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. So he defined a financial advisor as someone who helps his or her 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 investment and financial planning for individuals, families and businesses – a novel approach back then. Today, that approach has helped us build a reputation of strength and stability through any kind of market environment. We believe our clients, no matter where they live, deserve all the products and services provided by even the largest firms, but with the family feel of a much smaller one. That's why we provide Raymond James advisors with the products, services and assistance they need to build strong relationships and deliver personal, customized service.

MARKETS CHANGE, BUT OUR VALUES REMAIN THE SAME

Putting clients first is at our core, supported by a culture of conservative management, independence and integrity – a combination that provides our firm with strength and stability through all kinds of market conditions.

1 **CLIENT FIRST** We take care of clients and their financial well-being through our focus on people, not products.

2 **CONSERVATISM** Our disciplined decision-making and long-term approach make us conservative, pragmatic and proud of the way we do business.

3 **INDEPENDENCE** As an independent firm made up of empowered individuals, we apply our spirit of independence to everything we do.

4 **INTEGRITY** Our straightforward approach to doing business – along with a fundamental belief in doing what's right – inspires us to work with integrity on a daily basis as we provide the highest caliber of service.

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.

1987
Raymond James opens in Paris, the first of its international offices.

1994
Raymond James publishes the first Client Bill of Rights.

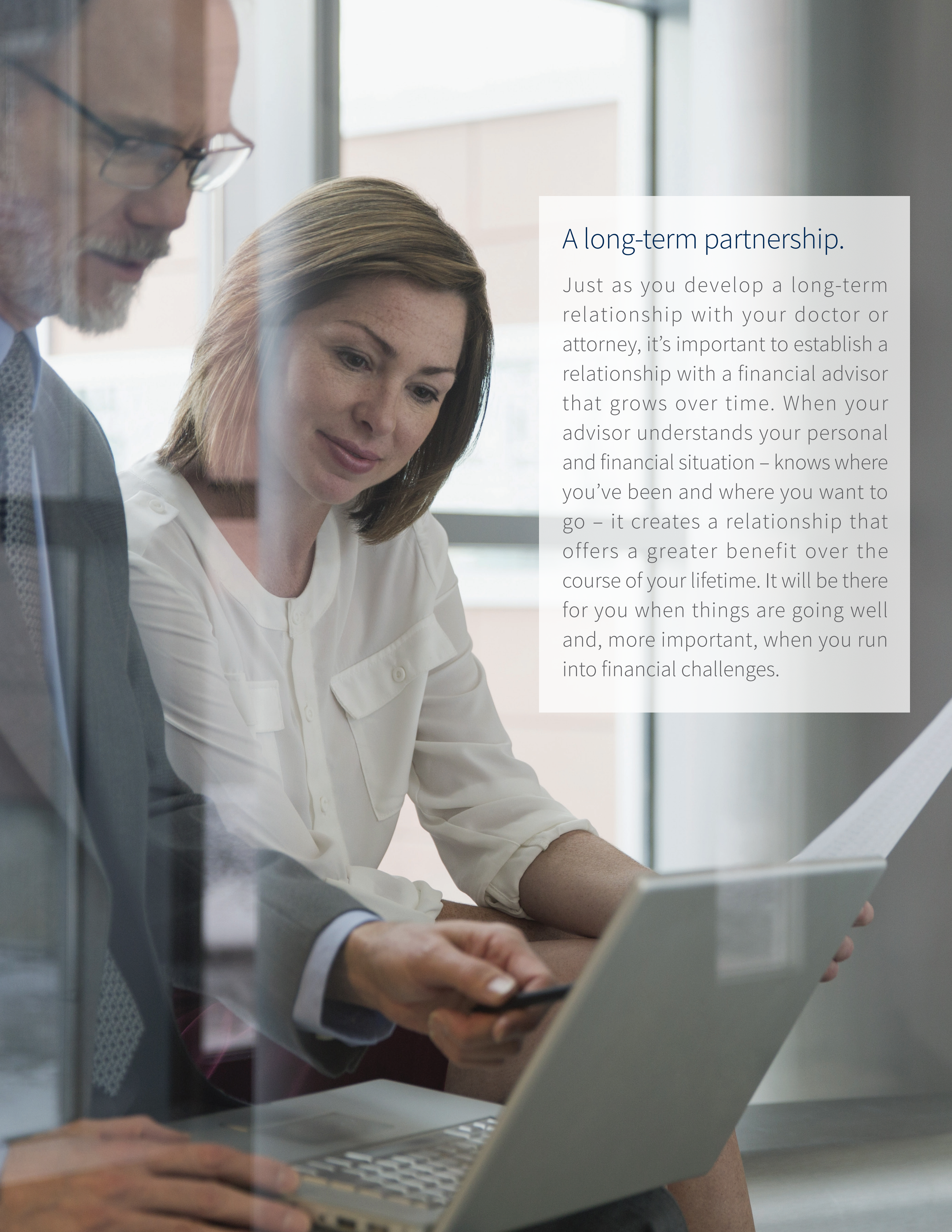
1999
Raymond James subsidiaries IM&R and Robert Thomas Securities merge.

