



EBSA/PUBLIC RELEASE

2012 NOV -6 PM 3:59

September 25, 2012

U. S. Department of Labor
Employee Benefits Security Administration
Top Hat Plan Exemption
200 Constitution Avenue, NW, N-1513
Washington, DC 20210

Re: Top Hat Plan Registration; First Horizon National Corporation Savings Restoration Plan

Dear Sir/Madam:

Enclosed is a top hat plan registration statement for the First Horizon National Corporation Savings Restoration Plan, which has been adopted by First Horizon National Corporation. The Plan sponsor is a holding company. The Plan will be effective January 1, 2013, and will cover designated employees of affiliated entities, including First Tennessee Bank National Association. The Plan currently covers no employees. The Plan will be maintained primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

The Plan is sponsored and maintained by First Horizon National Corporation, the mailing address for which is 165 Madison Avenue, Memphis, TN 38103 and the EIN of which is 62-0803242.

If you have any questions or need any additional information regarding the Plan, please contact the undersigned.

Sincerely,

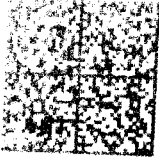
A handwritten signature in black ink that reads "Kim A. Anderson".

Kim A. Anderson
VP, Benefit Consulting & Compliance
First Horizon National Corporation
(901) 523-5909

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FIRST THAT 9.25.11
TENNESSEE

P.O. Box 84
Memphis, TN 38101-0084
Return Service Requested



POSTNET
\$ 00.45
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US Dept of Labor
Employment Benefit Security Admin.
Top Hat Exemption
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Washington, D.C. 20210