



HANCOCK WHITNEY CORPORATION 401(K) SAVINGS PLAN AND TRUST

SAMUEL MCMILLAN
622 N CALHOUN ST
QUINCY FL 32351

Statement Period: 01/01/2024 - 03/31/2024
Participant ID: 22082787
Plan: 194562-01
Hancock Whitney Bank

Ready to talk about your retirement future? Our consultants can help fine-tune your saving strategy to match your goals. By helping you estimate your retirement needs including post-retirement income, we've got you covered. Call **866-547-1090**. We are here to help you.

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Point-in-time advice is provided by an Empower representative registered with Empower Financial Services, Inc. at no additional cost to account owners. There is no guarantee provided by any party that use of the advice will result in a profit.

What is my account balance?

\$111,007.48

As of 03/31/2024

Where can I go for help?

Website: empowermyretirement.com
Phone: 1-844-465-4455
TTY: 1-800-345-1833
Mail: Empower
P.O. Box 173764
Denver, CO 80217-3764

How has my account changed?

	<u>Employee</u>	<u>Employer</u>	<u>Total</u>
Balance as of December 31, 2023	\$73,307.34	\$27,369.28	\$100,676.62
Payroll Contributions	823.65	1,000.13	1,823.78
Change in Value	6,168.86	2,351.88	8,520.74
Expenses	-9.95	-3.71	-13.66
Balance as of March 31, 2024	\$80,289.90	\$30,717.58	\$111,007.48
Vested Balance as of March 31, 2024	\$80,289.90	\$30,717.58	\$111,007.48

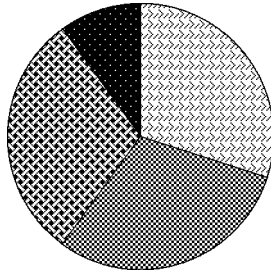
Vesting information provided as of March 31, 2024



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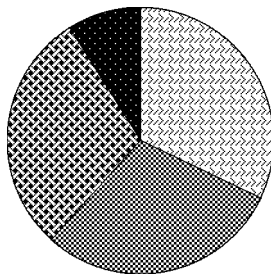
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How will my future contributions be invested?



- 30% Large Cap Funds
30% Vanguard 500 Index Admiral
- 30% Mid Cap Funds
30% Vanguard Mid Cap Index I
- 30% Small Cap Funds
30% Vanguard Small Cap Index I
- 10% International Funds
10% Vanguard Developed Markets Idx Instl

How is my account invested?



- 32.1% Large Cap Funds
- 29.54% Small Cap Funds
- 29.35% Mid Cap Funds
- 9.01% International Funds

	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Change in Value</u>	<u>Transfers</u>	<u>Withdrawals /Expenses</u>	<u>Ending Balance</u>	<u>Ending Units/Shares</u>
<u>International Funds</u>							
Vanguard Developed Markets Idx Instl	9,314.17	182.40	487.29		-1.26	9,982.60	618.884
<u>Small Cap Funds</u>							
Vanguard Small Cap Index I	29,953.81	547.13	2,290.15		-4.00	32,787.09	299.316
<u>Mid Cap Funds</u>							
Vanguard Mid Cap Index I	29,677.81	547.13	2,366.36		-4.02	32,587.28	476.631

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How is my account invested? (continued)

	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Change in Value</u>	<u>Transfers</u>	<u>Withdrawals /Expenses</u>	<u>Ending Balance</u>	<u>Ending Units/Shares</u>
Large Cap Funds							
Vanguard 500 Index	31,730.83	547.12	3,376.94		-4.38	35,650.51	73.532
Admiral							
Totals	100,676.62	1,823.78	8,520.74		-13.66	111,007.48	

How is my account being funded?

	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Change in Value</u>	<u>Withdrawals /Expenses /Transfers</u>	<u>Ending Balance</u>	<u>Percent Vested</u>	<u>Vested Balance</u>
Employee Before Tax	44,794.43		3,750.94	-6.09	48,539.28	100%	48,539.28
Basic Employer Contribution	10,048.94	470.66	869.90	-1.36	11,388.14	100%	11,388.14
Qaca Safe Harbor Match	17,320.34	529.47	1,481.98	-2.35	19,329.44	100%	19,329.44
401 Rollover	20,135.75		1,672.50	-2.72	21,805.53	100%	21,805.53
Roth Contribution	8,377.16	823.65	745.42	-1.14	9,945.09	100%	9,945.09
Totals	100,676.62	1,823.78	8,520.74	-13.66	111,007.48		111,007.48

Who are my beneficiaries?

<u>Type</u>	<u>Name</u>	<u>Relationship</u>	<u>Percent</u>
Primary	Maria L Mcmillan	Spouse	100.00%

What activity took place this period?

