



A PERSONAL APPROACH TO PRIVATE WEALTH

Elevated support and specialized solutions to
serve the present and future of your success

RAYMOND JAMES



Anyone who achieves a certain level of success knows that there are **two sides to significant wealth.**

Its privileges are matched by its challenges, its conveniences by its complexities. Finding the right professionals – the right partners – is essential to rising to the demands of your unique circumstances. You need a firm that coordinates the insights and efforts of a multidisciplinary team of wealth specialists. A firm with the ability to put far-reaching capabilities to work for you.

To help you develop and implement a wealth strategy worthy of your position, we offer a menu of services and elevated support from dedicated professionals across the country, backed by the strength of Raymond James.

“Alongside powerful capabilities and curated opportunities, we take pride in how personal our private wealth offering is. It’s individual insight and nuanced knowledge that make all the difference at this level.”

– PAUL REILLY, CHAIR AND CEO



Powerful enough to serve anyone, **personal enough to serve you.**

When we opened our doors for the first time in 1962, Raymond James offered a pioneering idea to the world – that financial well-being is a personal endeavor that demands a personalized approach. That’s the principle the firm was founded on and what guides its success today.

We provide trusted advice and tailored strategies to help people live their best lives. There is a familial spirit that pervades everything we do, resulting in an approach that puts clients first by connecting the varied elements and professionals that shape their financial lives.

OUR MISSION

Our business is people and their financial well-being.

OUR VALUES

We put **clients first**.

We act with **integrity**.

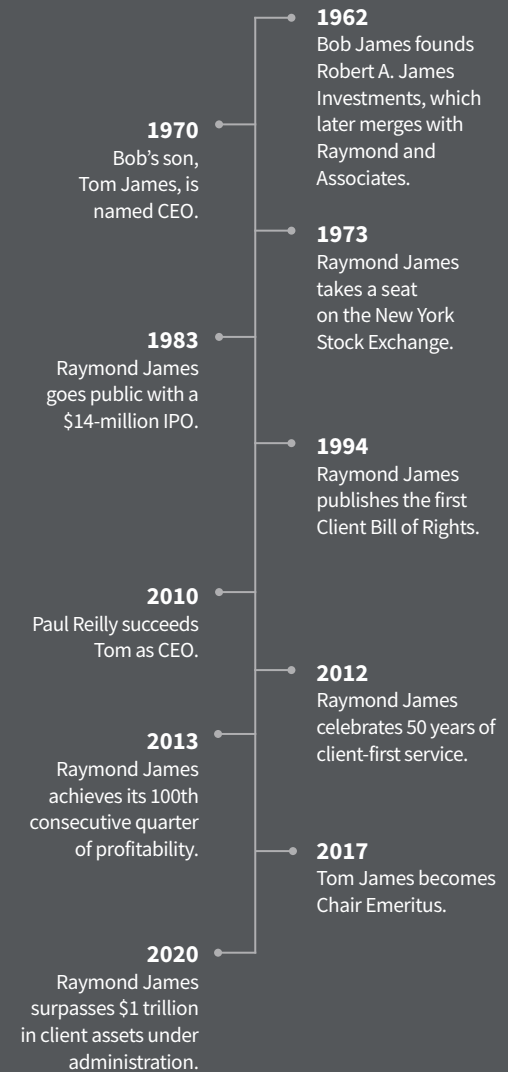
We think **long term**.

We value **independence**.

OUR VISION

Our vision is to be a financial services firm as unique as the people we serve, transforming lives, businesses and communities through the power of personal relationships and professional advice.

OUR STORY



Past performance is not indicative of future results. The information provided is for informational purposes only and is not a solicitation to buy or sell Raymond James Financial stock.

Institutional strength, focused on the individual

In addition to a full range of investment offerings and wealth planning strategies, we collaborate with the other key business areas within Raymond James. In pursuit of your goals, we can partner with:

Raymond James Bank¹

A subsidiary of the firm, the bank offers a suite of private client solutions, including cash strategies and margin and securities based loans.

Raymond James Trust²

The trust company is nationally chartered and, in addition to delivering a full range of trust services, can act as trustee, agent, custodian or personal representative.

Investment Banking

Bankers can help identify expansion opportunities or support the sale of a business.

Private institutional client solutions³

These specialized teams offer distinctive private market investment opportunities and customized trading or lending solutions.

