Our core values



We put clients first

If we do what's right for our clients, the firm will do well and we'll all benefit.





We think long term

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



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.

Our commitment to you is company-wide

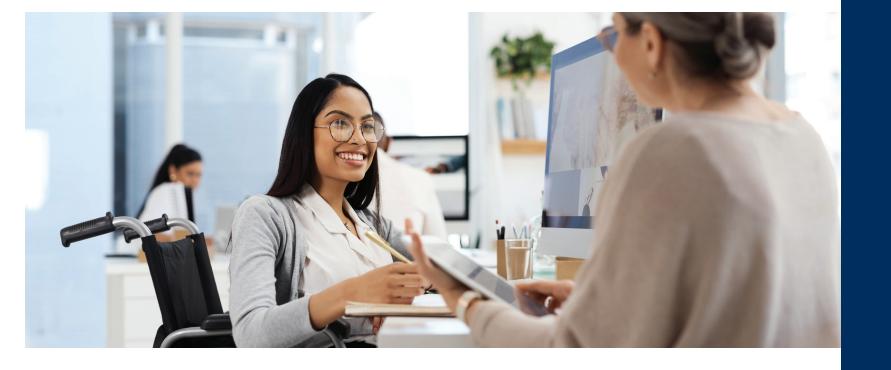
As one of the largest independent financial firms in America, you'll find a strong, stable, responsible and diverse company committed to upholding high standards and doing what's right, and most important – committed to you.

LIFE WELL PLANNED.



RAYMOND JAMES

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER 880 CARILLON PARKWAY // ST. PETERSBURG, FL 33716 // 800.248.8863 RAYMONDJAMES.COM



PLACING CLIENTS FIRST

Raymond James was founded on a client-first approach

RAYMOND JAMES

Raymond James serves clients by supporting the advisors who know them best.

At Raymond James, we're committed to a culture of independence that enables your financial advisor to provide you with objective, informed recommendations and individualized, thoughtful service. Everything we do is with the client-advisor relationship in mind.

Our mission and culture

Our business is people and their financial well-being. We are committed to helping individuals, corporations and institutions pursue their unique goals, while also developing and supporting successful professionals and helping our communities prosper.

Guided by that mission, we've built a culture rooted in the values the firm was founded on in 1962. They are our pledge and promise to clients, to advisors and to each other.

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

Strength and stability

Since our founding in 1962, Raymond James has grown to become one of the largest independent financial services firms in America. With a reach that is now international, we offer robust resources and sophisticated products, including wealth planning, investment management, retirement planning, charitable giving strategies and estate planning.

We have maintained profitability through a variety of market environments for the past 140 consecutive quarters - since 1983. The firm remains well-capitalized, above and beyond what's required by regulators, and maintains solid credit ratings of A-, A- and A3 with stable outlooks from Fitch, S&P and Moody's, respectively.

TRILLION DOLLARS

Raymond James administers approximately \$1.17 trillion in total client assets*

8,700 FINANCIAL ADVISORS

> Raymond James has approximately 8,700 financial advisors*

Account protection and cybersecurity

Safeguarding your assets is one of our highest priorities. Our advisors are backed by a multilayered security approach, which combines state-of-the-art cybersecurity technology, rigorous internal practices and protocols, reliable resources and SIPC account protection.1

Our technological systems are monitored 24 hours a day, 365 days a year for signs of tampering or unauthorized activity. We employ the use of encryption, virtual private networks, penetration/vulnerability testing, and the

latest firewall and antivirus technology. Our information technology professionals constantly research and develop enhancements to keep us at the vanguard of data security.

When you view your statements, trade confirmations and shareholder communications online via Client Access, your account information is encrypted to prevent unauthorized users from viewing or tampering with it.

Diversity and inclusion

Raymond James is committed to corporate diversity initiatives and to championing equity and inclusion throughout the firm. We believe our workforce should be Index ** based on three key factors – nondiscrimination as unique as the clients they serve. It's why we intentionally nurture a culture where everyone feels welcomed, respected, valued and free to bring their whole selves to ture and corporate social responsibility work – and we put the power of perspectives into action to help our associates, clients and communities thrive.

Raymond James earned a perfect score of 100 on the Human Rights Campaign Foundation's 2022 Corporate Equality policies across business entities, equitable benefits for LGBT+ workers and their families, and an inclusive cul-

**Human Rights Campaign Corporate Equality Index criteria includes a written policy of nondiscrimination based on sexual orientation, gender identity and gender expression and inclusion of sexual orientation, gender identity and gender expression in diversity and sensitivity training.

Supporting our communities and the people in them

Giving back to the communities in which we live and work has been part of our mission from the beginning.

More than six decades later, we're proud to continue this legacy by investing our time, resources and talents into the communities we serve.

As a financial services firm, we have a unique understanding of the power of charitable giving, which is why we practice it generously.

Our advisors and associates are also enthusiastically generous with their time and committed to volunteerism wherever Raymond James has offices. It's so much more than tradition – it's part of who we are.

YEARS

Raymond James has supported the United Way for more than 50 years. In 2022, Raymond James and its associates donated more than \$7.4 million to United Way chapters and partner

YEARS

With 12 consecutive years of participation in the Tampa Bay Heart Walk, Raymond James associates have raised more

Raymond James Affordable Housing Investments has helped create over 150,000 affordable housing units and provided homes for more than

> *Past performance may not be indicative of future results.

