DISCOVERING RAYMOND JAMES

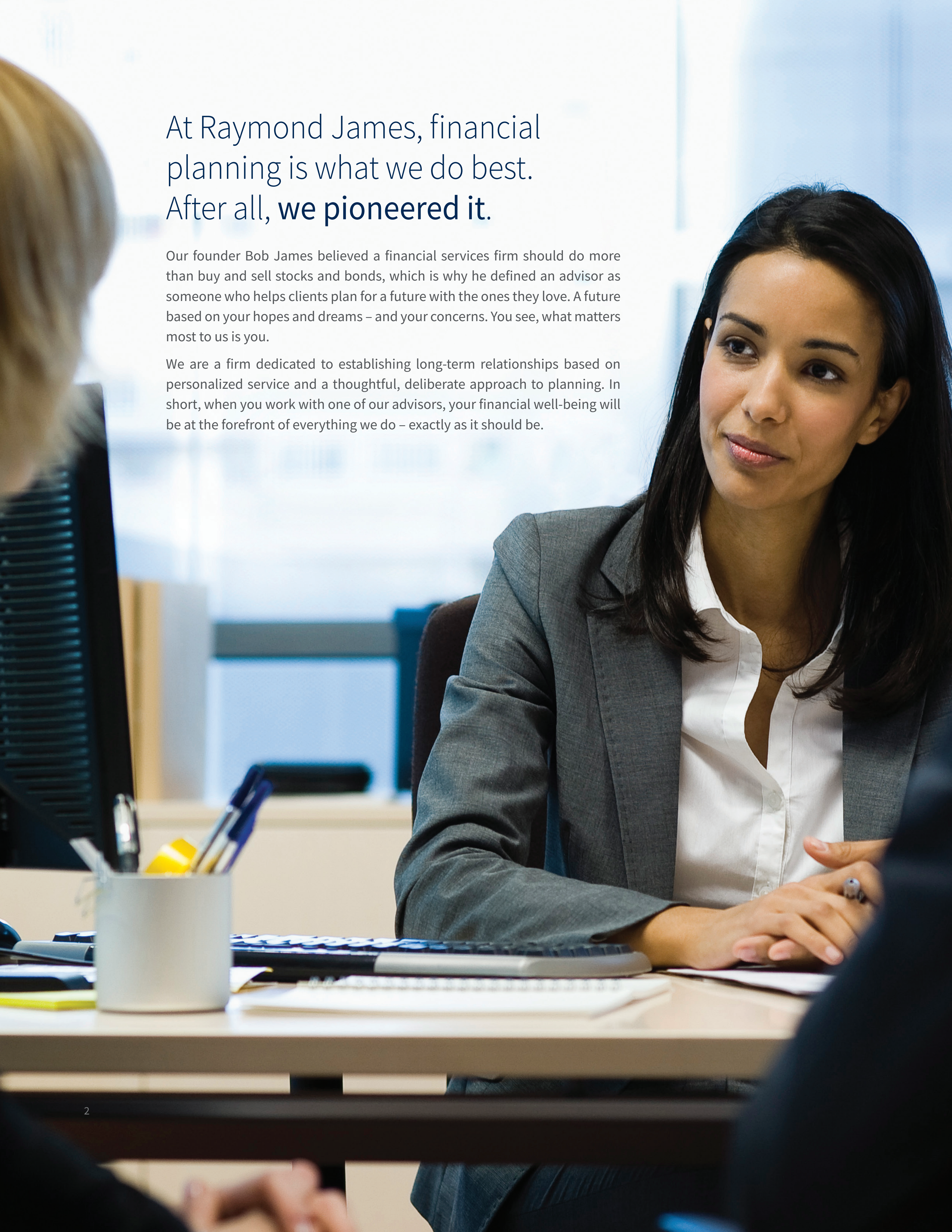
Our business is you and your financial well-being.

