



*Comprehensive Capabilities  
For a plan that's Uniquely Yours*

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Presented to:

Client Name

**Muñoz**  
WEALTH MANAGEMENT  
*of*  
**RAYMOND JAMES**

**Juan Muñoz Jr., CEPA®**

Vice President, Wealth Management

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Raymond James & Associates Inc., member NYSE/SIPC



A man in a dark blue suit, white shirt, and patterned tie stands in an office. He is leaning on a granite countertop. In the background, a large sign reads "RAYMOND JAMES".

RAYMOND JAMES®

## *OUR MISSION*

### **What we do**

**Our mission** is to help you achieve the goals you envision for your life by growing and preserving your wealth.

### **How we do it**

**Our approach** is to always put your financial well-being at the forefront as we collaborate with you on a financial plan that encompasses all facets of your life. We put our clients' interests above our own and those of our firm.

### **Why we do it**

**Our values** drive our passion to be a coach in your corner, a leader in the community, and role models for our families.





# *TABLE OF CONTENTS*

Page 5: A Team of Professionals

Page 15: The Raymond James Advantage

Page 20: Our Process

Page 21: Our Individual Services

Page 37: Our Corporate Services

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## *A TEAM OF PROFESSIONALS*

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### **Juan Muñoz Jr., CEPA®**

*Vice President, Wealth Management*

Juan takes great pride in serving the financial needs of individuals, professionals, business owners and their families. He strives to develop long-term relationships with his clients with the objective of understanding their goals and providing viable solutions for every element of the wealth management equation. Juan understands the dynamics of wealth, how to balance the complex forces at work and how to adapt intelligently as conditions change.

Juan began his career in financial services in 2007 and previously spent 15 years with J.P. Morgan Chase. Through the years, he's held roles in personal banking, business banking, lending, and private wealth advisory services. Today, Juan's team at Muñoz Wealth Management of Raymond James harnesses extensive resources including specialists in private wealth, financial planning, estate and tax planning, wealth accumulation, retirement planning, college funding, insurance, banking & lending, institutional fiduciary services, investment banking, and more. With the support of these experienced professionals, Juan works diligently to help you develop both your personal financial plan and a detailed investment strategy. Juan's planning-based approach is designed to help you meet current financial needs while working toward future goals; mitigate tax liabilities and successfully address estate issues; get better control of discretionary expenses; and reach your long-term financial goals. In order to best serve his business owners and their families, Juan has obtained the Certified Exit Planning Advisor® designation.

A native Texan, Juan is active in various communities in and around Dallas, Fort Worth, & Houston. Giving back to the community is not just a passion, it's instrumental. He currently serves on the board of The Concilio, and actively sits on two committees for St. Jude Children's Research Hospital. He's served as a Municipal Advisory Committee Board Member, and is highly involved with other boards, committees, and organizations in the community. He and his family have had the pleasure of volunteering at Children's Medical Center, helping reconstruct homes with Habitat for Humanity and the Jimmy & Rosalynn Carter Work Project, teamed up to beat rare cancers with the Cycle for Survival races, competed in several 5Ks, 10Ks and half marathons in many cities, and enjoyed organizing and participating in galas, golf tournaments, blood drives, toy drives and several other activities & ceremonies. Away from the office, Juan enjoys spending time with his wife, Elena, their two daughters, Natalia and Sophia, and their son, John. Together, they enjoy cooking, traveling and a wide array of outdoor activities.



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## ***A TEAM OF PROFESSIONALS***

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### **McKenzie Shields**

*Registered Client Service Associate*

McKenzie plays a key role in ensuring our office runs efficiently and provides valuable support for our financial advisors and clients. She manages a wide array of duties, including handling service requests, managing client accounts and assisting with our team's marketing efforts. Personable and detail-oriented, she strives to ensure clients receive timely and thorough responses to each of their requests and is committed to providing an exceptional client experience while helping advisors do the best job possible.

Before joining our team in March 2022, McKenzie was a Financial Professional at Equitable Advisors. She earned a bachelor's degree in Economics and Entrepreneurship from The University of Oklahoma. After Attending College in Norman, Oklahoma, McKenzie moved back to Texas with her husband, Bakker, to be closer to family. In her free time, McKenzie enjoys working out, traveling, and spending time with her loved ones.

