

## 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 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 think long term

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



### 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.

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**LIFE WELL PLANNED.**

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### PLACING CLIENTS FIRST

Raymond James was founded on a client-first approach

## RAYMOND JAMES

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER

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RAYMONDJAMES.COM

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## 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.



## 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.

## 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.<sup>1</sup>

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 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 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 Index \*\* based on three key factors – nondiscrimination policies across business entities, equitable benefits for LGBT+ workers and their families, and an inclusive culture and corporate social responsibility.

\*\*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.

**1.17**  
TRILLION  
DOLLARS

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

**60+**  
YEARS

Founded in St. Petersburg, Florida, in 1962, Raymond James has been a publicly traded company since 1983.

**8,700**  
FINANCIAL  
ADVISORS

Raymond James has approximately 8,700 financial advisors\*

**A-**  
CREDIT  
RATING

Raymond James has stable outlook credit ratings of A- from Fitch and S&P and A3 from Moody’s\*

**2X**  
CAPITAL  
RATIO

Raymond James has more than two times the required total capital ratio\*

**12**  
YEARS

With 12 consecutive years of participation in the Tampa Bay Heart Walk, Raymond James associates have raised more than \$3.1 million. Raymond James is the No. 1 fundraising company in the state of Florida and the No. 8 fundraising company in the U.S.

**65k+**  
HOURS

Since 2012, associates have donated more than 65,400 volunteer hours during Raymond James Cares Month. In 2022, associates donated 7,081 hours benefiting 234 nonprofit organizations across 110 communities.

**200k**  
PEOPLE

Raymond James Affordable Housing Investments has helped create over 150,000 affordable housing units and provided homes for more than 200,000 individuals.\*

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

\*Financial data as of 12/31/2022. Credit ratings as of 2/13/2023. Past performance is not an indication of future results. The information provided is for informational purposes only and is not a solicitation to buy or sell Raymond James Financial stock. A credit rating of a security is not a recommendation to buy, sell or hold securities and may be subject to review, revisions, suspension, reduction or withdrawal at any time by the assigning rating agency.

<sup>1</sup>Raymond James & Associates and Raymond James Financial Services are members 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 is available upon request or at [sipc.org](http://sipc.org) or by calling 202.371.8300. Raymond 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 sublimit of \$1.0 million per customer for cash above basic SIPC for the wrongful abstraction of customer funds. Account protection applies when an SIPC-member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against market fluctuations.