	<u>Payroll Date</u>	<u>Effective Date</u>	<u>Dollar Amount</u>
Deposits/Contributions			
Payroll Contribution	Jan 05, 2024	Jan 05, 2024	267.38
Payroll Contribution	Jan 19, 2024	Jan 19, 2024	267.37
Payroll Contribution	Feb 02, 2024	Feb 02, 2024	267.37
Payroll Contribution	Feb 16, 2024	Feb 16, 2024	267.37
Payroll Contribution	Mar 01, 2024	Mar 01, 2024	267.37
Payroll Contribution	Mar 15, 2024	Mar 15, 2024	486.92
Total Deposits/Contributions			1,823.78
Expenses			
Plan Administration Participant Account Fee		Jan 12, 2024	-13.66
Total Expenses			-13.66

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What activity took place this period? (continued)

	<u>Effective Date</u>	<u>Dollar Amount</u>	<u>Investment Option</u>	<u># Units /Shares</u>	<u>Unit/Share Price</u>
Dividends/Capital Gains					
Dividend	Mar 15, 2024	56.45	Vanguard Developed Markets Idx Instl	3.553	15.890
Dividend	Mar 21, 2024	126.43	Vanguard Mid Cap Index I	1.869	67.660
Dividend	Mar 22, 2024	97.52	Vanguard Small Cap Index I	0.908	107.350
Dividend	Mar 22, 2024	113.10	Vanguard 500 Index Admiral	0.234	482.900
Total Dividends/Capital Gains		393.50			

Employer Stock Settlement moving to T+1 starting May 28th, 2024. The financial industry is changing the settlement cycle for publicly traded stocks from two business days (T+2) to one business day (T+1) beginning May 28th, 2024. This change is being implemented across the industry in the United States and shortens the settlement cycle for employer stock within retirement plans.

As a result of the change, individuals reallocating monies from an employer stock fund to other core investments within their retirement plans will see monies transferred in their account balance one business day earlier beginning on May 24th, 2024. All other participant transactions will remain unchanged.

This industry change does not require any action by you.

What are the rates on new deposits for fixed investments?

<u>Investment Option</u>	<u>Rate</u>	<u>Rate Valid Through</u>
Key Guaranteed Portfolio Fund	1.90%	June 30, 2024

What is the rate of return on my retirement account(s)?

<u>Period</u>	<u>Year To Date</u>
<u>01/01/2024 - 03/31/2024</u>	<u>01/01/2024 - 03/31/2024</u>
8.37%	8.37%

Personalized performance information is provided to account holders as a general approximation of the overall recent performance of your account. It is calculated based on a formula which estimates the equivalent rate of return during the stated period, based on the opening balance, transaction activity including any applicable fees, and closing balance. Income received in the stated period will be included; income due but not received will be included in the following period. Performance calculations will not include loan balance. Due to the transaction activity in the account, overall performance may not equal individual performance returns published by the investment options in the plan. Past performance is not a guarantee or prediction of future investment results.

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How have the investments in my plan performed?

The Investment Code can be used when you request certain investment related transactions on the voice response system.

Performance data quoted represents past performance and is not a guarantee or prediction of future results. Investment returns and principal value of an investment will fluctuate so that, when redeemed, shares/units may be worth more or less than their original cost. Funds are subject to certain market risks. Current performance may be lower or higher than performance data shown. Performance for a share class before its inception is derived from the historical performance of the oldest share class. If the newer fund has lower expenses, the extended performance is not adjusted for the lower expenses; had it, returns would have been higher. For performance data current to the most recent month-end, please visit empowermyretirement.com.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact us for a prospectus, summary prospectus or disclosure document containing this information. Read each carefully before investing.

You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The funds sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

