	-2.76	10.43	21.55	6.43	9.13	5 Star	0.80
Vanguard Total Bond Market Index	6.87	2.57	5.07	8.98	6.49	5.34	4 Star	0.07
Goldman Sachs FS Government	0.02	0.00	0.03	0.22	1.77	2.03	-	0.18
JHancock Strategic Income Opps	1.89	-3.78	4.09	15.94	8.56		4 Star	0.83
JHancock Disciplined Value Mid Cap	0.98	-4.04	10.48	19.63	5.94	9.78	5 Star	1.00
Pioneer Multi-Asset Floating Rate		0.05					-	0.70

*An Asset Allocation Model Fund Disclaimer must accompany this page.

**Data provided by Morningstar Office and Zephyr Advisors.

Asset Allocation Strategy Disclaimer

Asset Allocation Strategies are comprised of non-proprietary mutual funds. All performance results are presented net of mutual fund fees, but do not include a charge for the Bank's fee. Past performance does not guarantee or indicate future results.

Strategy composition and investment performance data assume daily rebalancing of each strategy according to the stated composition of the Strategy. Rebalancing typically occurs semi-annually, but may occur more frequently. The composition of each fund may be changed from time to time by adjusting the percentage allocated to a particular mutual fund, or by adding or removing a fund. Therefore, the actual returns experienced by an account invested in an Asset Allocation Strategy may have been higher or lower.

Investment performance is based on information received from Morningstar, and is prepared with the use of Zephyr StyleADVISOR. It assumes reinvestment of all interest and dividends, although some interest and dividends are paid to the account in cash, and therefore not automatically reinvested in the Strategy. Investment performance also takes into consideration all changes in composition of the Strategies for the period reported. The information received from both Morningstar and Zephyr is believed to be accurate and complete. However, no warranty is given as to the accuracy or completeness of the information. Because the timing of purchases into and sales out of a Strategy within the month by an investor will also affect that investor's return, the returns shown are only intended to be generally representative of those experienced for the time periods indicated.

Some of the mutual funds comprising the strategies, including money market mutual funds, may pay fees to BancorpSouth in connection with assets invested in these Asset Allocation Strategies. Those fees are generally referred to as "Revenue Sharing." BancorpSouth will accept such fees from the funds that offer them. Currently, we receive Revenue Sharing only in the form of sub-transfer agency fees (for services related to buying, selling, and holding fund shares in your account) from some mutual funds, including money market funds, and those fees range from 0-15 basis points. The amount of Revenue Sharing we receive may vary from fund to fund, and may not apply to all funds. Revenue Sharing fees are a part of the fund's expense ratio, which reduces the fund's yield.

Revenue Sharing fees are usually expressed in terms of basis points. A "basis point" represents 1/100th of one (1) percent. So, a Revenue Sharing fee of fifteen (15) basis points would amount to a charge of 15/100ths of one percent of the amount invested in the fund, and would reduce the fund's yield accordingly. However, the investment performance results presented here are net of any such fees. Revenue Sharing payments to BancorpSouth are accrued and paid on the basis of the average daily net assets of BancorpSouth daily valuation accounts invested in the respective funds, and will be retained by BancorpSouth for services rendered to your account.

This information does not constitute investment advice, is not intended to be investment advice, and should not be taken as such.

Mutual funds are not deposit products, they are not guaranteed by the Bank, they are not FDIC insured, and they may lose value.

* The 12-Month Yield is the return generated by interest and dividends realized by the component funds over the previous 12-month period, as a percentage of the latest Net Asset Value of each of the funds.

** The Expense Ratio is the total weighted average fee of the funds combined within the strategy.

