

# Morgan Keegan

MEMBER FINRA, SIPC

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## Protection of your Assets held at Morgan Keegan

At Morgan Keegan, we understand that the safety and protection of your assets is vital to your peace of mind as an investor. You can feel confident in the protections provided through your Morgan Keegan brokerage accounts as highlighted below:

- Customer-owned assets, including securities and cash balances, are held in distinct accounts that are segregated from Morgan Keegan's corporate funds and securities in accordance with regulatory requirements.
- All fully paid customer securities are held in safekeeping accounts, the vast majority of which are held at Depository Trust Clearing Corporation (DTCC) or the Federal Reserve. Cash balances are held in a reserve account for the benefit of Morgan Keegan customers at BNY Mellon.
- The cash and securities – including stocks, bonds, notes, CDs, and money market funds – held in your Morgan Keegan accounts are protected by the Securities Investor Protection Corporation (SIPC) in the event of a firm failure up to \$500,000 maximum per eligible client, of which \$250,000 may be cash. In addition, Morgan Keegan purchases supplemental coverage through Lloyd's of London for the benefit of our customers. The per account limitation of this coverage is \$124.5 million, subject to an overall aggregate loss limit of \$400 million. More information on the terms of the SIPC and supplemental coverage is available at [www.morgankeegan.com](http://www.morgankeegan.com) and [www.sipc.org](http://www.sipc.org).
- Cash balances deposited into the FDIC-insured deposit option are protected by the Federal Deposit Insurance Corporation. More information is available at [www.morgankeegan.com](http://www.morgankeegan.com) and [www.fdic.gov](http://www.fdic.gov).

Morgan Keegan continues to be a financially strong firm with over \$2.0 billion in assets, \$900 million in equity capital, and more than \$400 million in excess capital above regulatory guidelines. It is also important that you know that a potential change in Morgan Keegan's corporate ownership will in no way compromise the account protections in place today. For more detail on Morgan Keegan's financial standing, please review our semi-annual Statement of Financial Condition available on our website.

We thank you for the trust you have put in our firm, and reiterate our commitment to always putting your interests before our own. Should you have further questions about the safety of your Morgan Keegan accounts, please contact your financial advisor or me personally at the number provided below.

Sincerely,



Joseph Barkley  
Managing Director, Operations  
901-579-4211