2004
300,000-square-foot Tower 4 at the Raymond James Financial Center is completed.

2010
Paul C. Reilly succeeds Tom James as CEO.

2012
Raymond James acquires Morgan Keegan and celebrates 50 years of client-first service.

2017
Tom James becomes chairman emeritus, with Paul C. Reilly succeeding as chairman.



A long-term partnership.

Just as you develop a long-term relationship with your doctor or attorney, it's important to establish a relationship with a financial advisor that grows over time. When your advisor understands your personal and financial situation – knows where you've been and where you want to go – it creates a relationship that offers a greater benefit over the course of your lifetime. It will be there for you when things are going well and, more important, when you run into financial challenges.

We're all about you.

When it comes to financial planning, there is only one person that 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.

STARTING THE CONVERSATION

It starts with knowing where you want to go, then figuring out how to get there. Whether you are just starting to save or ready to retire, we'll begin with a conversation to get to know who you are and your vision for your life. You have ideas for the future, but what will it take to reach them? 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 reach your goals, which could be anything from securing a comfortable retirement, paying for a child's education, purchasing a second home or just saving a bit more each month.

Together, we can develop a realistic plan geared toward your priorities and help you weigh the decisions that can strengthen your plan and address the 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 fully prepared for the little curveballs life throws your way. We believe sound planning and testing for the "what ifs" go a long way toward accounting for the surprises, while keeping your financial plan working toward your goals.

STAYING IN TOUCH

We consider planning for your financial future an ongoing process. While retirement is frequently the focal point of financial plans, yours also should 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.

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. And at Raymond James, we know that growing your wealth is about enhancing and organizing your life, while having access to the people, activities and things you care about most.

That's where we come in, as a partner to help you prepare for the future you've always wanted. We can help you identify and prioritize your goals and devise a plan to reach them. We'll work closely with your other tax and planning professionals and those who matter most to you to give you the best possible chance of achieving the life you've dreamed of.

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 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. We'll help you plan so all you'll have to worry about is enjoying yourself.

INVESTING IN EDUCATION

This isn't just saving. It's investing for the generation to come. And with a wide array of investment options to choose from, we can help you find the right one for you and your loved ones.

ANTICIPATING CHANGES

A loss of any kind can be overwhelming, particularly when it means saying goodbye to someone you love. 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 a difficult time. Then, when it comes time to make decisions, we'll be there to help you see the possibilities more clearly.

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. Then, we'll help you build and maintain your portfolio along the way.

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 months and years before this stage, helping you define and refine everything from housing to healthcare – all the things that contribute to your quality of life.

SHARING YOUR WEALTH

Understanding one of the greatest rewards of wealth is being able to share it with others, we have the resources to help you protect your assets as well as benefit the people and charities you care about most. We'll also collaborate with your other professional advisors to help ensure your wishes are carried out. And as needed, we'll revisit your estate plan regularly to reflect any changes in your life.

PLANNING FOR YOUR BUSINESS

We understand business planning is not that different from personal financial planning – it's the daily management and balance of investments and risk, and planning for the future. It's about setting goals and, with the help of your financial advisor, employing the right strategies and tools to achieve them. And should you need it, Raymond James professionals have the investment banking expertise needed to provide the structuring and execution vital to your success at every phase of your company's growth. We can even help you position and sell your business to realize the value you've created when the time comes.

CHANGING CAREERS

Any major life change – even a positive one – comes with its share of decisions. Changing careers is no exception. We'll help you think about the direction you want (or need) to go in – and consider the value of your company benefits in the context of your overall financial plan – before you make a major decision that will affect you, your family and your financial future.

