

Daniel John M
 Form 4
 April 30, 2018

FORM 4

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 Washington, D.C. 20549**

OMB APPROVAL

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *
 Daniel John M

2. Issuer Name and Ticker or Trading Symbol
 FIRST HORIZON NATIONAL CORP [FHN]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)
 165 MADISON AVENUE
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)
 04/24/2018

____ Director _____ 10% Owner
 Officer (give title below) _____ Other (specify below)
 EVP & Chief HR Officer

MEMPHIS, TN 38103

(City) (State) (Zip)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)
 Form filed by One Reporting Person
 Form filed by More than One Reporting Person

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
			Code	V Amount (D) Price			
Common Stock	04/24/2018		A	8,604 (1)	A \$ 0 224,584.387	D	
Common Stock					21,389	I	401(k) Plan

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

SEC 1474 (9-02)

Net increase (decrease) in net assets available for benefits

310,890,208

(281,716,702

)

Net assets available for benefits at beginning of the year

935,178,147

1,216,894,849

Net assets available for benefits at end of year

\$

1,246,068,355

\$

935,178,147

The accompanying notes are an integral part of the financial statements

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XCEL ENERGY 401(K) SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS

1. DESCRIPTION OF PLAN

The following brief description of the Xcel Energy 401(K) Savings Plan (the Plan) is provided for general information purposes only. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. Participants should refer to the Plan document or Summary Plan Description (SPD) for more complete information. The Plan provides for the ownership of Xcel Energy common stock through employee and employer contributions, as applicable.

Plan and Trust Management The Plan Administrator is appointed by the Xcel Energy Inc. (Xcel Energy) Board of Directors and has authority to control and manage the operation and administration of the Plan. Plan assets are held by a trustee under a trust agreement as adopted or amended by Xcel Energy. Individual participant accounts are valued daily based on the current market value of each type of asset. The Vanguard Group is the record keeper and Vanguard Fiduciary Trust Company (VFTC) serves as trustee for the Plan.

Transfer of Plan Assets A portion of assets from the Nuclear Management Company, LLC Savings and Retirement Plan (the NMC Plan) were transferred from another record keeper/trustee into the Plan as of Dec. 31, 2009. As a result, an asset transfer of \$88,830,229 is reported on the Statements of Changes in Net Assets Available for Benefits for the year ended Dec. 31, 2009. The conversion affected approximately 617 non-bargaining and bargaining employees in active status who were eligible to participate in the Plan.

Eligibility The Plan is a defined contribution employee benefit plan, which provides eligible employees of Xcel Energy and participating subsidiaries of Xcel Energy (collectively the Companies) with the opportunity to contribute to a retirement savings plan. All full-time, part-time and temporary employees of the Companies (with the exception of bargaining unit employees covered by a collective bargaining agreement that does not provide for participation in this Plan) are eligible for the Plan as of their first day of employment.

Vesting A participant is 100% vested in their employee and employer matching contributions and earnings. Certain nuclear operations bargaining employees who transferred into the Plan during the year and are eligible to receive an annual employer contribution under the retirement component of their prior plan will become 100% vested in that contribution after completing three years of vesting service.

Distributions Benefits are distributed after termination of employment, disability or death (payable to the beneficiary) in the form of a single lump sum, direct rollover, partial lump sum or installments.

Plan Termination While Xcel Energy expects to continue the Plan, it reserves the right in its sole and absolute discretion to amend, modify, change or terminate the Plan or any other benefit plan Xcel Energy may currently provide, at any time, in whole or in part, for whatever reason it deems appropriate, subject to our collective bargaining obligation. If Xcel Energy were to terminate the Plan, assets would be distributed in

accordance with ERISA guidelines.

Administrative Expenses The Companies constitute a controlled group under Section 414(b) of the Internal Revenue Code (IRC). The parent corporation administers the Plan. Certain investment advisory, trustee and recordkeeping fees are paid by the Companies, as applicable. Certain non-Vanguard fund asset based fees are paid by the participant or respective fund company. The Vanguard Brokerage Option annual account maintenance fee, participant loan set-up fee and annual loan maintenance fee is paid by the participant.