McKenzie is also dedicated to serving her community. She has volunteered her time at women shelters, feeding the homeless, and several other activities. Throughout the years, McKenzie has participated in 5ks, mud runs, and half marathons that aid in raising money for numerous charity organizations. During her college studies, she raised money from friends, family, and fellow peers for the Texas Advocacy Project, a domestic violence awareness organization. For one of her latest project, she took on collecting donations for the family place, a local domestic violence shelter.

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## ***A TEAM OF PROFESSIONALS***

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### **Kim Pruitt, C(k)P®**

#### *First Vice President*

Kim has over 18 years of experience in the financial services industry and uses her expertise in retirement plan design, fiduciary guidance and employee education to assist plan sponsors and participants.

Kim has spent much of her career focused on qualified and nonqualified retirement plans, specifically consulting with plan sponsors of all industries and numerous organizational sizes as a plan advisor. Previously, Kim spent four years at Fidelity Investments as an account executive for defined contribution plans. There, she benchmarked plans, provided participant education and played an integral role in client relationship management.

Kim holds a Series 7, 63 and 65 license as well as the Certified 401(k) Professional® designation from The Retirement Advisor University, a collaboration with UCLA Anderson School of Management Executive Education. Financial Times named Kim among the Top 401 Retirement Advisers in America in 2018, 2019 and 2020.\* Kim is occasionally a speaker for retirement industry or human resources conferences. She is also one of the national speakers for SHRM 401(k) Solutions. Previously, Kim was an adjunct lecturer for The Plan Sponsor University at Southern Methodist University in Dallas and Rice University in Houston.

Kim lives in North Texas with her husband and three boys. She enjoys traveling, watching her boys play baseball or catching a sporting event. She also loves to support her church and a local shelter for women and children.

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## ***A TEAM OF PROFESSIONALS***

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### **Claudia Ferguson, AIF®**

#### *Financial Advisor*

Claudia Ferguson has been serving the financial needs of business owners and their families for more than 15 years. She strives to develop long-term relationships with her clients with the objective of understanding their goals and providing viable solutions for every element of the wealth management equation.

Claudia holds a Series 7, 63 and 65 license as well as an Accredited Investment Fiduciary designation from the Center for Fiduciary Studies. As your financial advisor, Claudia takes a comprehensive approach to addressing your financial needs. After getting to know you and your business to fully understand your investment objectives and your tolerance for risk, Claudia works closely with you to develop a customized financial plan designed to meet your long-term financial objectives.

Raymond James' extensive resources include specialists in financial planning, estate and tax planning, wealth accumulation, retirement planning, college funding and more. With the support of the experienced professionals at Raymond James, Claudia works diligently to help you develop both your personal financial plan and a detailed investment strategy. Claudia's planning-based approach is designed to help you meet current financial needs while working toward future goals. The goals could be to mitigate tax liabilities and successfully address estate issues, get better control of discretionary expenses or reach your long-term financial goals.

Originally from Guadalajara, Jalisco, a region of Mexico, Claudia graduated from Universidad de Guadalajara with an accounting degree. Prior to joining Raymond James in 2022, Claudia worked for Ameritas Retirement Plans for five years. Away from the office, Claudia enjoys traveling, cooking and spending time with family and friends.



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## *A TEAM OF PROFESSIONALS*

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### **Derek Deoul**

#### *Asset Management Services, Portfolio Specialist*



Derek has spent his career in the financial industry with Raymond James' Asset Management division working various roles within the team. Previously he served on the sales team's support staff before overseeing the firm's dual contract SMA platform. Now, his role is to be a consultant on all fee-based business for the financial advisors of Texas. Derek and his team's focus is on strategic planning, honing a specialization in managed investment solution education and portfolio analysis for Raymond James financial advisors. This is all in an effort to deliver best-in-class asset management solutions to the clients of Raymond James.

Derek is a graduate of the University of Maine where he earned a bachelor's degree in Business Administration and Management. He holds the Series 7 and 66 FINRA securities licenses.

