Our Company, Culture and Benefits



Our Company

The employees of First Horizon provide financial services to our communities, operating as First Horizon Bank, First Horizon Advisors in all markets we serve, and FHN Financial in the U.S. and abroad. First Horizon has the leading combined market deposit share in the counties where it does business and one of the highest customer retention rates of any bank in the country. FHN Financial is a capital markets industry leader in fixed income sales, trading and strategies for institutional clients in the U.S. and abroad.

We want to be the financial strength our customers rely on to achieve the goals they have in life. But that starts with finding the best people and empowering them to build enduring relationships with the people they serve. It's what sets our employees apart – the collective sense that what we do is about more than money. It's about helping people find financial solutions that can make a difference in their lives.

Our Culture

Firstpower is the name of our employee-focused culture. It is how we do business. It is what sets us apart from our competition. It is our promise to "Be the best at serving our customers, one opportunity at a time." Our company celebrates employees as our most valuable asset. In return, our employees embrace these values:

- Accountability We ask questions, raise issues and see things to completion.
- Adaptability We champion change because we know we must evolve to succeed.
- Integrity We exercise judgment and understanding to do the right thing.
- Relationships We work inclusively with colleagues to serve customers, strengthen communities and reward shareholders.





Full- and Prime-Time Employee Benefits

Normally on your first day of employment, you are eligible for:

- Career Development Library
- Computer-Based Training
- · LifeWorks OneSource Life counseling (Employee Assistance Program) and personal assistant services
- LifeSpeak Emotional health and well-being platform
- Free checking and financial services discounts
- Company-Provided Group Life Insurance
- Voluntary Life and Accidental Death and Dismemberment (AD&D) Insurance
- Other Insurance Benefits Accident, Critical Illness, Hospital Indemnity
- Paid holidays
- First Horizon Savings Plan To get your savings started, First Horizon provides automatic enrollment for employees. Full-time employees are enrolled upon hire. Your account will be opened automatically, and 3 percent of your salary will be contributed on a pre-tax basis into a LifeCycle fund that is appropriate for your age. You can elect to cancel this automatic contribution, or change your contribution amount or investment funds.
- Wellness Programs
- Vacation Donation Program up to 30 days or 6 weeks
- Employee Relief Program
- Classroom Visitor Program

On the first of the month following your first day of employment, you are eligible for:

- Dental coverage
- Health coverage
- Vision coverage
- Health Savings Account (if enrolled in the Consumer-Driven Health Plan)
- ConsumerMedical Ally for Medical Decision Support (if enrolled in the Consumer-Driven Health Plan)
- True Life Care a diabetes management program
- Health Care and Dependent Care Flexible Spending Accounts (FSAs)

At 90 days of service, you are eligible for:

Education Assistance Program

At six months of service, you are eligible for:

- Sick/Emergency Pay Based on scheduled hours
- Vacation One week based on scheduled hours
- Short-Term Disability
- Long-Term Disability
- Maternity Leave



At the beginning of the next calendar year, you are eligible for:

• Flexible Dollars (company-provided, pre-tax dollars, based on eligible pay earned between Oct. 1 of the previous year and Sept. 30 of the current year). These dollars are provided to assist with the cost of benefits during annual benefits enrollment.

At one year of service, you are eligible for:

- Adoption Reimbursement
- Dependent Scholarships
- Parental Leave
- First Horizon Savings Plan Company Match For every dollar contributed to the plan (up to 6 percent of your eligible pre-tax salary), the company will match 100% for any employee with at least one year of service.
- Sick/Emergency Pay Additional time based on scheduled hours
- Vacation Additional vacation time available on April 1, based on scheduled work hours and salary grade
- Vacation Donation Program up to 60 days or 12 weeks

At one year of service with 1,250 hours worked, you are eligible for:

Family Leave

At five years of service, you are eligible for:

- An increase in Group Life Insurance to two and a half times annual pay, up to a maximum of \$400,000
- Sick/Emergency Pay Additional time based on scheduled hours
- Vacation Additional vacation time available on April 1, based on scheduled work hours and salary grade

At 10 years of service, you are eligible for:

Vacation – Additional vacation time available on April 1, based on scheduled work hours and salary grade