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Dividends Dividends earned on shares held in the Xcel Energy Stock Fund are automatically reinvested in Xcel Energy stock unless the participant elects to receive them as a taxable distribution paid in cash.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting - The accompanying financial statements of the Plan have been prepared under the accrual method of accounting in conformity with accounting principles generally accepted in the United States of America (GAAP).

Use of Estimates - The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions and deductions during the reporting period. Actual results could differ from those estimates.

Risks and Uncertainties - The Plan provides for investment in a variety of investment funds. Investments, in general, are exposed to various risks, such as interest rate, credit and overall market volatility risk. Due to the level of risk associated with certain investments, it is reasonably possible that changes in the values of the investments will occur in the near term and that such changes could materially affect participants account balances and the amounts reported in the statements of net assets available for benefits.

Fair Value Measurements The Plan presents cash and cash equivalents, money market funds, mutual funds, the Xcel Energy Common Stock Fund, the VGI Brokerage Option, and loans to participants at estimated fair values in its financial statements.

Fair values recorded for cash equivalents and money market funds typically include estimates for accrued interest and dividend income. The trading prices and liquidity of cash equivalents and money market funds are also monitored as additional support for determining the fair values of those instruments. The fair values of mutual funds and Xcel Energy common stock are based on quoted market prices. Fair values for loans to participants are based on the amortized loan balances and management's judgments regarding the risk associated with these loans, which are borrowed against a limited proportion of assets held in participants accounts, as discussed in Note 7.

Within the VGI Brokerage Option, a fund option that allows participants to self-direct investments in a wider variety of mutual funds, equity securities, and debt securities, the fair value of mutual funds and equity securities are based on quoted market prices, while the fair values of debt securities are based on market interest rate curves and recent trades of similarly rated securities.

Income Recognition The change in the difference between fair value and the cost of investments, including realized and unrealized gains and losses, is reflected in the statements of changes in net assets available for benefits. Security transactions are recognized on the trade date (the date the order to buy or sell is executed). Dividend income is recorded on the ex-dividend date.

Payment of Benefits Benefit payments are recorded when paid.

3. PLAN FUNDING

Employee Contributions Participants may elect to make either regular 401(k) deferrals (pre-tax), Roth 401(k) deferrals (after-tax) or a combination of both not to exceed 30 percent of their base pay or \$16,500 for 2009 (\$15,500 in 2008). Participants who are age 50 or older during the Plan year may make additional catch-up contributions (pre-tax and/or Roth) up to \$5,500 for 2009 (\$5,000 in 2008).

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Employer Contributions The Plan provides for a matching contribution based on the participant's Xcel Energy Pension Plan, as noted below.

Non-bargaining and bargaining employees covered under the Pension Equity Plan Benefit or the Account Balance Plan Benefit are eligible to receive a matching contribution equal to 50 percent of the first 8 percent of base pay contributed on a pre-tax and/or Roth 401(k) after-tax basis during the Plan year. All employees participating in the Plan are eligible for the annual matching contributions, regardless of their employment status at year-end.

Non-bargaining employees and bargaining employees covered under the Traditional Plan Benefit are eligible to receive 100 percent of their pre-tax and/or Roth 401(k) after-tax contribution up to a maximum of \$1,400 and \$1,350, respectively, in matching contributions from Xcel Energy for 2009 (\$1,400 and \$1,300 for 2008). Bargaining employees participating in the Plan must be an active employee on the last day of the Plan year or separated from employment due to retirement, disability or death to be eligible for the annual matching contribution.

Investment of Employee and Employer Contributions Participants may invest their contributions among the various investment funds offered by the Plan. The employer contribution for bargaining employees is made in cash and invested according to the participant's current investment allocation. The employer contribution for non-bargaining and certain NMC bargaining employees is initially invested in company stock. Participants may elect to transfer assets into or out of all Plan investments, including company stock allocated as an employer contribution, at any time. The ability to exchange into or out of certain funds may be subject to frequent trading and redemption fee policies. Income on a participant's investment in a fund is credited to the participant's account based on the number of units in the respective fund and the fund's unit value.