Average Annualized Total Return as of March 28, 2024

Investment Option	Investment Code	3 Month	YTD	1 Year	3 Year	5 Year	Inception /10 Year	Inception Date	Expense Ratio
Asset Allocation									
Aggressive Growth Model ¹	7502	8.12	8.12	18.90	4.81	7.76	6.57	Dec 1995	.68
Balanced Model ¹	7499	3.89	3.89	10.43	1.73	4.94	4.52	Dec 1995	.50
Growth with Income Model ¹	7500	4.90	4.90	12.39	2.28	5.62	5.05	Dec 1995	.55
Income Model ¹	7497	1.88	1.88	6.53	-.04	3.09	2.88	Dec 1995	.42
Growth Model ¹	7501	5.93	5.93	14.44	3.36	6.59	5.72	Dec 1995	.59
Income with Growth Model ¹	7498	2.84	2.84	8.42	.86	4.02	3.66	Dec 1995	.46
International Funds									
Federated Hermes International Leader IS ^{2,6}	11810	3.28	3.28	10.74	4.44	8.88	4.49	Jun 2010	1.00
Lazard International Strategic Eq Instl ^{2,4,6}	2148	5.75	5.75	14.80	1.99	5.63	4.30	Oct 2005	.81
Vanguard Developed Markets Idx Instl ^{2,6}	4005	5.14	5.14	14.94	3.96	7.39	5.04	Jan 2001	.05
Small Cap Funds									
Delaware Small Cap Core I ^{3,6}	390	2.08	2.08	13.61	2.19	8.85	8.34	Dec 1998	.84
Federated Hermes MDT Small Cp Core IS ^{3,6}	2558	5.51	5.51	24.35	4.46	9.52	9.36	Sep 2005	1.04
Vanguard Small Cap Index I ^{3,6}	974	7.52	7.52	22.53	3.81	10.00	8.95	Jul 1997	.04
Mid Cap Funds									
Vanguard Mid Cap Index I ^{3,6}	3763	7.86	7.86	20.45	5.72	10.94	9.90	May 1998	.04
Large Cap Funds									
AB Large Cap Growth Adv ⁶	14098	13.41	13.41	37.05	11.60	16.91	16.16	Oct 1996	.60
American Funds American Mutual R5 ⁶	4408	7.15	7.15	16.59	9.32	10.64	9.94	May 2002	.32
Federated Hermes MDT Large Cap Value IS ⁶	7481	13.08	13.08	26.34	12.35	12.49	9.79	Jan 2010	.96
Vanguard 500 Index Admiral ⁶	4370	10.54	10.54	29.83	11.45	15.01	12.92	Nov 2000	.04
Bond									
BlackRock High Yield Bond Instl ^{6,7}	55	2.04	2.04	11.53	2.88	4.56	4.45	Nov 1998	.59
Federated Hermes Total Return Bond IS ^{6,7}	6614	-.53	-.53	1.74	-2.11	1.23	2.13	Oct 1996	.46
Vanguard Inflation-Protected Secs Inv ^{6,7}	6558	-.14	-.14	.07	-.82	2.24	2.01	Jun 2000	.20

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How have the investments in my plan performed? (continued)

Investment Option	Investment Code	Average Annualized Total Return as of March 28, 2024					Inception /10 Year	Inception Date	Expense Ratio
		3 Month	YTD	1 Year	3 Year	5 Year			
Bond									
Vanguard Short-Term Federal Adm ^{6,7}	6785	.50	.50	3.11	-.44	1.13	1.21	Feb 2001	.10
Vanguard Total Intl Bd Idx Admiral ^{6,7}	7426	.02	.02	5.15	-1.74	.28	2.18	May 2013	.11
Vanguard Total Bond Market Index Inst ^{6,7}	6212	-.79	-.79	1.67	-2.41	.39	1.53	Sep 1995	.04
Fixed									
Key Guaranteed Portfolio Fund ⁵	7073								
Stock									
Hancock Whitney Corporation	7511	-4.73	-4.73	29.64	5.54	4.99	4.41	Jun 1991	

On occasion, the name and/or objective of an investment may change. Investment decisions should not be based solely on the performance data contained herein. Although data is gathered from reliable sources, the completeness or accuracy of the data cannot be guaranteed.

Expense ratios shown on participant and plan level statements are gross expense ratios and do not include any applicable fee waivers or expense reimbursements, as do net expense ratios. The expense ratios may be based on a prior reporting period than those shown on the Plan's investment performance report. For the most current expense ratios please visit empowermyretirement.com.

Returns shown are annualized only if greater than one year.

A ticker symbol is not available for those funds that are exempt from SEC registration.

¹ *Asset allocation funds may be subject to operating expenses for the fund and for each underlying fund. Please note, not all plans offer funds that are structured in this manner.*

² *Foreign securities involve risks, such as currency fluctuations, economic changes and political developments. These risks may be heightened in emerging markets, which may also experience liquidity risk.*

³ *Securities of small and mid-size companies may be more volatile than those of larger, more established companies.*

⁴ *This investment option is no longer available.*

⁵ *Annualized yield based on the current effective rate.*

⁶ *Where data obtained from Morningstar, (C)2023 Morningstar, Inc. All rights reserved. The data: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.*

⁷ *Bond prices generally fall when interest rates rise (and vice versa) and are subject to risks including changes in credit quality, market valuations, inflation, liquidity, and default. High-yield bonds have a greater risk of default.*

This statement confirms transactions during the stated time period. You have an obligation to review all of the information carefully to confirm that we have acted on your instructions properly. You must notify Empower of any error within this statement as soon as possible. The actual benefits payable will be determined by the plan document that governs the operations of your plan. If you have any questions, inquiries or complaints concerning your benefits, please contact Empower.

Some of the plan's administrative expenses for the preceding quarter may have been paid from the total annual operating expenses (investment expenses) of one or more of the plan's investment options.