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

– BOB JAMES, FOUNDER

Comprehensive capabilities support planning 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 an unmatched combination of support, products, analysis, research and technology so they can focus on their relationship with you. We believe our advisors’ clients deserve objective, independent advice from someone who knows them, enhanced by comprehensive, industry-leading capabilities.

ACCESS WHEN – AND WHERE – IT MATTERS MOST

We recognize how important convenient and secure access to your accounts is in today’s world. That’s why we’ve created Investor 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.

OBJECTIVE, WELL-REASONED ADVICE

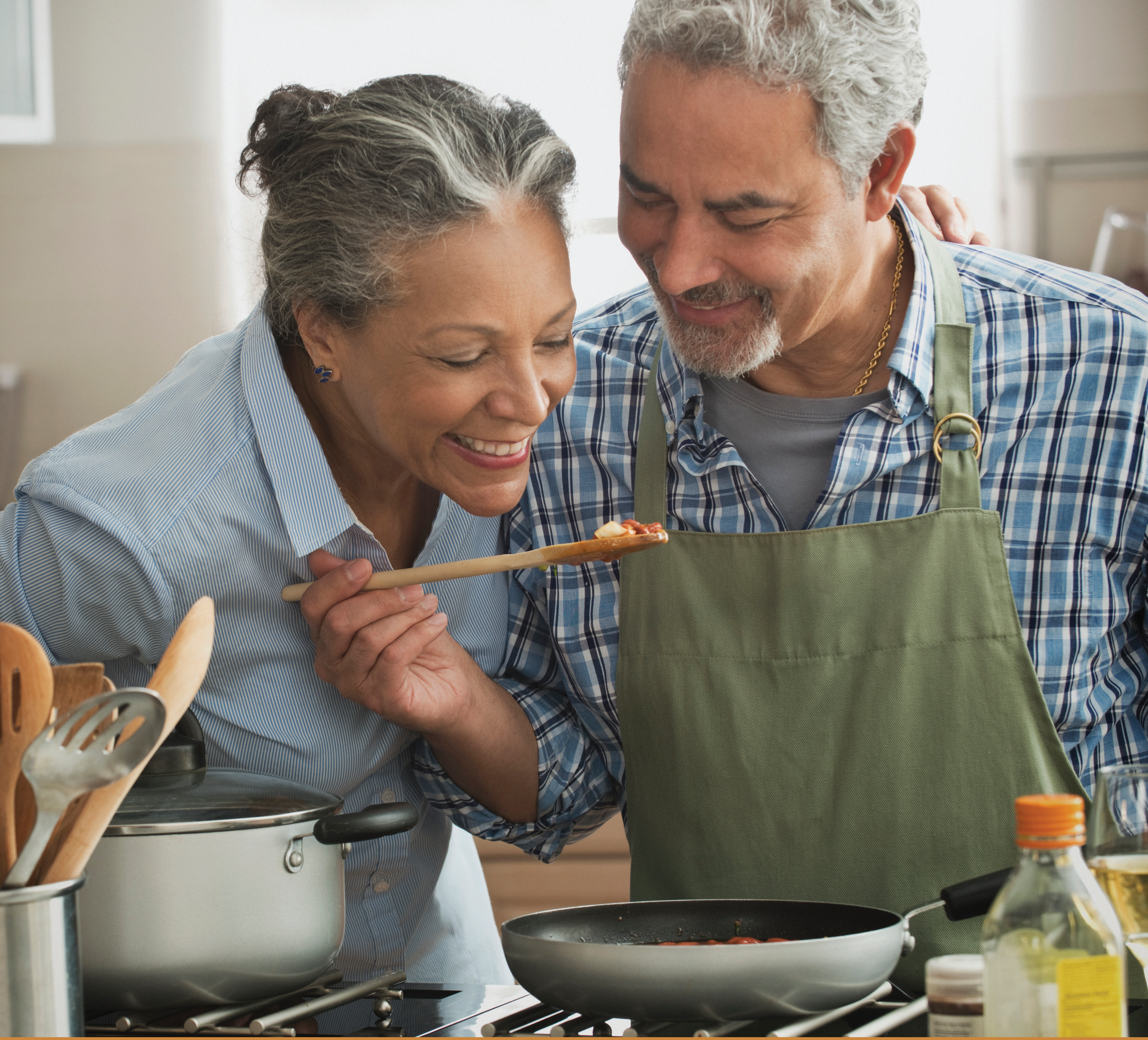
Raymond James advisors have access to an array of financial planning tools and software to help tailor your plan to you and your objectives. Through their personal website, your advisor also can provide you with a wealth of resources, including investing and planning education, market updates, and a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

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[1] and FDIC insurance for bank deposits[2]. We offer all of this so we can be sure our clients feel comfortable – and confident – in their financial future, today.