4. FEDERAL INCOME TAX STATUS

The Internal Revenue Service has determined and informed Xcel Energy by letters dated Oct. 9, 2003 that the Xcel Energy Retirement Savings Plan and the New Century Energies, Inc. Employees' Savings and Stock Ownership Plan for Non-Bargaining Unit Employees, which merged to form this Plan on Jan. 1, 2002, are qualified under the applicable sections of the IRC. Although an application has not been submitted on the new document, amended and restated as of Jan. 1, 2002, the plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income tax has been made in the Plan financial statements.

5. FAIR VALUE MEASUREMENTS

Effective Jan. 1, 2008, the Plan adopted new guidance for recurring fair value measurements contained in *ASC 820 Fair Value Measurements and Disclosures* which provides a single definition of fair value and requires enhanced disclosures about assets and liabilities measured at fair value. A hierarchical framework for disclosing the observability of the inputs utilized in measuring assets and liabilities at fair value was established by this guidance. The three levels in the hierarchy and examples of each level are as follows:

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Level 1 Quoted prices are available in active markets for identical assets as of the reported date. The types of assets included in Level 1 are highly liquid and actively traded instruments with quoted prices, such as listed mutual funds.

Level 2 Pricing inputs are other than quoted prices in active markets, but are either directly or indirectly observable as of the reported date. The types of assets included in Level 2 are typically either comparable to actively traded securities or contracts, such as corporate bonds with pricing based on market interest rate curves and recent trades of similarly rated securities.

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Level 3 Significant inputs to pricing have little or no observability as of the reporting date. The types of assets included in Level 3 are those with inputs requiring significant management judgment or estimation, such as participant loans with pricing that requires management's judgment regarding risks, including the overall collectability of the loans.

The following table presents, for each of these hierarchy levels, the Plan's assets that are measured at fair value on a recurring basis:

	Dec. 31, 2009			
	Level 1	Level 2	Level 3	Total
Money market funds	\$	\$	\$	\$
Mutual funds	895,165,307	75,278,717		895,165,307
Xcel Energy Stock Fund	232,234,298	727,865		232,962,163
VGI Brokerage Option	5,951,904	3,615,512		9,567,416
Loans to participants			12,652,169	12,652,169
Total	\$ 1,133,351,509	\$ 79,622,094	\$ 12,652,169	\$ 1,225,625,772

	Dec. 31, 2008			
	Level 1	Level 2	Level 3	Total
Money market funds	\$	\$	\$	\$
Mutual funds	627,865,423	68,739,877		627,865,423
Xcel Energy Stock Fund	202,523,135	892,511		203,415,646
VGI Brokerage Option	4,559,206	2,850,089		7,409,295
Loans to participants			10,643,152	10,643,152
Total	\$ 834,947,764	\$ 72,482,477	\$ 10,643,152	\$ 918,073,393

The following table presents changes in Level 3 recurring fair value measurements within the Plan:

	2009		2008	
	Loans to		Loans to	
	Participants		Participants	
Balance, Jan. 1	\$	10,643,152	\$	9,649,211
Issuances and settlements, net		2,009,017		993,941
Balance, Dec. 31	\$	12,652,169	\$	10,643,152

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Information about the net assets and the significant components of the change in net assets relating to the Plan's nonparticipant-directed investments as of Dec. 31, 2009 and 2008, and for the year ended Dec. 31, 2009, is as follows:

	Xcel Energy Common Stock Fund
Net Assets as of Dec. 31, 2008:	
Xcel Energy Common Stock Fund	\$ 173,915,348
Xcel Energy contribution receivable	10,751,029
Total net assets as of Dec. 31, 2008	184,666,377
Changes in Net Assets:	
Net appreciation in fair value of investments	25,841,385
Contributions	13,751,961
Benefits and dividends paid to participants	(9,441,887)
Transfers to participant-directed investments, net	(2,288,496)
Net increase	27,862,963
Net Assets as of Dec. 31, 2009:	
Xcel Energy Common Stock Fund	198,777,379
Xcel Energy contribution receivable	13,751,961
Total net assets as of Dec. 31, 2009	\$ 212,529,340

As of Dec. 31, 2009, the Xcel Energy contribution receivable of \$17,752,869 includes company stock contributions of \$13,751,961 and cash contributions of \$4,000,908. As of Dec. 31, 2008, the Xcel Energy contribution receivable of \$14,500,376 includes company stock contributions of \$10,751,029 and cash contributions of \$3,749,347. See Note 3 for further information.