Derek is originally from New York, but now lives in Dunedin, Florida where he has resided for the last 5 years with his fiancé Abbey. Derek enjoys being active in the community and volunteering in varying capacities. Outside of work he likes to travel, attend local events and concerts and spend time outdoors with his dog, Ranger.

### **Rob Lyublanovits**

#### *Vice President, Sr. Asset Management Consultant*

Rob Lyublanovits is currently a Vice President within the Asset Management Services Group. Mr. Lyublanovits has been with Raymond James since 2000. His first 5 years were spent in RJFS Compliance as a Senior Compliance Examiner. In March of 2010, he was promoted to Assistant Vice President of Internal Sales in Asset Management Services. In September of 2013, he was promoted to the position of Asset Management Consultant covering the Midwest. In June of 2015, he was promoted to the position of Senior Asset Management Consultant. His current responsibilities include marketing Asset Management Services products to Raymond James affiliated advisors in Texas and New Mexico.

Mr. Lyublanovits earned his Bachelor's Degree in Finance from Florida State University. He currently holds his Series 6, 7, 24 and 66 licenses. He also earned his Certified Investment Management Analyst designation in 2014 and his Accredited Investment Fiduciary designation in 2019.

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# A TEAM OF PROFESSIONALS

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## **Iris Wang**

*Director of Asset Allocation, Asset Management Services*



Iris Wang, Director of Asset Allocation for Asset Management Services (AMS) at Raymond James Financial, is a senior member of the investment team responsible of setting the asset allocation policy and making investment decisions for AMS discretionary (Freedom) and the Raymond James Strategic Recommended models as well as the UMA platform. She contributes to the multi-sector allocation efforts for Freedom portfolios with a background focused on fixed income securities. Iris is also a member of the Investment Committee for Raymond James Institutional Fiduciary Solutions Board. She joined the industry in 2008 and joined Raymond James in 2022 as Director of asset allocation.

Iris has a B.S. in Economics and International Business from China University of Political Science and Law (Beijing, China). She also has a master's degree in finance, Case Western Reserve University. She earned her Chartered Financial Analyst charter in 2014 and is a member of the CFA Institute, and CFA society of Tampa Bay. Iris spent most of her career in investment research and portfolio management for institutional assets, spanning from private banking, RIAs, insurance accounts and debt private placements for alternative asset classes. She managed investment assets for Publix Inc, Publix Charities Inc. and advised on Publix 401K & profit-sharing plans prior to joining Raymond James.

## **Nicholas Lacy**

*Asset Management Services, Chief Portfolio Strategist*



Nicholas Lacy, Chief Portfolio Strategist for Asset Management Services (AMS) at Raymond James Financial, helps oversees a team of research analysts who, among other activities, are responsible for setting the asset allocation policy for AMS discretionary (Freedom) and the Raymond James Strategic Recommended models as well as the UMA platform. He is also a voting member of the AMS Investment Committee which is the decision-making body for AMS products such as Freedom and Separately Managed Accounts. Nicholas is also a member of the Raymond James Investment Strategy Committee which drives the firm allocation recommendations on behalf of the firm. He joined the industry in 1996 and joined Raymond James in 2006 as a Due Diligence Officer.

Nicholas has a B.S. in Finance and B.A. in Political Science from the University of South Florida and an M.B.A. from the University of Tampa. He earned his Chartered Financial Analyst charter in 2005 and is a member of the CFA Institute, Investment Management Consultants Association and Financial Analysts of Tampa Bay. He spent 10 years at T. Rowe Price and a year with National Planning Holdings, subsidiary of Jackson National Life, before joining Raymond James.

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## *A TEAM OF PROFESSIONALS*

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### **Chris Drennen**

*Vice President, Banking Consultant - NM, TX*



Chris Drennen brings more than 19 years of experience as a mortgage and lending specialist, helping individuals assess their liquidity and borrowing needs. Through his experience, Chris has developed the skills and industry insight to help you secure the rates and terms to best match your cash flow needs as well as provide liquidity to handle unplanned emergencies or opportunities. He is knowledgeable, approachable and dedicated to helping you leverage the products and services of Raymond James Bank to enjoy life's big moments.

