



## **INTRODUCING RAYMOND JAMES**

Providing comprehensive financial services for you and your advisor

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**RAYMOND JAMES®**



Supporting financial advisors  
is what we do.

For more than 50 years, Raymond James has been the partner firm of choice for the successful independent advisor.

## WORKING WITH YOUR ADVISOR

As an investor, you're focused on achieving your financial goals and safeguarding your family's future. So you've made the wise choice to work with an independent registered investment advisor (RIA) because you believe in the importance of objective, professional advice.

Similarly, your advisor has chosen to call on the clearing and custodial services of Raymond James because he or she recognizes the stability of our firm and our ability to safeguard your assets and accurately execute your investment transactions.

At Raymond James, we offer your advisor the resources and insight to build on the excellent service he or she already provides you. From wealth solutions and small business strategies to professional asset management and banking services, our solutions enable your advisor to do even more to help meet your needs.



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## THE STRENGTH OF RAYMOND JAMES

Because your advisor has chosen to work with our firm for clearing and custodial services, you will both benefit from the security and solid reputation of one of the most highly regarded investment firms in the industry.

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Established in 1962 and a public company since 1983, Raymond James Financial (RJF) is a diversified international financial services firm listed on the New York Stock Exchange. As the parent company to several broker/dealer and affiliate firms, it offers a broad spectrum of investment management and financial planning services throughout the United States, Canada, Europe and South America.

From our earliest days, we have valued the needs of individual clients and the freedom of their advisors above all else. This principle has grown into a corporate culture centered on independence and driven by associates who work to support both the capabilities and objectivity of the advisors we serve, including yours.

Remember, however, that as an independent RIA, your advisor may select investment products and alternative strategies offered by other firms and not held in your Raymond James account.



### DEDICATION WORTHY OF RECOGNITION

Raymond James is proud to receive regular, national recognition from our industry, our peers, our advisors and their clients, and not only for the high level of service and products we provide. The firm has also been recognized nationally for its community support and corporate philanthropy, most notably for its support of the arts and for Raymond James Stadium, home of the

Tampa Bay Buccaneers. Our dedication to community service is an important part of our core values of independence, integrity, conservatism and always putting the needs of our clients first.

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FOR A LOOK AT OUR MOST RECENT ACCOLADES, VISIT [raymondjames.com/accolades](https://www.raymondjames.com/accolades)

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## PROTECTING YOUR ASSETS

In selecting Raymond James as a custodian of your assets, your advisor has placed significant trust in our firm – a responsibility we take very seriously. We are committed to upholding that trust by taking every precaution necessary – and then some – to help protect your wealth.

### SIPC PROTECTION FOR CLIENT ACCOUNTS

Safeguarding your assets is our highest priority. Raymond James is a member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure for SIPC protection is available upon request, at [sipc.org](http://sipc.org) or by calling 202.371.8300.

Raymond James has also purchased excess SIPC coverage through various syndicates of Lloyd's, a London-based firm. Excess SIPC is fully protected by the Lloyd's trust funds and Lloyd's Central Fund. The additional protection currently provided has an aggregate firm limit of \$750 million, including a sub-limit of \$1.9 million per customer for cash above basic SIPC for the wrongful abstraction of customer funds.

Account protection applies when a SIPC member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against market fluctuations.



### FDIC PROTECTION FOR BANK DEPOSITS

Accounts held at Raymond James Bank are insured by the FDIC, an independent agency of the United States government, for up to \$250,000 per depositor.\*

FDIC protects against the loss of insured deposits if an FDIC-insured bank or savings association fails. FDIC deposit insurance is backed by the full faith and credit of the United States government. FDIC insurance covers funds in deposit accounts including checking and savings accounts, money market deposit accounts and certificates of deposit (CDs).



#### RAYMOND JAMES BANK DEPOSIT PROGRAM

To enable us to provide higher rates together with greater FDIC coverage, should your available cash balance exceed an individual bank's coverage limits, we seamlessly allocate the balance to additional FDIC-insured banks. That means the Bank Deposit Program provides FDIC insurance coverage of up to \$2.5 million per individual account and up to \$5 million per joint account. And, of course, your cash is always available to you.

These days, the interest you earn on available cash in your brokerage account may not seem like much – but it can add up. The Raymond James Bank Deposit Program is designed to make sure you get the most out of your cash, while keeping it insured.

Raymond James & Associates, Inc. and Raymond James Financial Services are affiliated with Raymond James Bank, member FDIC, a federally chartered national bank. Unless otherwise specified, products purchased from or held at affiliated Raymond James Financial, Inc. companies are not insured by the FDIC or any other government agency, are not deposits or other obligations of Raymond James Bank, are not guaranteed by Raymond James Bank, and are subject to investment risks, including possible loss of the principal invested.

\*The FDIC deposit insurance amount is \$250,000 per depositor, per insured depository institution for each account ownership category. Visit [fdic.gov](https://www.fdic.gov) for more information.

