

ENHANCED CASH BOND OPPORTUNITY PORTFOLIO

First Quarter 2013



We believe fixed income portfolios should provide a stable source of income. Based on this philosophy we construct investment grade, diversified portfolios. We actively manage portfolios to produce the highest total return consistent with prudent investment management. We also believe our long-term, value oriented approach to investing allows us to capitalize on temporary market inefficiencies.

Portfolio Highlights

- Relies on the equal emphasis of four tools to ensure that all areas of the bond market are continuously evaluated to manage risk and capitalize on opportunities
- Focuses on selecting the right security with the right structure, at the right price and at the most favorable points in the business cycle
- Employs a topdown macroeconomic overview

Investment Objective

The RIM Enhanced Cash Opportunity Portfolio is designed for investors with at least a two-year investment horizon. The primary objective of the strategy is the preservation of principal. The secondary objective of the program is to generate returns that exceed standard money market funds.

Portfolio Characteristics

	EBOP	Index*
Effective Duration	1.26	1.06
Yield to Maturity	0.49%	0.28%
Average Maturity	1.39	1.09
Average Quality	AA-	AA+

Performance Comparison

	EBOP	Index*
Month	0.04%	0.03%
Quarter	0.17%	0.12%
Year-to-Date	0.17%	0.12%
1 Year	0.90%	0.68%
3 Years	1.03%	0.91%
5 Years	1.96%	1.36%
Since Inception	3.10%	2.62%

Inception Date: 12.31.2005

Gross of Fees

Returns longer than one year are annualized

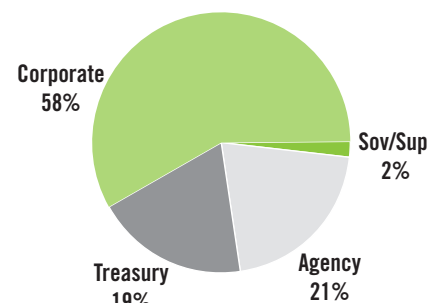
Results reflect model performance; actual performance may differ

* The enhanced cash index consists of 50% the BofA ML 1-3 Corp & Gov and 50% the 90-day T-bill (as reported by Merrill Lynch)

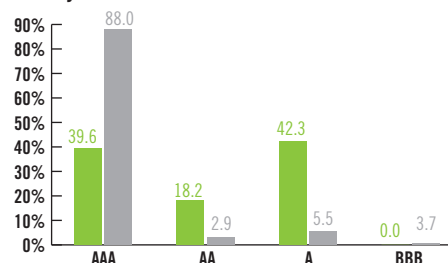
5-Year Risk Statistics

	EBOP	Index*
Standard Deviation	1.17	0.65
Alpha	0.08	0.00
Beta	1.38	1.00
R-Squared	0.59	1.00
Information Ratio	0.75	0.00

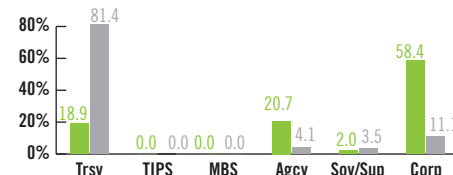
Sector and Characteristics Source: Bondedge
Performance and Risk Statistics Source: Evestment Alliance
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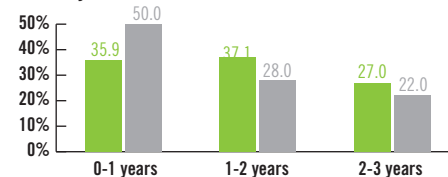
Quality vs. Index