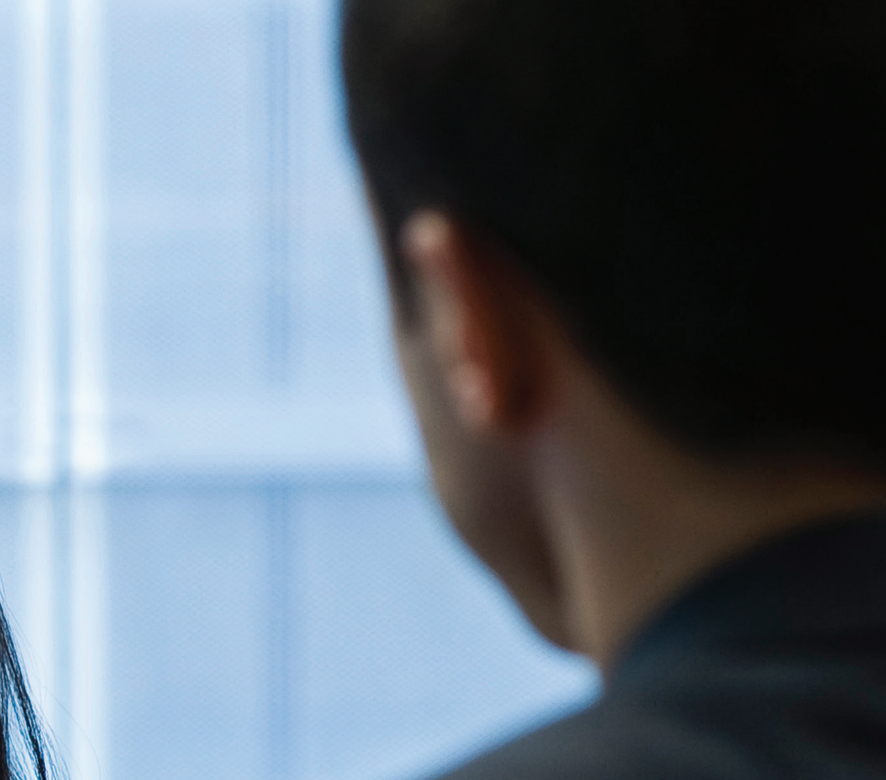
RAYMOND JAMES

At Raymond James, financial planning is what we do best. After all, **we pioneered it**.

Our founder Bob James believed a financial services firm should do more than buy and sell stocks and bonds, which is why he defined an advisor as someone who helps clients plan for a future with the ones they love. A future based on your hopes and dreams – and your concerns. You see, what matters most to us is you.

We are a firm dedicated to establishing long-term relationships based on personalized service and a thoughtful, deliberate approach to planning. In short, when you work with one of our advisors, your financial well-being will be at the forefront of everything we do – exactly as it should be.





Our story

Since 1962, Raymond James has been committed to providing customized investment and financial planning for individuals, families and businesses – a novel approach back then. We believe our clients, no matter where they live, deserve all the products and services provided by even the largest firms, but with the personal attention of a much smaller one. That's why we provide Raymond James advisors with the investment choices, services and support they need to build strong relationships and deliver personal, customized service.

MARKETS CHANGE, BUT OUR VALUES REMAIN THE SAME

Our culture is rooted in the values that were part of the foundation of the firm and have continued throughout our almost six-decade history. They are more than the characteristics that define Raymond James as a company or even the shared attitudes of the people who make up the firm, they are our pledge and our promise to clients, to advisors and to each other.

WE PUT CLIENTS FIRST If we do what's right for clients, the firm will do well and we'll all benefit.

WE ACT WITH INTEGRITY We put others above self, and what's right above what's easy. We believe doing well and doing good aren't mutually exclusive.

WE VALUE INDEPENDENCE We respect autonomy, celebrate individuality and welcome diverse perspectives, while encouraging collaboration and innovation.

WE THINK LONG-TERM We act responsibly, taking a conservative approach that translates into a strong, stable firm for clients, advisors, associates and shareholders.

The power of thinking long term

1962
Bob James founds Robert A. James Investments.

1964
Robert A. James Investments merges with Raymond and Associates. First branch office opens.

1970
Tom James is named CEO.

1973
Raymond James takes a seat on the New York Stock Exchange.

1983
Raymond James completes $14 million IPO.

1994
Raymond James publishes the first Client Bill of Rights.

1999
The firm purchases the naming rights to Tampa's new stadium, christening it Raymond James Stadium.

2009
Raymond James survives the Great Recession without financial assistance from Congress and thrives, kicking off a period of significant growth.