Raymond James has introduced a new multibank sweep program that provides greater FDIC insurance coverage for funds held in the Raymond James Bank Deposit Program. Raymond James will deposit the available cash in clients' brokerage accounts into deposit accounts in each bank on a priority list up to the deposit limit of \$245,000 (\$490,000 for joint accounts of two or more) in order to permit funds to be eligible for the greatest possible FDIC insurance coverage. Their funds will be swept into deposit accounts at up to 12 banks, providing eligibility for up to \$2.5 million in deposit insurance coverage by the FDIC (\$5 million for joint accounts of two or more), subject to applicable limitations.

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## WEALTH SOLUTIONS

### ESTATE PLANNING SOLUTIONS

Effective estate planning requires the right vehicles – such as trusts – combined with the prudent selection, balance and placement of investments. By drawing from Raymond James' extensive array of tax, trust and financial planning expertise, your advisor can help ensure your wishes are implemented.

#### *Trust Services*

Raymond James Trust, N.A., a wholly owned subsidiary of Raymond James Financial, allows advisors to manage client assets using comprehensive trust services and products. Our trust company manages more than \$3.4 billion in assets for clients in most of the 50 states and a number of foreign countries.

We allow advisors to offer their clients a full array of trust structures, including charitable-giving tools that may also feature tax advantages. These include the Raymond James Charitable Endowment Fund, donor-advised funds, pooled income funds, charitable remainder trusts and charitable remainder annuity trusts.

In addition to providing personalized advice, Raymond James Trust may act as trustee, agent to the trustee, custodian or personal representative/executor for a wide variety of estate situations and trusts.

### CREDIT AND LENDING SOLUTIONS

Whether you need funds for an emergency, or an unanticipated investment opportunity, Raymond James can provide your advisor with the tools you need.

#### *Margin Accounts*

Margin accounts at Raymond James allow investors to borrow against eligible securities at interest rates below, at or slightly above the prime rate, depending on the amount borrowed. These accounts provide cash on demand, with no lengthy application or approval process.

Borrowing on margin and using securities as collateral may involve a high degree of risk and may not be appropriate for all investors. Market conditions can magnify any potential for loss. For example, if the market turns down, investors may be required to deposit additional securities and/or cash into the account. The securities in the account may be sold to meet the margin call, and the firm can sell investors' securities without contacting them.

#### *Securities Based Lending*

A Securities Based Line of Credit is a loan collateralized by securities within a Raymond James brokerage account, offering increased borrowing power and highly competitive pricing. Rather than selling securities and disrupting long-term investment plans, this option gives investors liquidity to meet personal or business financing needs.

Please note, the proceeds from a Securities Based Line of Credit cannot be used to purchase or carry margin securities.<sup>1</sup>

1 A Securities Based Line of Credit may not be suitable for all clients. Borrowing on securities based lending products and using securities as collateral may involve a high degree of risk. Market conditions can magnify any potential for loss. If the market turns against the client, he or she may be required to deposit additional securities and/or cash in the account(s) or pay down the loan. The securities in the Pledged Account(s) may be sold to meet the Collateral Call, and the firm can sell the client's securities without contacting them. The interest rates charged are determined by the market value of pledged assets and the net value of the client's Capital Access account.

Products, terms and conditions subject to change. Subject to standard credit criteria.

#### *Banking Services*

Through Raymond James Bank, a variety of competitive lending programs are available to help your advisor meet your needs, including personal loans.

Raymond James & Associates, Inc., and Raymond James Financial Services, Inc., are affiliated with Raymond James Bank, member FDIC, a federally chartered national bank. Unless otherwise specified, products purchased from or held at affiliated Raymond James Financial, Inc. companies are not insured by the FDIC or any other government agency, are not deposits or other obligations of Raymond James Bank, are not guaranteed by Raymond James Bank, and are subject to investment risks, including possible loss of the principal invested.

Securities Based Line of Credit provided by Raymond James Bank.

## CASH MANAGEMENT SOLUTIONS

Through Raymond James, your advisor can offer a number of solutions to help you manage your ongoing cash needs.

### *Capital Access*

Capital Access, Raymond James' easy-to-use cash management program, provides a comprehensive solution for handling and consolidating your day-to-day finances with online access and dedicated support.

### *Credit Card*

With no preset spending limits, the Raymond James Visa Signature® credit card offers a wide array of benefits, including a competitive rewards program, access to exclusive events, and complimentary concierge services, as well as the freedom to pay your monthly balance automatically from your Capital Access account.

## SMALL BUSINESS SOLUTIONS

Our seasoned professionals can help your advisor and you develop, implement and monitor a retirement or benefit plan that suits the needs of your business, as well as those of your employees. For business owners seeking the most appropriate exit strategies, Raymond James has extensive experience in succession planning, from business valuation services to assessing tax implications.

## INSTITUTIONAL SOLUTIONS

Your advisor has the full resources of our Investment Banking group on call. Raymond James offers a full range of investment banking services including mergers and acquisitions (M&As), initial public offerings (IPOs), debt and equity raises, valuation, advisory, recapitalization and restructuring. We complement these services with our syndicate, trading, institutional sales, venture capital, merchant banking, corporate banking, private equity and separately managed account (SMA) services.