Prior to joining Raymond James Bank, Chris was an associate director and regional mortgage specialist with UBS. Before that he was a relationship manager with PHH Mortgage (Merrill Lynch Home Loans) in Jacksonville, Florida.

Originally, from Syracuse, New York, Chris received his B.S. in finance from Florida State University. He currently resides in Frisco, Texas, and has done volunteer work with Habitat for Humanity.

States covered: NM, TX



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## A TEAM OF PROFESSIONALS

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### **Murphy Bradshaw, CFP® , CPWA® ChFC® , CLU®**

*Private Wealth Consultant - Wealth Planning, Global Wealth Solutions*

Murphy is passionate about working with financial advisors and their clients to help meet their family wealth goals. He strives to develop both a personal and professional relationship with financial advisors and be viewed as a valued member of their extended team. As a Wealth Management Consultant, Murphy works collaboratively with financial advisors to oversee a comprehensive process to help clients articulate their goals and dreams, provide suggestions on strategies, create a timeline for implementation and assist them with follow through.

Over his career Murphy has developed and implemented thousands of financial plans for High-Net-Worth clientele developing expertise in: wealth conservation and transfer strategies, charitable planning, business disposition, tax strategy and more. Prior to joining Raymond James and as a Consultant at UBS he served nine separate branches along the Gulf Coast of Florida focusing on individuals with high-net-worth. Murphy also brings prior experience as a wholesaler from Bankers Financial Corporation where he was the Vice President and Director of Annuity Sales. Murphy is a graduate of Florida State University where he earned a Bachelors in Business. He holds the Series 7 and 66 securities licenses; Life, Health, Variable Annuity, Property, and casualty insurance licenses. His designations include:

*CERTIFIED FINANCIAL PLANNER® professional, Certified Private Wealth Advisor (CPWA®), Chartered Life*

*Underwriter (CLU®) and Chartered Financial Consultant (ChFC®).*

Murphy lives in St. Petersburg, FL with his wife Carolyn and their son “MJ” (Murphy Jr.) In his spare time, he spends his time on the water- Scuba diving, boating, and offshore fishing.

"Investment Management Consultants Association® (IMCA®) is the owner of the certification marks "CPWA®" and "Certified Private Wealth Advisor®". Use of the CPWA® or Certified Private Wealth Advisor® signifies that the user has successfully completed IMCA's initial and ongoing credentialing requirements for wealth advisors.

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## ***A TEAM OF PROFESSIONALS***

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### **Michael Kepesky, JD, CFP®**

*External Regional Insurance Planning Specialist (RIPS)*

Mike is responsible for risk management solutions using life, disability, and long-term care insurance. Prior to his current role, Mike spent 25+ years working in the insurance industry. At MetLife and AXA, he held numerous positions in sales and distribution of life insurance, annuities, long-term care and disability income. Mike has supported financial advisors in Wirehouses, Broker Dealers and RIA's. In addition to these roles Mike was also an advanced sales attorney for MetLife.

Mike obtained a law degree and is a CERTIFIED FINANCIAL PLANNER® professional. He holds a Bachelor's degree from Arkansas Tech University and received his Juris Doctorate Degree from the University of Arkansas at Little Rock. He is a member of the Arkansas Bar Association and past member of the Advanced Association of Life Underwriters. Mike also holds CLU® and ChFC® designations from the American College of Financial Services.

Mike has lectured to numerous insurance and securities industry groups. He has presented seminars to Arkansas Children's Hospital and to the Arkansas Bar Association Annual Meeting. Mike is also an approved CPE presenter by the National Association of State Boards of Accountancy and has delivered CPE to CPA firms, industry and association meetings.

Mike is married to Karen and has two children Ross and Blakeley.

We do not offer any commercial or P&C Insurance.

Certified Financial Planner Board of Standards, Inc (CFP Board) owns the certification marks CFP® and CERTIFIED FINANCIAL PLANNER™ in the United States, which it authorizes use of by individuals who successfully complete CFP Board's initial and ongoing certification requirements.