2010
Paul C. Reilly succeeds Tom James as CEO.

2012
Raymond James celebrates 50 years of client-first service.

2015
Raymond James and Morgan Keegan unite to become one of the largest wealth management and investment banking firms in the country not headquartered on Wall Street.

2017
Raymond James is selected to be a part of the S&P 500® index.*

2020
Raymond James surpasses $1 trillion in client assets under administration.

2021
The firm publishes its inaugural Corporate Responsibility Report, documenting its long-standing values-based culture and efforts to continue to build upon that history.

*The S&P 500 is an unmanaged index of 500 widely held stocks that is generally considered representative of the U.S. stock market. One cannot invest directly in an index.

A history of strength and stability

Our story is one of support for our clients, our advisors and our associates.

Since 1962, we've weathered our share of market zigs and zags, which has only strengthened our commitment to a thoughtful, long-term approach – for our clients as well as for our company.

More importantly, whether in times of calm or chaos, we remain committed to our top priority: putting you first. That will never change.

Our strength and stability extend to keeping our clients' accounts secure as well. That's why we offer protection through excess Securities Investor Protection Corporation (SIPC) coverage, designed to safeguard your cash and securities. Additionally, all accounts held at Raymond James Bank are insured by the Federal Deposit Insurance Corporation (FDIC) for up to $250,000 per depositor. You can also rely on our more than 1,000 associates dedicated to preserving your privacy through technology and security management.

Protecting you and your privacy is one of our highest priorities and one that continuously guides how we do business, from adhering to strict securities-holding practices and important regulatory edicts to meticulously monitoring our technological systems.

1974 *Back in 1974, a bear market shook the financial world, but Bob James, his son Tom and other firm leaders took the necessary measures to help preserve client assets and the jobs of the firm's associates. A timely rebound helped when things looked bleak, but the experience indelibly influenced our firm's character, culture and conservative nature.*

1987 *A little over a decade later, Black Monday saw many firms shutter their trading desks to minimize losses, yet Raymond James remained open to serving client needs, resulting in the firm's first and only unprofitable quarter since going public in 1983.*

2008 *Our conservative nature once again served our clients in 2008, when we experienced one of the worst recessions in our country's history. The firm survived without financial assistance from Congress, relying instead on our own revenue, our dedicated advisors and our clients' continued trust.*

2010s *On our 50th year of doing business, Raymond James celebrated another milestone by joining forces with Morgan Keegan, becoming one of the nation's largest wealth management and investment banking firms not located on Wall Street. In 2016, we continued our quest for strategic expansion by acquiring Alex. Brown, a company with an esteemed history and a suite of sophisticated investment offerings.*

A long-term partnership focused on you

When it comes to financial planning, there is only one person who matters: You. Because this is your life, your goals, your dreams. It's not just about saving for retirement or paying for a child's education. It's about having the resources and the time to accomplish your goals, and still enjoy life's great moments along the way.

Just as you develop a long-term relationship with your doctor or attorney, it's important to establish a trusting relationship with your advisor that grows over time. Your advisor should know where you've been and where you want to go, and will be there when things are going well and, more importantly, when you run into financial challenges.

STARTING THE CONVERSATION

Our relationship with you begins with knowing where you want to go, and then figuring out how to get there. Whether you're just starting to save or ready to retire, we'll get to know who you are and your vision for your life. Like most people, you may need to balance needs with wants, and prioritize long-term goals over near-term desires. The job is made easier when we work together to bring your vision for the future into sharp focus.

PUTTING A PLAN TOGETHER

Once we have a full understanding of what you want, we can begin designing a fully customized plan to help reach your goals, which could be anything from helping to secure a comfortable retirement, paying for a child's education, purchasing a second home or just saving a bit more each month.

