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Retirement Focus Service Center
P.O. Box 68099
Schaumburg, IL 60168-0099

Introducing Retirement Focus

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Hancock Whitney Corporation is committed to helping you understand the importance of your retirement benefits. Hancock Whitney has selected Retirement Focus, managed by Findley, to provide full administration of the **Hancock Whitney Corporation Pension Plan** (the "Pension Plan"). The Retirement Focus website, resources and customer service specialists will provide you the information and support you need as you plan for retirement. Hancock Whitney will remain as the Plan Sponsor and will continue to be financially responsible for the funding of plan benefits.

Hancock Whitney has been using Findley's actuarial staff and databases behind the scenes for over 30 years. Beginning **November 1, 2019** you can obtain information about your pension, and estimate your benefits, by accessing the Retirement Focus website and service center. A participant access guide is included with this letter to familiarize you with the website.

The Retirement Focus Service Center will begin supporting the administration of the Pension Plan, starting **November 1, 2019.** After that date, you can reach the Retirement Focus Service Center at **1.844.492.7753** or login at RetirementFocus.com. Representatives will be available 7:00 am to 7:00 pm (Central Standard Time) Monday through Friday to help you with your pension plan needs.

We are excited about our expanded relationship with Findley and look forward to the additional services Retirement Focus will provide.

Sincerely,

Hancock Whitney Benefits Team

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Retirement Focus, managed by Findley, will administer the Hancock Whitney Corporation Pension Plan, starting **November 1, 2019.**

This means you can contact Retirement Focus – through the website or the service center – for information about the Plan or to ask questions about your retirement benefit. In addition, Retirement Focus will:

- Provide you with an estimate of your pension benefit;
- Send benefit distribution paperwork (including forms) to your home when you are ready to retire;
- Send forms to retirees for changes to an address, direct deposit information or tax withholding.

RetirementFocus.com

Findley provides a robust website, **RetirementFocus.com** that gives you unlimited access to your personal account information. Beginning in November, you will have the ability to view potential retirement benefits using the retirement calculator tools and gain immediate access to Plan information. Here is how to get started:

1. Go to **RetirementFocus.com**
2. Log in to your account using your User ID and Password
   - The first time you log in, your User ID is your Social Security number (no dashes) and your Password is your birth date expressed as mmddyy. For example, if your birth date is February 5, 1975, your Password is 020575.
   - During the set-up process, you will select a User ID and Password based on the instructions on the web page. You will also be asked to create a security question and answer and email address for your account. This is important if you need to reset your login information later.
3. Start using the tools provided to help you plan for your retirement.

Retirement Focus Service Center

Have questions about your benefit under the Plan? Retirement Focus has answers. Whether you want to know what to do when you are ready for retirement or you need information to provide to a financial planner, the Retirement Focus Service Center specialists are here to help. Simply call **1.844.492.7753**. Specialists are available at the toll-free number, Monday through Friday, from 7:00 a.m. to 7:00 p.m. CST.

Why Retirement Focus?

Hancock Whitney chose Retirement Focus and Findley for several reasons.

- Findley has more than 30 years of experience in the retirement plan business and is a leading service provider to organizations like Hancock Whitney.
- Findley also manages and understands our plan as they have been our actuarial consultants for the past 30+ years.
- Together, Retirement Focus and Findley have the recordkeeping experience and employee communication resources to ensure that you have the information you need to make knowledgeable decisions for your retirement.

Frequently Asked Questions

Do I need to do anything right now?

No, you do not need to do anything right now. You will be able to login and access your pension data beginning **November 1, 2019**. At that time, we encourage you to check out the website, **RetirementFocus.com**. And of course, if you have any questions about the Plan, you can call the Retirement Focus Service Center at 1.844.492.7753.

Why am I receiving this communication?

You are receiving this communication because you are identified as an eligible Plan participant.

If you have questions about your eligibility, you can talk with a Retirement Focus Service Center specialist at 1.844.492.7753.

How can I find out my benefit amount from the plan?

You can view your current or projected benefit amount in the Plan by logging into the Retirement Focus website after November 1, 2019, at **RetirementFocus.com** or by calling the Retirement Service Center at 1.844.492.7753.

What should I do when I am ready to retire?

- Up to six months (180 days) prior to when you'd like to begin your retirement benefit, contact the Retirement Focus Service Center at 1.844.492.7753 to learn about your benefit options. You may also initiate your retirement benefit online at **RetirementFocus.com** by clicking the "Get Started" link on the Home page.
- Confirm your home address and your expected last day of work.
- Provide information about your spouse (including date of birth) or other beneficiary information.

You will receive your distribution paperwork in the mail from the Retirement Focus Service Center typically within two weeks after speaking with a representative or requesting the forms online. Complete all the forms in this packet and return the information to the Retirement Focus Service Center promptly. Retirement Focus processes your forms and verifies you are eligible for retirement benefits under the plan rules.

When can I receive payment from the Plan?

Your benefits are payable only after you have terminated employment and have met the vesting requirements of the Plan and reached Normal Retirement Age, which is generally age 65. However, you may be eligible for a reduced Early Retirement benefit if you have met certain age and service requirements. To learn more about when you are eligible to receive payment you can download the Summary Plan Description by accessing your account at **RetirementFocus.com** or by calling 1.844.492.7753 to speak with a representative at the Retirement Focus Service Center.

Do I need to update my beneficiary information?

If you are married, your spouse is automatically your beneficiary. However, you may, only with your spouse's written consent, designate another person as your beneficiary. If you are not married, you may designate any beneficiary you chose. It is important that you keep your beneficiary designation current. If you have any questions about your beneficiary designation, contact the Retirement Focus Service Center at 1.844.492.7753.

Where can I learn more about the plan?

The best place to learn more about the Plan is **RetirementFocus.com**. By logging in to this website, you will have information about your retirement benefit. Plus, you can download Summary Plan Descriptions, read a Glossary to understand key terms, and review a list of Frequently Asked Questions (FAQs) for more information. If you still have questions after reviewing this information, you can talk with a Retirement Focus Service Center specialist at 1.844.492.7753.

About This Communication

This communication is designed to provide an overview of the Plan and features of the Retirement Focus Service Center and website. Should there be any conflict between the explanations in this communication and the actual terms and provisions of the Plan documents and contracts, the terms of the Plan documents and contracts will govern in all cases. You will not gain any new rights or benefits because of a misstatement or omission in this communication. None of the information should be interpreted as a guarantee of employment. Hancock Whitney Corporation reserves the right to amend, change, or terminate any benefit plan at any time.