¹ A line of credit backed by securities, such as a securities based line of credit or a structured line of credit or margin account, may not be suitable for all clients and investors. Borrowing on securities based lending products or margin accounts and using securities as collateral may involve a high degree of risk including unintended tax consequences and the possible need to sell your holdings, which may lead to a significant impact on long-term investment goals. Market conditions can magnify any potential for loss. If the market turns against the client, he or she may be required to quickly deposit additional securities and/or cash in the account(s) or pay down the loan to avoid liquidation. The securities in the pledged account(s) may be sold to meet the collateral calls and the securities in a margin account can be sold to meet the margin calls; and the firm may sell the client's securities without contacting them. A client may not be entitled to choose which securities or other assets in his or her account are liquidated or sold to meet a collateral call. In many cases, the firm may increase its maintenance requirements at any time and is not required to provide a client advance written notice. A client may not be entitled to an extension of time on a collateral call. Increased market interest rates could also affect the applicable rate index that applies to your line of credit causing the cost of the credit line to increase significantly. The interest rates charged on bank lines of credit backed by securities are determined in part by (i) the market value of pledged assets and the net value of the client's non-pledged Capital Access account or (ii) the line of credit amount as outlined in the Loan Agreement. The interest rates charged on margin accounts are determined by the amount borrowed. (Please visit sec.gov/investor/pubs/margin/htm for additional information.) Lines of credit are provided by Raymond James Bank. Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are affiliated with Raymond James Bank, Member FDIC. The proceeds from a line of credit backed by securities cannot be (a) used to purchase or carry securities; (b) deposited into a Raymond James investment or trust account (with the exception of advances made into the pledged account solely for the purpose of sending out or effecting an international wire within 1 business day of receiving funds from the bank); (c) used to purchase any product issued or brokered through an affiliate of Raymond James, including insurance; or (d) otherwise used for the benefit of, or transferred to, an affiliate of Raymond James. Raymond James Bank does not accept RJF stock or any securities issued by affiliates of Raymond James Financial as pledged securities towards a line of credit. The line of credit can be suspended, reduced or terminated in the event of fraud, failure to repay, adverse collateral conditions, or other violation of credit terms. Products, terms, and conditions subject to change. Subject to standard credit criteria. Raymond James Bank is not in any way responsible for the debts issued by or the obligations of an affiliate of Raymond James.

² Raymond James Trust, N.A., is affiliated with Raymond James & Associates, Inc., and Raymond James Financial Services, Inc.

³ Private Institutional Client products and services are non-discretionary, non-fiduciary, and non-advisory investment opportunities in all asset classes, conventional and alternative, that are only available to certain clients who qualify as an "institutional account" as defined in FINRA Rule 4512(c). These products and services may not be suitable for all investors.



Offering the very best of our firm to **you and your advisor**

Managing the opportunities of significant wealth calls for a seamless, coordinated approach that unifies a wide range of financial concerns in support of your greater objectives. With you and your advisor at the center, our coalition of experienced professionals is dedicated to helping you plan, grow, and preserve significant assets – to making your vision possible.



Distinctive investment management solutions

We give private wealth clients access to a wide range of investment options – and distinctive investment opportunities. From alternatives to private market participation¹, you and your advisor can optimize your portfolio, supported by insights from our top analysts.



Holistic estate and charitable planning

Supporting the full scope of the planning process, our teams provide estate planning education and strategies, trust services and coordination, business succession planning and implementation, and future-focused philanthropic guidance that helps you turn simple gifts into enduring traditions of giving.

¹Alternative investment strategies involve greater risks and are not appropriate for all investors.



Sophisticated lending and cash management

Through Raymond James Bank, you can explore next-level solutions for credit – including specialty platforms like aviation, commercial real estate and art – and enjoy a high level of service for significant purchases.



Thoughtful intergenerational wealth strategies

From longevity planning to family governance, we'll approach your specific situation and intentions with the resources to help you manage the challenges and embrace the possibilities that come with creating a wealth legacy.



Tailored risk mitigation and management²

Along with wealth's myriad benefits comes heightened risk, which is why we focus on managing the concerns unique to exceptional success and support you and your advisor with specialized insurance products, scenario analysis and more as you plan for long-term preservation.

²Offered through the Raymond James Insurance Group, an affiliate of Raymond James & Associates, Inc., and Raymond James Financial Services, Inc.

Keeping you protected

SAFEGUARDING YOUR INFORMATION

We take the security of your accounts and information seriously. We go above and beyond industry standards in combining state-of-the-art cybersecurity technology, account protection and security, rigorous internal practices and protocols, and reliable external resources.

SAFEGUARDING YOUR ASSETS

Protecting your assets is one of our highest priorities. That's why, in addition to relying on the financial integrity, strength and stability of the firm itself, we offer insurance through the Federal Deposit Insurance Corporation (FDIC) on bank deposits, and account protection through the Securities Investor Protection Corporation (SIPC) and various syndicates of Lloyd's of London for protection beyond SIPC limitations. In addition to far-reaching asset protection, Raymond James adheres to state-of-the-industry securities-holding practices to help ensure your security, privacy and convenience.

- 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.⁴
- Raymond James & Associates 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).⁵
- Raymond James has purchased excess-SIPC coverage through various syndicates of Lloyd's, a London-based firm.⁶

⁴FDIC insurance 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). For more information, visit [fdic.gov](https://www.fdic.gov) or [myfdicinsurance.com](https://www.myfdicinsurance.com).

⁵An explanatory brochure is available upon request or at [sipc.org](https://www.sipc.org) or by calling 202.371.8300.

⁶Raymond James has 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.

Experience a powerfully
personal approach to
private wealth.

To explore how our elevated strategies and specialized solutions can help you generate opportunities in the present and build toward the future you envision, let's have a discussion.

LIFE WELL PLANNED.

RAYMOND JAMES®

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER

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RAYMONDJAMES.COM/PRIVATE-WEALTH-SERVICES

Raymond James does not provide tax or legal services. Please discuss these matters with the appropriate professional.

Investment products are: not deposits, not FDIC/NCUA insured, not insured by any government agency, not bank guaranteed, subject to risk and may lose value.
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