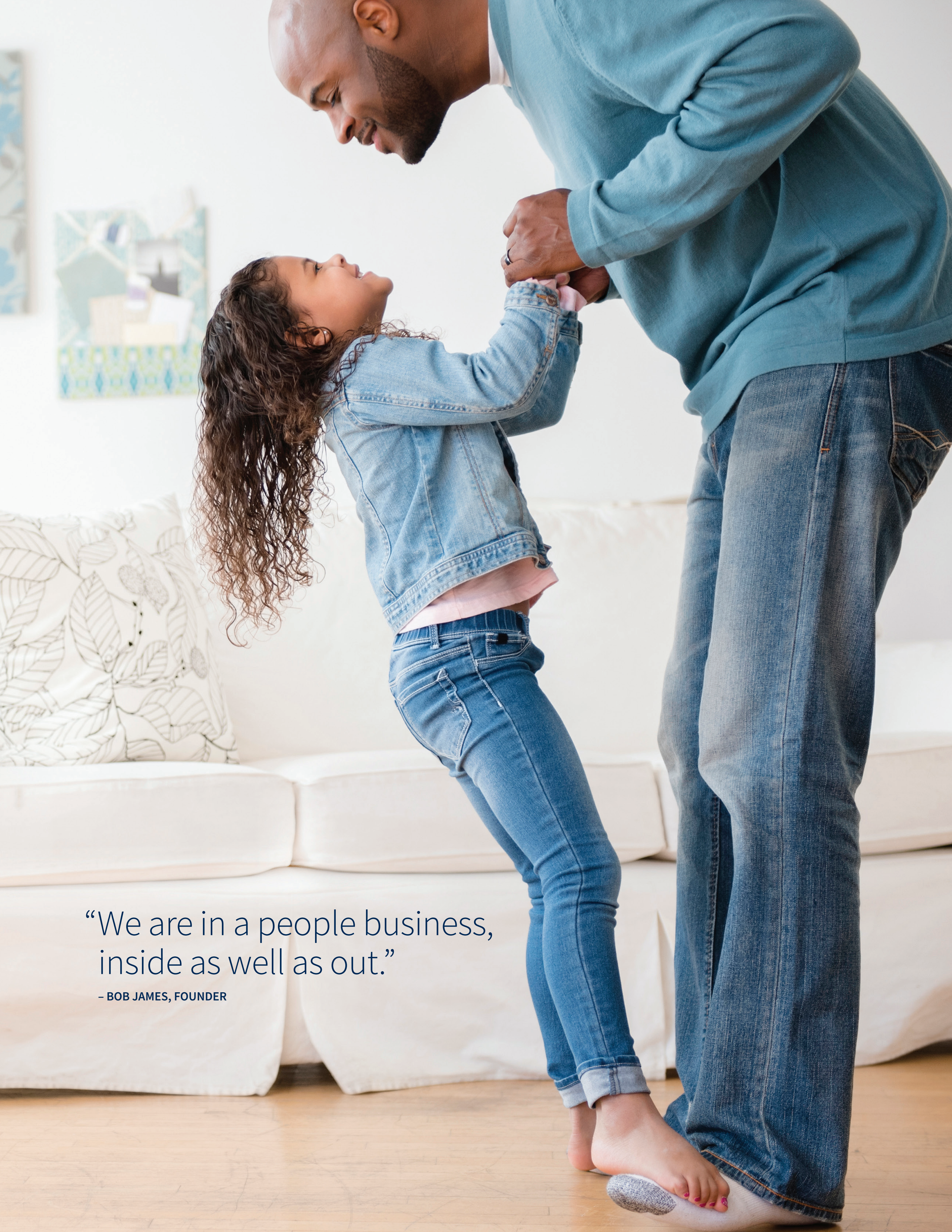
Together, we can help develop a realistic plan geared toward your priorities and help you weigh the decisions that can strengthen your plan and address any concerns that keep you up at night.

PREPARING FOR UNKNOWNS

Before we put your plan into action, we will thoroughly test it to help ensure you are prepared for the little curveballs life throws your way. We believe sound planning that accounts for the "what ifs" goes a long way toward keeping your financial plan on track.

STAYING IN TOUCH

We consider planning for your financial future an ongoing process. While retirement is frequently the focal point of financial plans, yours should also consider the many life events you'll experience on your journey. Weddings, births, graduations, family vacations, buying a new home and leaving a legacy should all be included in your long-term plan, as should the other, less predictable, "detours." So it's important that we spend time monitoring your progress and making adjustments along the way.



“We are in a people business, inside as well as out.”

– BOB JAMES, FOUNDER

Life changes – your financial plan should, too

You and your advisor will work together to define, plan for and work toward your specific goals by assessing your income, assets, liabilities, risk tolerance, time horizon and even your tax situation. Using this assessment, he or she will then help build a plan designed around and aligned with your short- and long-term goals, monitoring your progress along the way, of course. And as you reach important milestones, you'll work together to adjust your plan accordingly.