Representatives of Empower do not offer or provide investment, fiduciary, financial, legal or tax advice or act in a fiduciary capacity for any client unless explicitly described in writing. Please consult with your investment advisor, attorney and/or tax advisor as needed.

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-----An Important Message about Investing for Retirement & Diversification-----

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments may help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well may cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different risk tolerances. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. Visit the Department of Labor website at www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification for more information on individual investing and diversification.

-----An Important Message about Market Timing / Excessive Trading-----

Pursuant to SEC rules, fund companies are required to enter into agreements with intermediaries to provide fund companies with the ability to identify and enforce restrictions on participants engaging in market timing or excessive trading (prohibited trading), as defined by the fund companies. Participants engaging in prohibited trading will receive a warning and, if the prohibited trading continues, will be restricted from transferring into the identified fund(s) for a specific time period determined by the fund company. Some fund companies may restrict participants immediately, without warning when prohibited trading is identified. At the end of the restriction period, the participant will be automatically allowed to resume transfers into the identified fund(s). Transfers out of the identified fund (s) will not be restricted.

----- An Important Message about your Benefit Information -----

This benefit statement provides your vested benefit payable under the plan as of the end of the statement period. If you are terminated and eligible for a distribution, you may obtain more detailed information about your distribution options for these amounts by accessing your plan's Website or reviewing your Summary Plan Description (SPD). The amount eligible for a distribution in a lump sum may vary from the amount shown on this statement due to investment gains and/or losses that occur after the statement period end date. If you have any questions concerning your benefits, please contact the Service Center.

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----- An Important Message about the Lifetime Income Illustration -----

This statement provides you with information about how much monthly income you could collect at retirement based on your current account balance. The estimated monthly payments in this statement are for illustrative purposes only; they are not a guarantee. Having this information now may help you plan how much money to save for your retirement.

Your account balance is \$111,007.48 as of March 31, 2024. Below are estimates of how much money you could receive each month if you were to receive payments in one of the following two payment forms:

1. A single life annuity is an arrangement that pays you a fixed amount of money each month for the rest of your life. Following your death, no further payments would be made to your spouse or heirs. If you receive payments in this form, we estimate you would receive \$724.52 per month starting at retirement.
2. A qualified joint and 100% survivor annuity is an arrangement that pays you and your spouse a fixed monthly payment for the rest of your joint lives. In addition, after your death, this type of annuity would continue to provide the same fixed monthly payment to your surviving spouse for their life. If you receive payments in this form, we estimate you would receive \$616.12 per month starting at retirement and, after your death, your surviving spouse would receive \$616.12 per month.

An annuity with a lower survivor percentage may be available and reducing the survivor percentage (below 100%) would increase monthly payments during your lifetime but would decrease what your surviving spouse would receive after your death.

The following information is to help you understand these estimated monthly payments.

- The estimated monthly payments in this statement assume that your account balance is 100% vested.
- The estimated monthly payments in this statement assume that payments begin March 31, 2024 and that you are 67 on this date. Monthly payments beginning at a younger age would be lower than shown since payments would be made over more years. Monthly payments beginning at an older age would be higher than shown since they would be made over fewer years.
- The estimated monthly payments for a qualified joint and 100% survivor annuity in this statement assume that you are married with a spouse who is the same age as you (even if you do not currently have a spouse, or if you have a spouse who is a different age). If your spouse is younger, monthly payments would be lower than shown since they would be expected to be paid over more years. If your spouse is older, monthly payments would be higher than shown since they would be expected to be paid over fewer years.
- The estimated monthly payments in this statement are based on an interest rate of 4.19%, which is the 10-year constant maturity U.S. Treasury securities yield rate as of March 1, 2024, as required by federal regulations. This rate fluctuates based on market conditions. The lower the interest rate, the smaller your monthly payment will be, and the higher the interest rate, the larger your monthly payment will be.
- The estimated monthly payments in this statement are based on how long you and a spouse, who is assumed to be your age, are expected to live. For this purpose, federal regulations require that your life expectancy be estimated using gender neutral mortality assumptions established by the Internal Revenue Service.
- The estimated monthly payments in this statement are the same whether you are male or female. This is required for annuities payable from an employer's plan. However, the same amount paid for an annuity available outside of an employer's plan may provide a larger monthly payment for males than for females since females are expected to live longer.
- The estimated monthly payments in this statement are based on prevailing market conditions and other assumptions required under

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federal regulations. If you decide to purchase an annuity, the actual payments you receive will depend on a number of factors and may vary substantially from the estimated monthly payments in this statement. For example, your actual age at retirement, your actual account balance (reflecting future investment gains and losses, contributions, distributions, and fees), and the market conditions at the time of purchase will affect your actual payment amounts.

- Unlike Social Security payments, the estimated monthly payments in this statement do not increase each year with a cost-of-living adjustment. Therefore, as prices increase over time, the fixed monthly payments will buy fewer goods and services.