7. LOANS TO PARTICIPANTS

The Plan allows participants to borrow against funds held in their account in any amount greater than \$1,000 but less than 50 percent of the participant's vested account balance. In no event can a participant borrow more than \$50,000 less the highest outstanding loan balance during the preceding 12 months. Only one outstanding loan is permitted at any time and may not exceed 5 years for a general-purpose loan or 15 years for a principal residence loan. The loan shall bear a rate of interest equal to the prime rate in effect on the first business day of the month in which the loan request is approved plus one percent, and stays in effect until the loan is repaid. Repayment of the loan plus interest is made through automatic payroll deduction. If a participant retires or terminates employment for any reason, the outstanding loan balance must be repaid within 90 days from date of termination. Interest rates on outstanding loans at Dec. 31, 2009 and 2008 range from 4.25 percent to 10.00 percent.

8. RELATED PARTY TRANSACTIONS

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Certain investments of the Plan are in shares of Xcel Energy common stock. Receivables include dividends on Xcel Energy common stock declared and payable to the Plan of \$2,689,714 and \$2,604,378 at Dec. 31, 2009 and 2008, respectively.

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The Plan also invests in shares of mutual funds managed by an affiliate of VFTC. VFTC acts as trustee for only those investments as defined by the Plan. Transactions in such investments qualify as party-in-interest transactions that are exempt from the prohibited transaction rules.

The Plan incurred fees for investment management and recordkeeping services of \$115,278 and \$144,614 for the years ended December 31, 2009 and 2008.

9. INVESTMENTS

At Dec. 31 the market value of each of the following investments was in excess of 5 percent of the Plans' net assets:

	2009	2008
Xcel Energy Common Stock Fund (Note 10)	\$ 232,962,163	\$ 203,415,646
Vanguard 500 Index Fund	188,847,208	119,748,510
Vanguard Total Bond Market Index Fund	126,049,820	120,733,829
Vanguard PRIMECAP Fund	96,310,845	69,450,982
Vanguard Mid-Cap Index Fund	87,805,079	57,449,977
Vanguard Wellington Fund	80,432,428	66,712,924
Vanguard Prime Money Market Fund	75,278,717	68,739,877
PIMCO Total Return Fund	69,459,665	42,728,334

Xcel Energy Common Stock Fund includes Xcel Energy common stock, VGI prime money market, receivables, payables and other as indicated in Note 10 Xcel Energy Common Stock Fund and as presented within the Schedule of Assets (Held at Year End) at Schedule 1.

10. XCEL ENERGY COMMON STOCK FUND

	Dec. 31, 2009		Dec. 31, 2008	
	Employee directed	Employer directed	Employee directed	Employer directed
Shares of Xcel Energy Common Stock	1,605,937	9,338,187	1,583,335	9,334,534
Xcel Energy common stock	\$ 34,077,978	\$ 198,156,320	\$ 29,370,862	\$ 173,152,273
VGI prime money market	117,681	684,289	137,696	811,768
Receivables, payables and other	(10,875)	(63,230)	(8,260)	(48,693)
Total	\$ 34,184,784	\$ 198,777,379	\$ 29,500,298	\$ 173,915,348

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11. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

	Dec. 31, 2009
Net assets available for benefits per the financial statements	\$ 1,246,068,355
Deemed distributions of participant loans	(2,804)
Net assets available for benefits per the Form 5500	\$ 1,246,065,551
Benefits and dividends paid to participants per the financial statements	\$ 60,083,746
Administrative expenses per the financial statements	115,278
Add: Deemed distributions of participant loans - current year	2,804
Total expenses per the Form 5500	\$ 60,201,828

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Schedule 1

Schedule of Assets (Held at Year End)

As of Dec. 31, 2009

Xcel Energy 401(k) Savings Plan, EIN 41-0448030, Plan 003

Attachment to Form 5500, Schedule H, Line 4(i):