CELEBRATING YOUR MILESTONES

Life offers us many reasons to celebrate, from marriage to buying a first home, expecting a baby, birthday parties, graduations and more. Through our holistic offerings, which range from robust mortgage options to education savings plans, we'll help you find the services that make the most sense for you and your family, so all you'll have to worry about is enjoying yourself.

BUILDING YOUR PORTFOLIO

Whether you're looking to grow your money over time, generate income in retirement or preserve your wealth for future generations, we'll manage the moving parts of your plan, taking into account your time horizon and comfort level for risk. We'll also help build and maintain your portfolio along the way, adjusting your plan whenever necessary, to help ensure it remains aligned with the life you want to live.

ANTICIPATING CHANGES

In addition to celebrating milestones, we'll also support you through life's challenges. So whether you're mourning a loved one or a relationship due to divorce, remember, you won't have to go through it alone. We have the knowledge and experience to help you tend to important matters during difficult times. And when it comes time to make decisions, we'll be there to help you see the possibilities more clearly.

PLANNING FOR A FULL RETIREMENT

You have a vision, and we're here to help you plan, transition into and enjoy the retirement you've always imagined. No matter how you envision your retirement, we can work with you in the years and months before this stage, helping you define and refine everything from housing to healthcare – all the things that contribute to your quality of life.

LIFE WELL PLANNED.

For us, life well planned is more than a motto. It's our purpose and our promise. It's also the goal that drives every Raymond James advisor to help their clients prepare for major financial milestones and each moment in between. We focus on growing and preserving your wealth to enhance your life – to allow more time for the people, causes and activities that make life worth living.

As we help you prepare for the future you've always wanted, we'll work together to identify and prioritize your goals and devise a plan to help reach them. We'll also closely collaborate with your other tax and planning professionals and those who matter most to you to help give you the best possible chance of achieving the life you've dreamed of.

Comprehensive capability for your financial future

STEADFAST COMMITMENT

At Raymond James, our advisors are committed to helping you achieve the goals you envision for your life. And we, in turn, are dedicated to backing your advisor with a comprehensive combination of support, products, analysis, research and technology so they can focus on their relationship with you. That's because we believe you deserve objective, independent advice from someone who knows you, enhanced by comprehensive, industry-renowned capabilities.

