



For Immediate Release

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For More Information

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Hancock Horizon Funds Implements Strategic Fee Reductions and Enhancements for Investors

GULFPORT, Miss. (May 31, 2016)—Hancock Holding Company (Nasdaq: HBHC), the parent company of Hancock Bank and Whitney Bank, announces several strategic, cost-saving changes to the Hancock Horizon Funds—the company’s family of mutual funds. These changes will be effective on May 31, 2016.

Hancock Horizon Funds plans to reduce fees for shareholders in several ways, including:

- Removing all sales loads
- Eliminating contingent deferred sales charges (CDSCs)
- Lowering the management fee on the Hancock Horizon Core and Diversified International Funds
- Introducing a tiered fee schedule to all funds in the fund family
- Launching an Institutional Share Class for the Hancock Horizon Burkenroad Small Cap Fund

Moving to a No-Load Mutual Fund Company

Hancock Horizon Funds will move to a no-load mutual fund company by eliminating all sales loads on its A Share Classes and converting these share classes to Investor Share Classes. Along with removing the sales loads, HHH will also eliminate all contingent deferred sales charges and finder’s fees that may have applied to purchases of over \$1 million.

Reducing Management Fees

The Hancock Horizon Funds investment team continually evaluates the fees of its funds and has decided to make adjustments to lower management fees for specific funds as well as the fund family overall, as follows:

- Lowering the management fee on the Hancock Horizon Core Bond Fund to 55 basis. The gross total expense ratio for Investor Class is now 1.03%.
- Reducing the management fee for the Hancock Horizon Diversified International Fund to 0.90 percent on any assets over \$100 million. The gross total expense ratio for Investor Class is now 1.41%.
- Adding a 5 basis point fee reduction on assets over \$500 million in a fund and another 5 basis point reduction on assets over \$1 billion in a fund. This will not apply to the Hancock Horizon Diversified International Fund.

New Share Class for the Hancock Horizon Burkenroad Small Cap Fund

Due to investor demand, Hancock Horizon Funds will launch an Institutional Share Class for the Hancock Horizon Burkenroad Small Cap Fund. This will be a lower fee share class than what is currently offered for this Fund and should make the already popular fund more attractive.

About Hancock Holding Company

Since the late 1800s, the Hancock Bank and Whitney Bank names have embodied core values of *Honor & Integrity, Strength & Stability, Commitment to Service, Teamwork, and Personal Responsibility*. Part of Hancock Holding Company's Gulf South financial services family, Hancock Bank locations in Mississippi, Alabama, and Florida and Whitney Bank locations in Louisiana and Texas offer a comprehensive array of financial products and services, including traditional and online banking; commercial and small business banking; energy banking; private banking; trust and investment services; certain insurance services; and mortgage services. More information and online banking are available at www.HancockWhitney.com.

Mutual fund investing involves risk including the loss of principal. Investments in smaller companies typically have higher volatility.

To determine if this Fund is an appropriate investment for you, carefully consider the Fund's investment objectives, risk factors, and charges and expenses before investing. This and other information can be found in the Fund's prospectus, which may be obtained by visiting www.hancockhorizonfunds.com. Please read it carefully before investing.

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Not FDIC insured. No Bank guarantee. May lose value.