



Bottrell Insurance
A division of Fisher Brown Bottrell Insurance, Inc.
A subsidiary of Trustmark National Bank

Standards of Conduct

Bottrell's Commitment

Bottrell Insurance is committed to acting in its clients' best interests by providing quality products and services that meet, as well as anticipate, our clients' risk management needs. As an insurance agency, we maintain contractual agreements with various insurance companies that allow us to provide our clients with a variety of risk management options in products and services.

In meeting our clients' needs, we will take reasonable measures to obtain quotes from any insurer, with whom we have a business arrangement, that could be the best available insurance provider for our clients. Based on our experience and analysis of your insurance requirements, our agency will recommend the best insurer for your needs. Our associates will not place their own financial or other interests above that of our client.

Bottrell's Remuneration and Other Income

Bottrell is compensated for its services principally through commissions paid by insurance companies or fees paid—directly to us by our clients. Commissions are based on commission schedules established individually by each insurance company and are typically calculated as a percentage of the insurance premium. Client paid fees will be negotiated with you before coverage is bound. Commission and Fees are mutually exclusive, i.e. we will not charge a fee and a commission on the same policy.

Bottrell also has a variety of compensation arrangements with insurance companies that are not client specific. We believe that these arrangements enhance our ability to access insurance markets and to negotiate favorable terms and conditions on behalf of our clients. You should be aware that we might receive additional income from the following sources:

- **Interest or Investment Income earned on insurance premiums held by us in Fiduciary Trust.**
- **Expense Allowances or Reimbursements from Insurance Companies and other vendors for (a) educational and professional development programs, (b) managing and administering certain binding authorities and other similar facilities, including claims which may arise, and (c) attendance at insurance company meetings and events, all of which we believe enable more efficient service and competitive terms to be provided to those clients for whom we consider the use of such facilities appropriate.**
- **Our agency may also be eligible to receive various forms of incentive compensation, including contingent commission and other awards and bonuses. This incentive compensation is based upon a variety of factors that may include the volume, growth, profitability, and retention of business we place or other performance measures established by the individual insurers with whom we do business.**
- **Any additional contingent commissions we receive from the insurer is paid directly to the agency and not to the individual employee who is working with you to obtain the products or services you requested.**

Please feel free to ask any questions about our compensation generally, or as to your specific insurance proposal or placement, by contacting your Bottrell Agent directly, or by calling our office at 1-800-410-8200. We welcome any comments or suggestion you may have for us.

August 17, 2010