OBJECTIVE, WELL-REASONED ADVICE

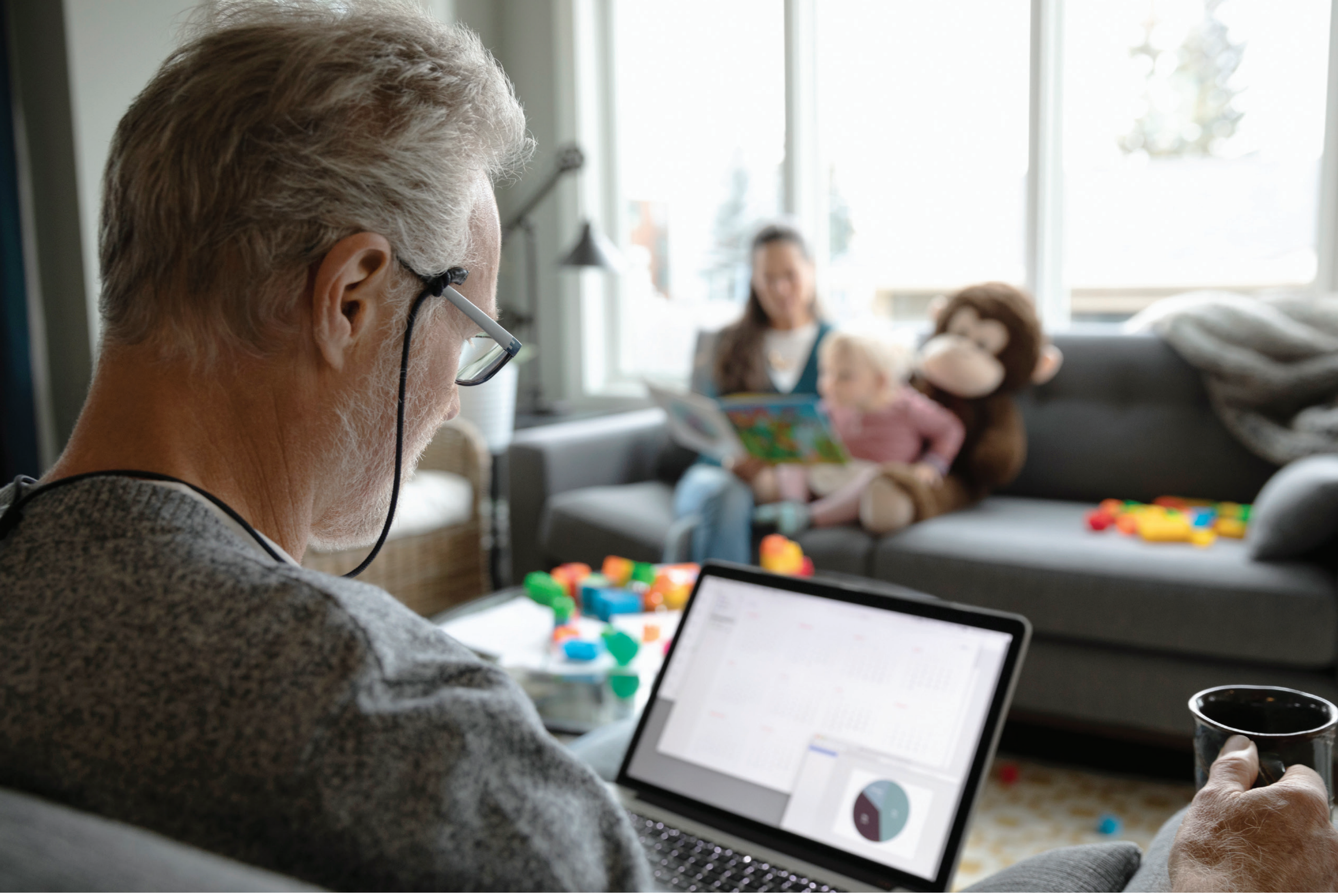
Raymond James advisors have access to an array of financial planning tools and software to help tailor your plan to your needs and objectives. Through their personal website, your advisor also can provide you with a wealth of resources, including investing and planning education, market updates, and a link to your personalized, secure Client Access page. This collaborative approach can help keep you informed and up to date with everything you need to know.

ACCESS WHEN – AND WHERE – IT MATTERS MOST

We recognize the importance of having convenient, secure access to your accounts. That's why we created Client Access, our online client portal that consolidates all your account information, providing you with easy, secure access whenever and wherever you need it. Whether you want to see the "big picture," view account activity, monitor progress toward goals, review tax-reporting documents or analyze your entire portfolio, the information you're seeking is literally at your fingertips.

STATE-OF-THE-ART SECURITY

Our advisors are backed by our multilayered security approach, which combines state-of-the-art cybersecurity technology, rigorous internal practices and protocols, reliable resources, SIPC account protection and $3 million in FDIC insurance for bank deposits. We offer all of this to help you be sure you feel comfortable – and confident – in your financial future, today.



Services for every part of your life

You can expect more – much more – from a premier investment firm built on enduring values. We'll provide you with the client-first service our company was founded on, paired with the resources and support only an international financial services firm can deliver.

Whether you're seeking to preserve your wealth or fulfill your philanthropic aspirations, our broad range of investment alternatives and holistic financial services can help meet even your most complex needs. From money market fund offerings and IRAs to asset management programs and retirement income strategies, our goal is simple: to help you meet yours. That's why we proudly offer a breadth of resources designed to help support you through every stage, no matter where life takes you:

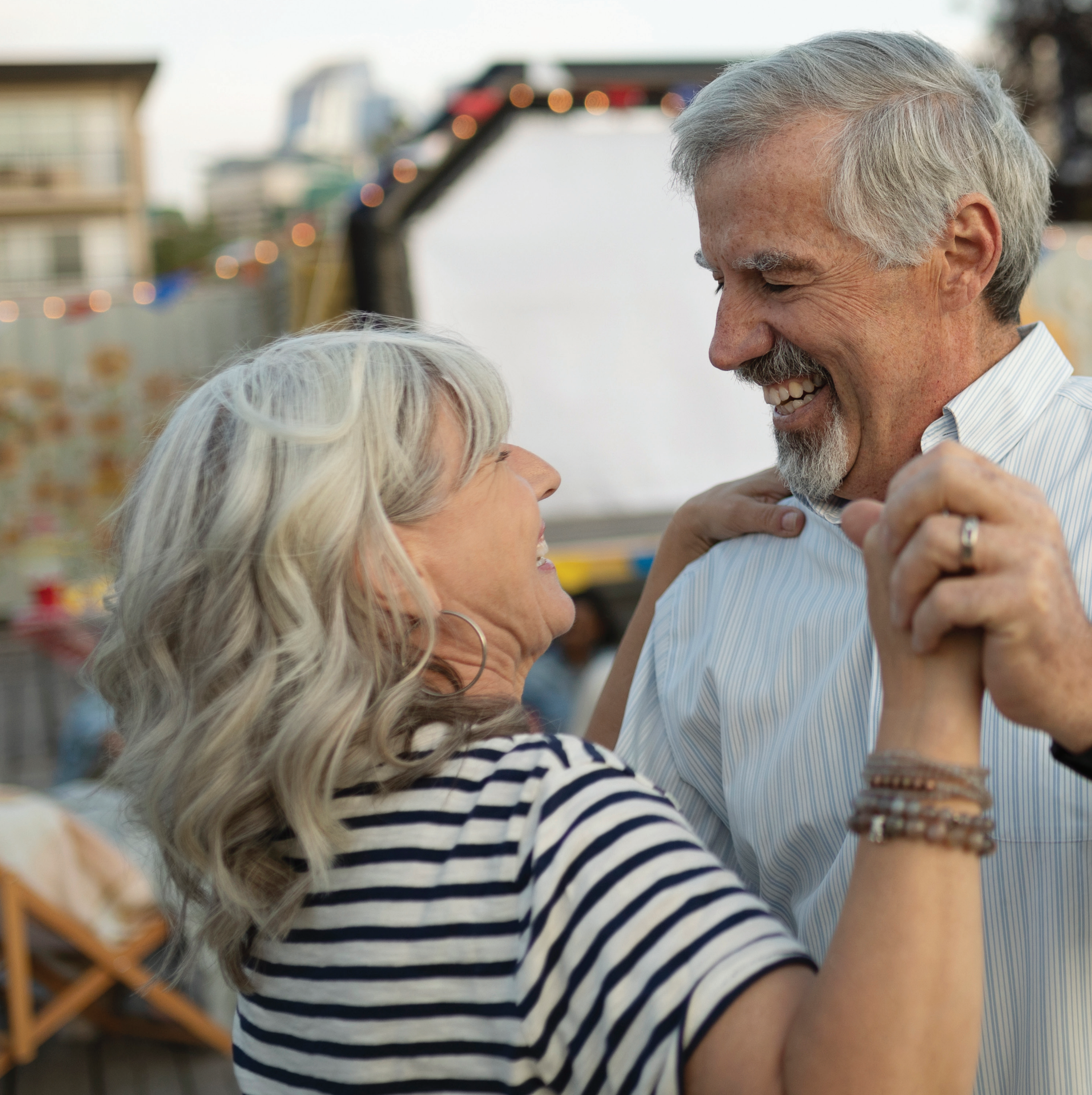
- Alternative Investments
- Asset Management
- Asset Protection & Risk Management
- Capital Markets Expertise
- Cash & Lending Solutions (offered through Raymond James Bank)[1]
- Charitable Giving & Gifting Strategies
- Education Planning
- Estate Planning & Trust Services (offered through Raymond James Trust)[2]
- Fixed Income Services
- Insurance & Annuities
- Investment Banking
- Equity Research
- Retirement Planning
- Tax Planning
- Wealth Management