[1] 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). An explanatory brochure is available upon request or at 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 sub-limit of $1.9 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.

[2] 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 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 or myfdicinsurance.com.



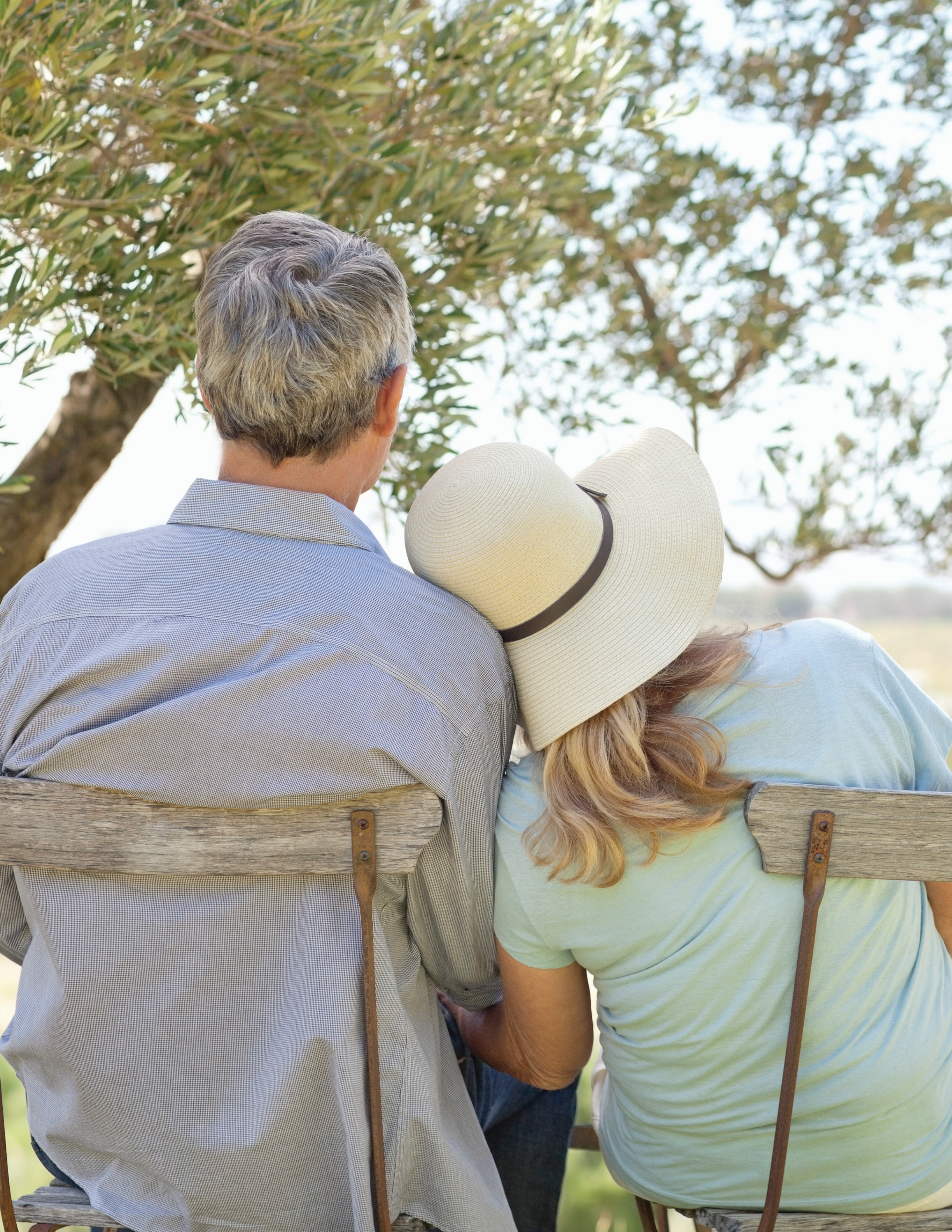
Our resources.

You can expect more – much more – from a premier investment firm built on enduring values. Nothing less than outstanding client service, knowledgeable advice and financial strategies based on who you are and your unique objectives. That's why we offer a range of resources designed to meet your evolving needs:

- Alternative Investments
- Asset Management
- Asset Protection & Risk Management
- Cash & Lending Solutions[1]
- Capital Markets Expertise
- Charitable Giving & Gifting Strategies
- Estate Planning & Trust Services[2]
- Education Planning
- Award-Winning Research
- Fixed Income Services
- Insurance & Annuities
- 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.