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## *A TEAM OF PROFESSIONALS*

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### **Dravannti “DJ” Johnson, CRPC®, FLMI®**

*External Annuity Consultant - Texas*

Dravannti is responsible for Retirement Planning utilizing Annuity Solutions. He has nearly a decade of successful wholesaling and financial industry experience, including stints at some of the largest banks and insurance carriers in the world. Throughout his career, DJ has achieved success by helping clients find solutions that fit their goals and best interest. DJ has a passion for taking a consultative approach to assisting advisors and their clients with financial planning.

DJ is a former student-athlete at the University of Texas at Austin where he played football for the longhorns. Outside of work, he enjoys exercise via CrossFit and attending his daughter’s various extracurriculars with his wife, Danielle.



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## ***A TEAM OF PROFESSIONALS***

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### **Matthew Shumko**

#### *Alternative Investments, Global Wealth Solutions*

Matthew Shumko is a Senior Hedge Fund Specialist in the Alternative Investments Group of Raymond James Global Wealth Solutions, where he is responsible for the distribution and product management efforts in support of hedge fund and evergreen offerings, while also supporting the private market fund efforts.

Matthew joined Raymond James in 2016 through the acquisition of Alex. Brown from Deutsche Bank where he joined in 2011. Before taking on his current role in 2018, he worked as a Portfolio Consultant – a role that included assisting institutional and high-net-worth clients in structuring and positioning portfolios through asset allocation, investment selection, and quantitative analysis.

Matthew graduated from the University of Pittsburgh, earning a Bachelor of Science in Business Administration with a concentration in Finance and a minor in Economics. He is a recipient of the Robert A. James Award of Excellence and holds Series 7 and 63 registrations.



### **Carlos Muñoz-Lucas**

#### *Alternative Investments | Private Markets*

Carlos Muñoz-Lucas is a Director of Private Markets in the Alternative Investment Group of Raymond James Global Wealth Solutions, where he leads the distribution and product management efforts in support of private market fund offerings (including private equity, private debt, infrastructure, and real estate).

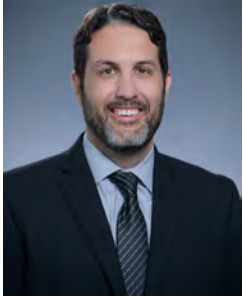
Carlos joined Raymond James in 2016 through the acquisition of Alex Brown from Deutsche Bank where he joined in 1998. Before taking on his current role in 2008, he worked as an investment strategist. Prior responsibilities at Deutsche Bank included assisting institutional and high-net-worth clients in structuring and positioning portfolios through asset allocation and quantitative analysis. Before joining Deutsche Bank, Carlos was a foreign exchange analyst with Capital Foreign Exchange and Ruesch International.

Carlos received a B.B.A. with a concentration in International Business and an M.B.A. from Loyola University in Maryland.

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## ***A TEAM OF PROFESSIONALS***

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### **Ron Caffrey**

*Trust Consultant – Central Region (TX, OK, KS, NE, SD, ND)*

Ron is a trust consultant for Raymond James Trust serving the Central Region. His role is to work with advisors and their clients to educate them about trust services offered by Raymond James Trust.

After joining Raymond James in 2007 as a supervisor for the Associate Financial Services group, Ron transitioned into the role of Internal Trust Consultant for Raymond James Trust in 2014. He was later promoted to Manager of the Internal Trust Consultants and also ran the New Business Team at Raymond James Trust.

Ron holds his Certified Trust Fiduciary Advisor designation from the American Bankers Association and earned his bachelor's degree from the University of Tampa.



### **Chase O'Malley**

*Private Institutional Client Group*


Chase O'Malley is a Vice President focusing on the origination and development of the private market offerings on the PIC platform. Before joining PIC, Chase worked in the RJ Alternative Investments group as part of the research and product development team. While on the Alts team, Chase helped lead the diligence and product development efforts for the firm's illiquid business- including private equity, venture capital, private credit, and real estate offerings.

Chase began his Raymond James career as an Accelerated Developmental Program (AD) Analyst, where he completed rotations with RJ Bank and RJ Equity Research. Chase earned a B.S. in Finance from the University of Florida and holds the Chartered Financial Analyst (CFA) and Chartered Alternative Investment Analyst (CAIA) designations.