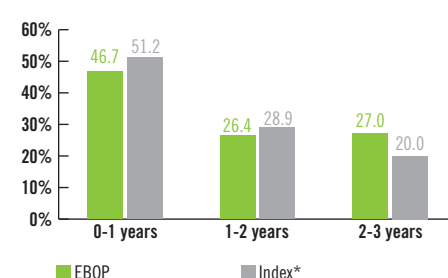
Sector Allocation vs. Index



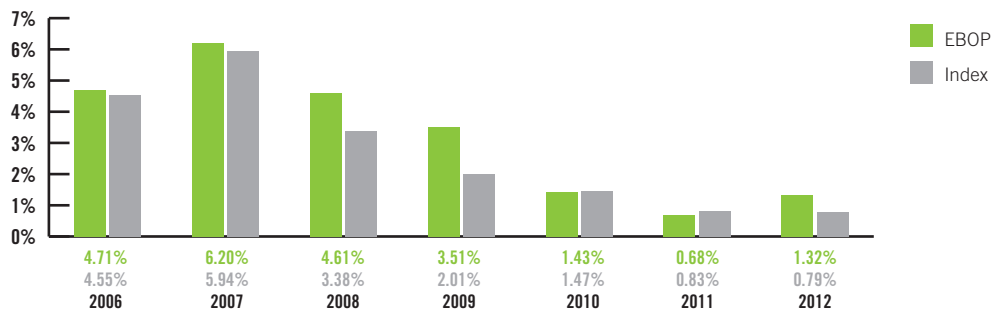
Maturity Distribution vs. Index



Duration Distribution vs. Index



Calendar Year Gross-Performance



The benchmark is a consistent blend of 50% the BofA ML 1-3 year Corporate and Government Index and 50% of the BofA ML space 3 month U.S. Treasury Bill Index. The BofA ML 1-3 year Corporate and Government Index tracks the performance of investment grade U.S. dollar denominated debt issued in the U.S. domestic bond market, including U.S. Treasury, U.S. agency, Foreign Government and Supranational and Corporate debt. Qualifying debt must be rated investment grade and have at least one year and less than three years remaining term to maturity. The BofA ML 3 month U.S. Treasury Bill index is composed of a single 3 month treasury bill, which is replaced on a monthly basis.

Important Disclosures

The index performance benchmark is not intended as a direct comparison to the performance of the portfolio, but is intended to represent the performance of certain sectors of the overall securities market. The investment strategy and types of securities held by the comparison index may be substantially different from the investment strategy and the type of securities held within this strategy. Indices are unmanaged, and you cannot invest directly into an index. Index returns do not reflect the deduction of fees and/or expenses, which would have the effect of decreasing the historical performance results. The volatility of the index is materially different at times than the volatility experienced by clients using this model strategy.

Performance results contained in this presentation are based on the performance of a group of accounts following the strategy. Accounts used in the performance calculation are selected at random, and include over 50% of all accounts using the strategy. The returns are calculated using a third party vendor, Investment Scorecard. Accounts selected for inclusion in the performance calculation include only those accounts that have fully implemented the strategy with no material limitations imposed. Factors impacting client returns include individual client risk tolerance, restrictions a client may place on the account, investment objectives, choice of broker/dealers or custodians, as well as other factors. Any particular client's account performance may differ from the program results due to, among other things, commission, timing of order entry, or the manner in which the trades were executed. Material economic and market factors which may have impacted the management of actual client accounts in this strategy may differ in the future.

Performance presented is gross of fees. Performance figures include reinvestment of coupon payment and other earnings. Fees would reduce the actual performance results. For example, a portfolio which earned 7% per annum for ten years would result in a cumulative return of 110.16% before investment management fees and 72.68% net of such fees, assuming a 37.5 basis point (0.375%) fee per quarter. The fee schedule is available upon request from Regions Trust. All indices used as performance benchmarks are not managed and do not incur fees and expenses. The fee schedule is described in Regions Investment Management Inc.'s ("RIM") Form ADV Part 2A. Economic factors, market conditions, and investment strategies will affect the performance of any portfolio, and will change over time. There are no assurances that model strategies will match or outperform any particular benchmark. Some strategies may involve above average turnover which could negatively impact any net after tax gain experienced within a taxable account. Clients are encouraged to seek the advice of a tax professional.

Past performance is no guarantee of future results. Current performance may be lower or higher than the performance data presented. The investment return and principle value of an investment will fluctuate so that, when redeemed, it may be worth more or less than the original value. It should not be assumed that recommendations made in the future will be profitable or will equal the performance of the securities presented herein. Neither the information nor any opinion expressed constitutes a solicitation for the purchase or sale of any security. This strategy is not FDIC-insured, not a deposit of Regions Bank or its affiliates, not guaranteed by Regions Bank or its affiliates, not insured by any government agency, and may go down in value. Investment advisory services are offered through Regions Investment Management, Inc. ("RIM"), a Registered Investment Adviser. RIM is wholly owned by RFC Financial Services Holding, LLC, which in turn, is a wholly owned subsidiary of Regions Financial Corporation.

For additional information, please contact us at 1-866-917-8730.