## HIGH-NET-WORTH STRATEGIES

Raymond James provides an array of tools to help advisors address the specialized financial needs of high-net-worth individuals and families.

### *Alternative Investments*

Your advisor has access to Raymond James' high-quality, nontraditional investments – such as hedge funds, funds of funds, managed futures, private equity, real estate and commodities – to attempt to enhance the portfolios of high-net-worth investors who meet specific requirements, including minimum-net-worth tests.

These investments each involve specific risks that may be greater than those associated with more traditional investments. Before you invest, your advisor will help you assess the specific risks associated with alternative investments, which typically include limited liquidity, tax considerations, incentive fee structures, potentially speculative investment strategies, and different regulatory and reporting requirements. You should also be aware that there is no assurance that any investment will meet its performance objectives and may, in fact, incur substantial losses. Only invest in hedge funds, managed futures or other similar strategies if you do not require liquidity and are able to assume the risk of substantial losses.

## CONCENTRATED EQUITY STRATEGIES

Through Raymond James, your advisor can offer a number of methods designed to monetize concentrated equity positions and/or control the risks associated with them including options strategies, prepaid variable forwards, exchange funds, margin lending and gifting strategies.

## ACCESS TO RESPECTED RESEARCH

From our award-winning equity research and specific mutual fund recommendations to our timely economic commentaries, closed-end funds research, technical analysis and fixed income research offerings, Raymond James provides your advisor and you with the insight you need to make informed decisions about the financial markets, as well as specific investments.

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### *Equity Research*

Raymond James' highly regarded research department issues detailed reports on more than 1,300 individual companies in nine highly focused industries. Your advisor and you will also have access to The Focus List, a monthly report that combines both strong buy recommendations and commentary on the market and the economy.

### *Closed-end Fund Research*

Our dedicated team of closed-end fund analysts can provide your advisor with research reports on opportunities

in the entire universe of closed-end funds, ranging from domestic equity and municipal bond funds to emerging market funds, as well as extensive information on more than 1,300 exchange-traded funds (ETFs) and notes.

Closed-end funds may trade above (at a premium) or below (at a discount) the net asset value (NAV) of the fund's portfolio. There is no assurance that funds trading at a discount will appreciate to their NAVs. Investing in closed-end funds involves risk and investors may incur a profit or a loss. Municipal bond interest is not subject to federal income tax but may be subject to AMT, state or local taxes. International investing involves additional risks such as currency fluctuations, differing financial accounting standards, and possible political and economic instability. These risks are greater in emerging markets.

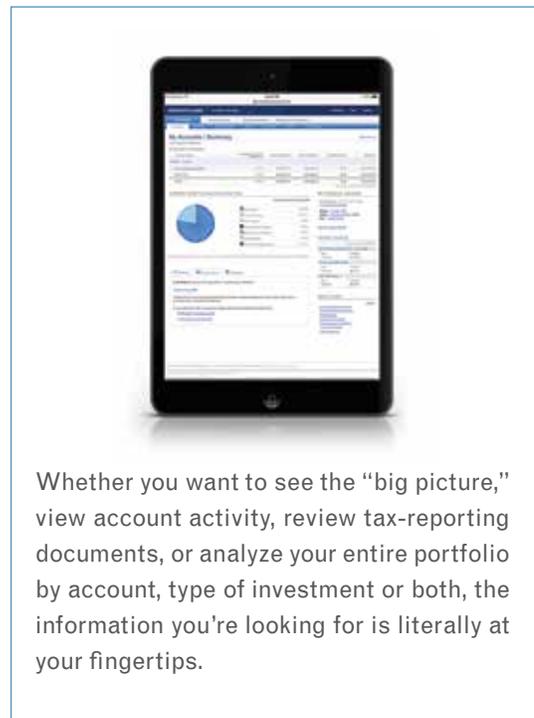
## ONLINE SERVICES

In addition to providing advisors a multitude of tools to help them serve you effectively and efficiently, we offer you comprehensive online access to your accounts.

Raymond James' secure online site, Investor Access, allows you to view activity in all related accounts on a real-time basis. And with the new Investor Access app, you can have instant access to all your accounts on any smartphone, tablet or laptop. Other services include:

- Online banking and bill pay
- Goal Planning & Monitoring financial planning tool
- Trade confirmations
- Tax-reporting documents
- Investment account balances that are continuously updated throughout the day\*
- Key portfolio data including cost-basis information
- Alerts on upcoming activity such as dividend payments
- Continuously updated quotes for major market averages\*
- Raymond James research
- Statements
- Stock quotes\*
- Intraday securities charts and data
- eSignature
- External account aggregation
- Secure online client vault to share and access documents

*\*Subject to 20-minute delay*



**DISCOVER YOUR ADVISOR'S TRUSTED PARTNER**

You've selected an advisor you trust to help manage your money and prepare for your future. And your advisor has found a firm he or she trusts to provide an extensive selection of investment alternatives and superior support.

Raymond James is proud to be that firm.

We look forward to providing the services you and your advisor deserve.

# RAYMOND JAMES®

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER

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[RAYMONDJAMESRIA.COM](http://RAYMONDJAMESRIA.COM)