The Board of Directors unanimously recommends a vote FOR Items 1, 2, 3 and 4.

1. Election of twelve directors to serve until the 2019 Annual Meeting of Shareholders:

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<tr>
<th>FOR</th>
<th>AGAINST</th>
<th>ABSTAIN</th>
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<tbody>
<tr>
<td>01</td>
<td>John C. Compton</td>
<td></td>
</tr>
<tr>
<td>02</td>
<td>Mark A. Emkes</td>
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<tr>
<td>03</td>
<td>Peter N. Foss</td>
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<tr>
<td>04</td>
<td>Corydon J. Gilchrist</td>
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<td>05</td>
<td>D. Bryan Jordan</td>
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<td>06</td>
<td>Scott M. Niswonger</td>
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<tr>
<td>07</td>
<td>Vicki R. Palmer</td>
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<tr>
<td>08</td>
<td>Colin V. Reed</td>
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<tr>
<td>09</td>
<td>Cecelia D. Stewart</td>
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<tr>
<td>10</td>
<td>Rajesh Subramaniam</td>
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<tr>
<td>11</td>
<td>R. Eugene Taylor</td>
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<tr>
<td>12</td>
<td>Luke Yancy III</td>
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2. Approval of technical amendments to modernize First Horizon’s Restated Charter

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3. Approval of an advisory resolution to approve executive compensation

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4. Ratification of appointment of KPMG LLP as auditors

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</table>

THE UNDERSIGNED HEREBY ACKNOWLEDGES RECEIPT OF NOTICE OF SAID MEETING AND THE RELATED PROXY STATEMENT.

Date ____________________________, 2018

Signature(s) in Box

Shareholders sign here exactly as shown on the imprint on this card. When signing as Attorney, Executor, Administrator, Trustee or Guardian, please give full name. If more than one Trustee, all should sign. All Joint Owners should sign.
PROXY SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS AND
VOTING INSTRUCTION CARD FOR
FIRST HORIZON NATIONAL CORPORATION SAVINGS PLAN (“Plan”)

Shareholders of Record: The undersigned appoints George P. Lewis and Ben C. Adams, Jr., or any one or both of them with full
power of substitution, as proxy or proxies, to represent and vote all shares of stock standing in my name on the books of the
corporation at the close of business on February 23, 2018, which I would be entitled to vote if personally present at the annual
meeting of shareholders of First Horizon National Corporation, to be held in the First Tennessee First Ops Building, 3451 Prescott
Road, Memphis, Tennessee 38118, at 10 a.m. Central time, or any adjournments thereof, upon the matters set forth in the notice
of said meeting as stated on the reverse side. The proxies are further authorized to vote in their discretion as to any other matters which
may properly come before the meeting. The board of directors, at the time of preparation of the proxy statement, know of no
business to come before the meeting other than that referred to in the proxy statement.

Plan Shareholders: Under the terms of the Plan, each participant having funds allocated to the FHNC Stock Fund is entitled to
instruct State Street Bank and Trust Company, plan trustee (“Plan Trustee”), as to the manner in which to vote the shares of First
Horizon common stock held in the FHNC Stock Fund represented by the participant’s interest therein as of February 23, 2018
(the record date for the annual meeting of shareholders). The purpose of this instruction card is for the participant to give instructions
to the Plan Trustee as to how to vote such shares in connection with the annual meeting of shareholders of First Horizon National
Corporation to be held in the First Tennessee First Ops Building, 3451 Prescott Road, Memphis, Tennessee 38118, on April 24, 2018,
at 10 a.m. Central time, or any adjournments thereof, upon the matters set forth in the notice of said meeting as stated on the reverse side and also on any other matters that may properly come before the meeting. The undersigned hereby directs the Plan Trustee to vote the shares of FHNC common stock in the FHNC Stock Fund represented by the undersigned’s interest therein as specified on
the reverse side.

THE SHARES COVERED BY THIS PROXY/VOTING INSTRUCTION CARD WILL BE VOTED IN ACCORDANCE WITH THE
AUTOMATED TELEPHONE VOTING INSTRUCTIONS, THE INTERNET VOTING INSTRUCTIONS, OR THE INSTRUCTIONS
GIVEN ON THE REVERSE SIDE. WHEN NO INSTRUCTIONS ARE GIVEN, SHARES HELD OF RECORD THAT ARE COVERED
BY THIS CARD WILL BE VOTED, IN ACCORDANCE WITH THE RECOMMENDATIONS OF THE BOARD OF DIRECTORS, FOR
VOTE ITEMS 1, 2, 3 AND 4, AND SHARES HELD IN THE PLAN THAT ARE COVERED BY THIS CARD WILL BY VOTED BY THE
PLAN TRUSTEE IN THE SAME PROPORTION AS ALL OTHER PLAN SHARES AS TO WHICH INSTRUCTIONS ARE RECEIVED
BY THE PLAN TRUSTEE. ALL THE VOTE ITEMS ARE DESCRIBED IN THE ACCOMPANYING NOTICE OF ANNUAL MEETING
AND PROXY STATEMENT AND ON THE REVERSE SIDE OF THIS CARD.

YOU CAN VOTE BY TELEPHONE, OVER THE INTERNET, OR BY SIGNING AND RETURNING THIS CARD AS DIRECTED ON
THE REVERSE SIDE.

Vote by Internet, Telephone or Mail

There are three ways to vote. Internet or telephone voting is available 24 hours a day, 7 days a week.

Your phone or Internet vote authorizes the named proxies and/or the Plan Trustee to vote
your shares in the same manner as if you had marked, signed and returned this card.
You will need the last four digits of your Social Security or Tax ID number to vote your shares on the Internet or by phone.

INTERNET
www.proxypush.com/fhn
Use the Internet to vote your shares
until 11:59 p.m. (CT) on April 19, 2018
(for Plan shares) or April 23, 2018
(for all other shares).

TELEPHONE
1-866-883-3382
Use any touch-tone telephone to
vote your shares until 11:59 p.m. (CT) on
April 19, 2018 (for Plan shares) or
April 23, 2018 (for all other shares).

MAIL
Mark, sign and date this card and return
it in the postage-paid envelope provided
or mail to Shareowner Services, P.O. Box
64873, St. Paul, MN 55164-0873.

If you vote by Internet or by telephone, you do NOT need to mail back this card.