Identity of Issue	Investment Type	Cost	Current Value
* Xcel Energy Common Stock Fund	Xcel Energy Common Stock	\$ 207,775,599	\$ 232,234,298
* Vanguard 500 Index Fund	Registered Investment Co.	228,666,223	188,847,208
* Vanguard Total Bond Market Index Fund	Registered Investment Co.	122,021,738	126,049,820
* Vanguard PRIMECAP Fund	Registered Investment Co.	90,668,300	96,310,845
* Vanguard Mid-Cap Index Fund	Registered Investment Co.	103,673,196	87,805,079
* Vanguard Wellington Fund	Registered Investment Co.	81,536,743	80,432,428
* Vanguard Prime Money Market Fund	Interest-bearing cash	76,080,687	76,080,687
* PIMCO Total Return Fund	Registered Investment Co.	68,690,833	69,459,665
* Vanguard Developed Markets Index Fund	Registered Investment Co.	62,834,037	60,463,697
* Vanguard Small-Cap Index Fund	Registered Investment Co.	59,111,806	52,644,540
* Longleaf Partners Fund	Registered Investment Co.	42,667,937	38,426,049
* Vanguard Inflation-Protected Securities Fund	Registered Investment Co.	30,669,747	31,303,596
* Vanguard Target Retirement Fund 2020	Registered Investment Co.	13,321,152	13,943,905
* Vanguard Target Retirement Fund 2025	Registered Investment Co.	12,317,121	12,880,510
* Vanguard Target Retirement Fund 2015	Registered Investment Co.	10,891,923	11,416,439
* VGI Brokerage Option	Vanguard Brokerage Option	9,448,214	9,567,416
* Vanguard Target Retirement Fund 2030	Registered Investment Co.	7,863,419	8,212,610
* Vanguard Target Retirement Fund 2010	Registered Investment Co.	6,786,414	6,936,211
* Vanguard Target Retirement Fund 2035	Registered Investment Co.	2,915,781	3,192,671
* Vanguard Target Retirement Fund 2040	Registered Investment Co.	2,528,797	2,693,668
* Vanguard Target Retirement Income Fund	Registered Investment Co.	1,360,106	1,405,314
* Vanguard Target Retirement Fund 2005	Registered Investment Co.	1,228,726	1,249,685
* Vanguard Target Retirement Fund 2045	Registered Investment Co.	893,944	961,766
* Vanguard Target Retirement Fund 2050	Registered Investment Co.	472,662	529,601
* Loan Fund (net of deemed distributions)	4.25% - 10.00%, with maturities		12,649,365

Explanation of Responses:

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ranging from 2010 thru
2024

\$ 1,244,425,105 \$ 1,225,697,073

* Party in Interest

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XCEL ENERGY 401(K) SAVINGS PLAN
 Schedule of Reportable Transactions*

Schedule 2

Year Ended Dec. 31, 2009

Xcel Energy 401(k) Savings Plan, EIN 41-0448030, Plan 003

Attachment to Form 5500, Schedule H, Line 4(j):

Identity of Party Involved	Description of Asset (include interest rate and maturity in the case of a loan)	Purchase Price	Selling Price	Historical Cost of Asset	Current Value of Asset on Transaction Date	Historical Gain
(iii) Series of Transactions						
The Vanguard Group	Xcel Energy Common Stock Fund	\$ 26,488,175	\$	\$	\$ 26,488,175	\$
The Vanguard Group	Xcel Energy Common Stock Fund		27,177,089	27,004,971	27,177,089	172,118

*Transactions or a series of transactions in excess of 5 percent of the current value of the Plan's assets as of the beginning of the plan year as defined in section 2520.103-6 of the Department of Labor Rules and Regulations for Reporting and Disclosure under ERISA.

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XCEL ENERGY INC.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, Xcel Energy Inc. has duly caused this annual report on Form 11-K to be signed on its behalf by the undersigned, thereunto duly authorized on June 29, 2010.

XCEL ENERGY 401(K) SAVINGS PLAN
(Registrant)

By

*/s/ Teresa S. Madden
Vice President and Controller
Member, Pension Trust Administration Committee*