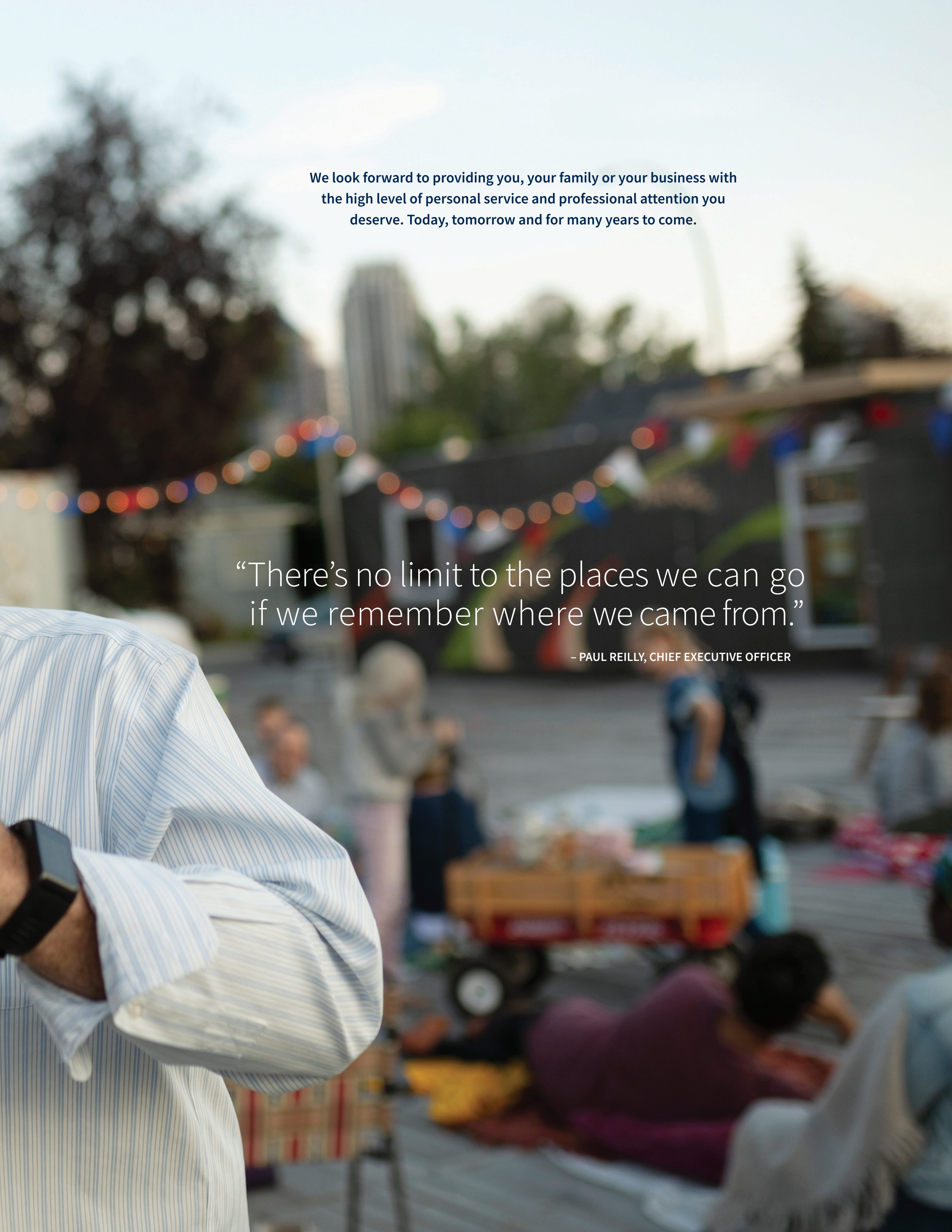
[1] Raymond James & Associates, Inc., Raymond James Financial Services, Inc., and your Raymond James financial advisor do not solicit or offer residential mortgage products and are unable to accept any residential mortgage loan applications or to offer or negotiate terms of any such loan. You will be put into contact with an employee of our affiliate, Raymond James Bank , for your residential mortgage needs.

[2] Trust Services provided by our affiliate, Raymond James Trust

We’re here for you

Since we first opened our doors in 1962, Raymond James has done business differently. Our culture has been and always will be about you, our client, and that’s why we believe in the importance of our advisors’ independence – so they have the freedom to do what’s right for you. In turn, we do our best to support them in any way we can, with exceptional service and access to a full spectrum of investment products and services.





We look forward to providing you, your family or your business with the high level of personal service and professional attention you deserve. Today, tomorrow and for many years to come.

"There's no limit to the places we can go if we remember where we came from."

– PAUL REILLY, CHIEF EXECUTIVE OFFICER

LIFE WELL PLANNED.

RAYMOND JAMES®

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER

880 CARILLON PARKWAY // ST. PETERSBURG, FL 33716 // 800.248.8863

LIFEWELLPLANNED.COM