# THE RAYMOND JAMES ADVANTAGE

FOUNDED IN  
St. Petersburg, FL  
In 1962; public in 1983



 **A-**  
stable outlook  
credit rating (Fitch)

MORE THAN **2x**   
required total capital ratio



**8,700**  
financial advisors



**\$1.26 trillion**  
in client assets

## A spirit of independence. A focus on financial well-being.

When Bob James founded Raymond James in 1962, he did so based on a belief that clients deserved more than help with investment decisions – they needed advice that considered their entire financial picture.

As a result, Raymond James has always been a different kind of firm. One that embraces long-term planning, methodical decision-making and remains focused on what matters most: you, the client.

That approach has continually supported our growth as a preeminent financial firm serving clients across North America and overseas. Further, the company has expanded through the years to serve corporations, institutions and municipalities through significant capital markets, banking and asset management services.

Nearly 60 years later, Raymond James has upheld a reputation of strength and stability through every kind of market environment.

As of 3/31/2022. 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.



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# RAYMOND JAMES VALUES

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**Markets change,  
but our values  
remain the same**



## 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.

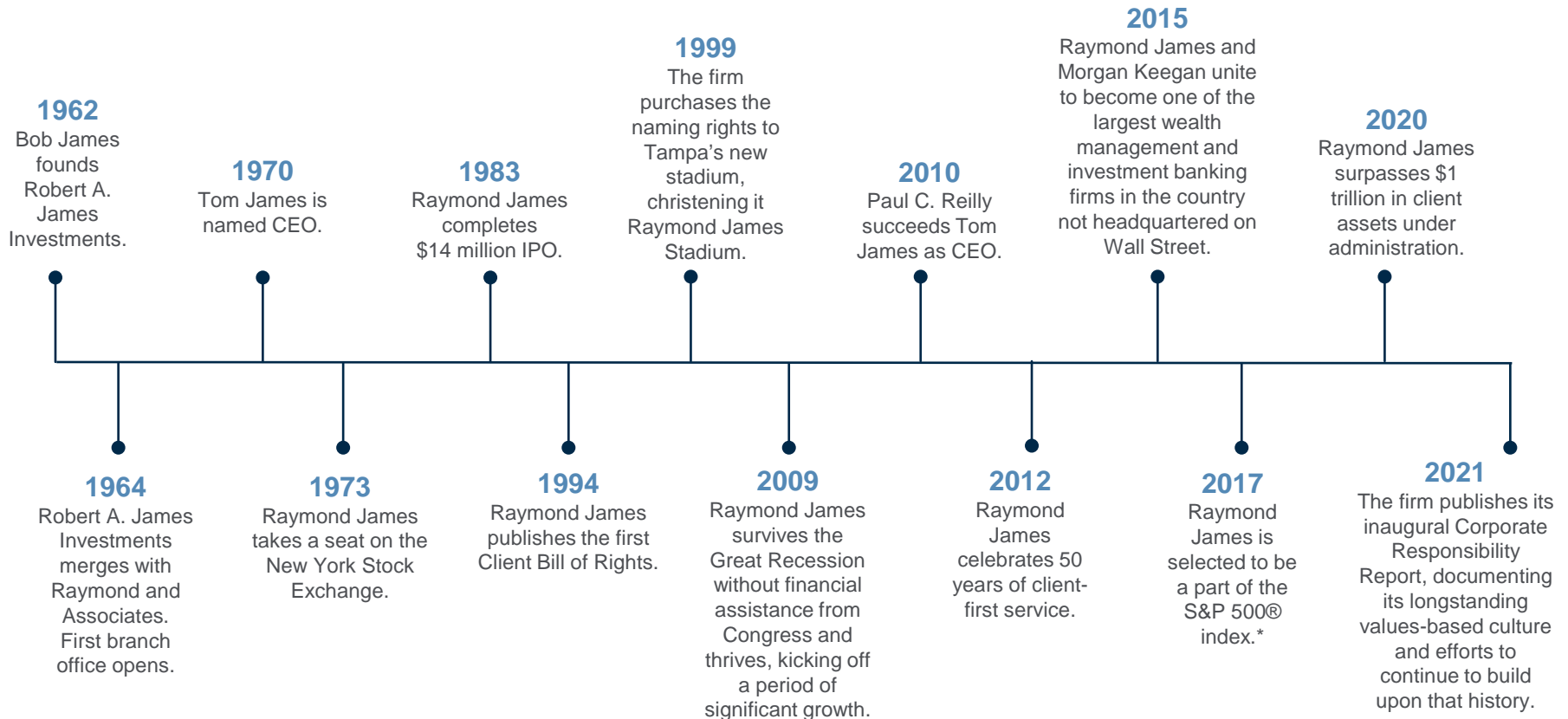
## We value independence

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 and stable firm for clients, advisors, associates and shareholders.

# A HISTORY OF STRENGTH AND STABILITY



\*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.

# STRENGTH, STABILITY AND ACCOUNT PROTECTION



## Committed to high-caliber support and protection

Our strength and stability extend to keeping our clients' accounts secure as well. That's why we offer account protection through the **Securities Investor Protection Corporation (SIPC) and SIPC excess 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 safeguarding your data 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.

### Some of the cybersecurity safeguards we employ include:

- A dedicated cyber threat center
- Vulnerability testing of our networks and servers
- Encryption, secure virtual private networks and the latest firewall and antivirus technology
- Redundant systems and off-site data storage providing protection in the event of emergency or natural disaster

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](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 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.

Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are affiliated with Raymond James Bank, member FDIC. Unless otherwise specified, products purchased from or held at Raymond James & Associates or Raymond James Financial Services are not insured by the FDIC, are not deposits or other obligations of Raymond James Bank, N.A., are not guaranteed by Raymond James Bank, N.A., and are subject to investment risks, including possible loss of the principal invested.

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## ***A DIFFERENT KIND OF FIRM***