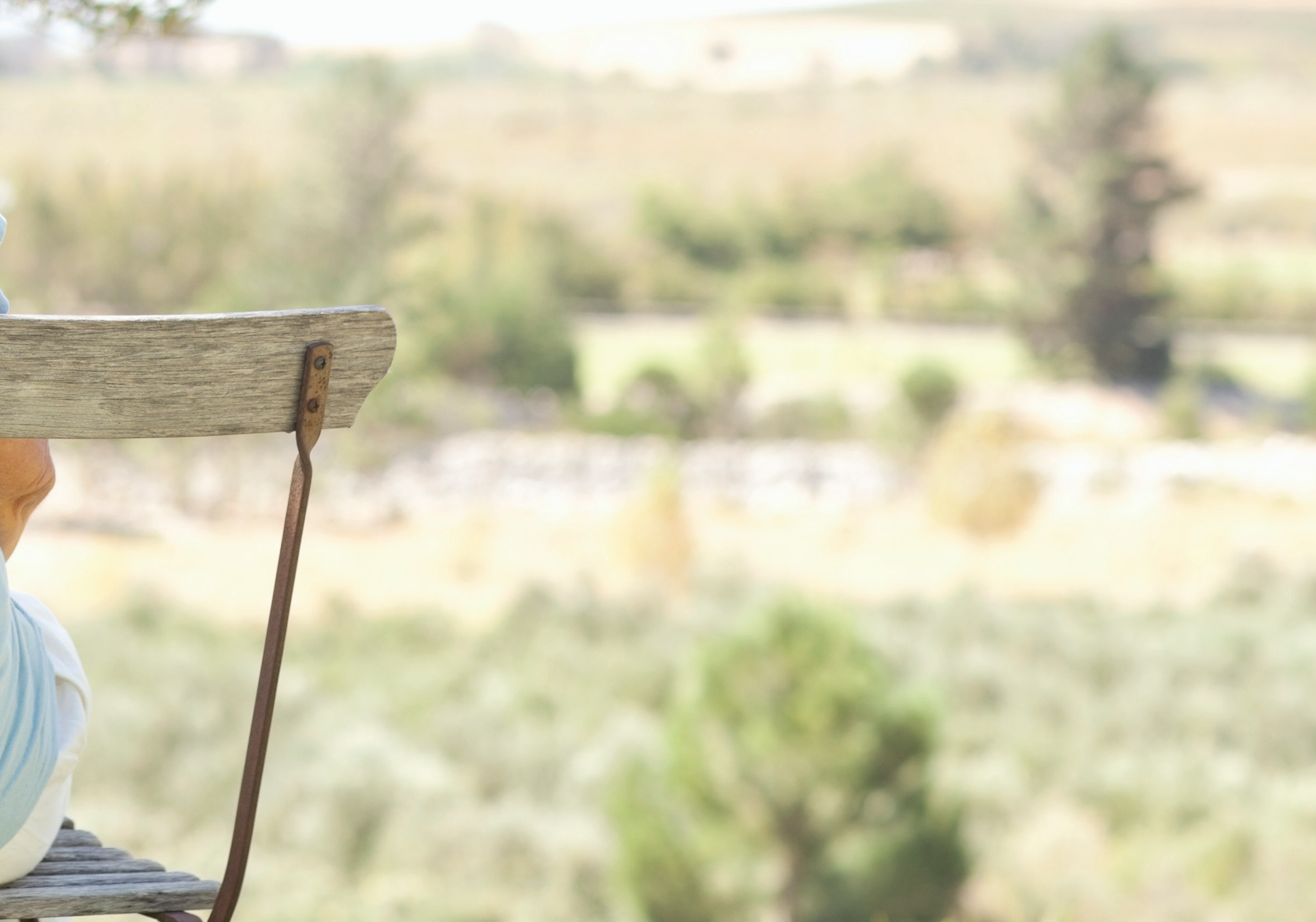
We're here for you.

Since we first opened our doors in 1962, Raymond James has done business differently. Our culture has 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 the 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 AND CHAIRMAN



LIFE WELL PLANNED.

RAYMOND JAMES®

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER

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LIFEWELLPLANNED.COM