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### **LIFE WELL PLANNED.**

For us, life well planned is more than a motto. It's our purpose and our promise. It's the goal that drives us to help clients prepare for major financial milestones and each moment in between. We focus on tailored financial advice designed 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 provide a wide range of solutions by leveraging the firm's extensive resources and the expertise of Raymond James professionals, while collaborating with your existing legal and tax relationships for a cohesive approach.

#### **Offering:**

- Tailored advice
- Extensive resources
- Comprehensive wealth management



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# OUR PROCESS

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These time-tested steps help us build a financial plan personalized to you.



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# *SERVICES FOR EVERY PART OF LIFE*

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## Comprehensive and customizable offerings

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.

- **Asset management**
- **Business succession planning**
- **Cash solutions**
- **Lending solutions (offered through Raymond James Bank)\***
- **Charitable giving and gifting strategies**
- **Corporate benefits planning**
- **Education planning**
- **Estate planning and trust services (offered through Raymond James Trust)\*\***
- **Fixed income services**
- **Insurance and risk management**
- **Integrated wealth management**
- **Longevity planning**
- **Retirement planning**
- **Tax planning**

\*Lending solutions are offered through Raymond James Bank, an affiliate of Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. 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 a Raymond James Bank employee for your residential mortgage needs.

\*\*Trust Services provided by our affiliate, Raymond James Trust.

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# *ASSET MANAGEMENT*

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## An array of investment strategies that align with your goals

Your financial goals are unique – your plan to pursue them should be as well. That's why we review a multitude of investment strategies, managers and products, identifying those that fit your financial goals, taking into consideration their potential for growth, capital preservation, income and other factors specific to your situation.

- Alternative investments
- Annuities and insurance
- Concentrated equity strategies
- Equity and fixed income strategies
- Exchange-traded funds
- Mutual funds
- Options
- Separately managed accounts
- Structured investments
- Unified managed accounts
- Wrap accounts
- 529 plans

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# ***BUSINESS SUCCESSION PLANNING***

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## Custom solutions for business owners

A business succession plan helps you address and resolve many important considerations. Should you transfer ownership to family members or employees or perhaps an outside party? Shouldn't you have an orderly plan in place in the event of an incapacitating health event or death? How can you pull money out of the business in a tax-efficient manner?

We can help you answer these important questions and smooth the transition by building a sound business succession plan. To help you grow, safeguard and ultimately transfer your greatest asset, we offer:

- Business succession planning
- Business sales and valuations
- Retirement plans
- Risk management
- Investment banking services, including mergers and acquisitions and public offerings



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# LENDING SOLUTIONS

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## Lending products designed to meet your needs

We offer specialized recommendations and personalized guidance to help navigate near-term expenses, without disrupting your long-term financial plan.

### • **Securities Backed Options**

- Securities Based Line of Credit
- Structured Lending

Through Raymond James Bank, borrow against eligible assets for an alternative source of liquidity.

Loan proceeds may be used for:

- Acting on a real estate investment
- Purchasing a vacation home
- Expanding a home (or adding to a home)
- Purchasing a private company
- Fine art, boat or other luxury purchase
- Supporting a large tax bill
- Supporting a business

### • **Margin Account**

Raymond James offers fast, easy, flexible access to cash for short-term borrowing needs.

### • **Mortgage Solutions**

Residential financing options in all 50 states through Raymond James Bank, as well as commercial real estate lending.

- Fixed rate
- Adjustable rate
- Interest-only
- Pledged Securities Mortgage
- Construction lending
- Private wealth mortgage channel

Products, terms, and conditions subject to change. Subject to standard credit criteria. A line of credit backed by securities, such as a securities-based line of credit or a structured line of credit, may not be suitable for all clients. A line of credit backed by securities, such as a securities-based line of credit or a structured line of credit, may not be suitable for all clients. 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; (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. Borrowing on securities based lending products 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 Call, 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 interest rates could also affect LIBOR rates (or any successor rate thereto) that apply to your line of credit causing the cost of the credit line to increase significantly. The interest rates charged are determined 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. 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, a federally chartered national bank.

Property insurance is required. Flood insurance is required if property is in a designated flood zone of 'A' or 'V.'

Raymond James & Associates, Inc., and Raymond James financial advisors 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. Please refer to a qualified Raymond James Bank employee for your clients' residential mortgage lending needs.

# CASH SOLUTIONS



## Manage your cash your way

Integrated cash solutions designed to simplify and enhance your financial life.

- **Convenient Cash Management with Capital Access**

- Visa® Platinum debit card
- Unlimited check writing
- Overdraft protection
- Mobile check deposit and mobile wallet
- Direct deposit
- 24/7 online access and client support

- **Make Your Money Work For You**

- Multi-bank insured deposit program
- Retail and government money market funds

- **Important Cash Protection**

- Sweeps funds into accounts at multiple banks, with each bank providing FDIC insurance up to \$250,000, allowing you to have combined FDIC insurance of up to \$3MM (\$6MM for joint accounts).

All funds held at Raymond James Bank and participating banks in the Bank Deposit Program are insured by the Federal Deposit Insurance Company (FDIC) up to \$250,000 per depositor, per insured bank, for each account ownership category. Additional information can be found at [fdic.gov](http://fdic.gov) or by calling 877.ASK.FDIC (877.275.3342).

Lending solutions are offered through Raymond James Bank, an affiliate of Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. 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 a Raymond James Bank employee for your residential mortgage needs.

# CHARITABLE GIVING

## A thoughtful approach to philanthropy

While many individuals give to charity, few take the time to create a well-designed charitable strategy that considers personal tax benefits and control over your investments. We can assist with strategies such as:

- Donor advised funds
- Charitable remainder trusts
- Charitable lead trusts
- Pooled income funds
- Charitable gift annuities
- Private family foundations

### A popular giving option: Donor Advised Funds

Similar to a private foundation, a donor advised fund provides an immediate full tax benefit and lets you donate to your favorite charities, with less expense and setup.



Donors are urged to consult their attorneys, accountants or tax advisors with respect to questions relating to the deductibility of various types of contributions to a Donor-Advised Fund for federal and state tax purposes.

To learn more about the potential risks and benefits of Donor Advised Funds, please contact us.

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# ***CORPORATE BENEFITS PLANNING***

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## Tailored solutions for the C-suite

We can help you maximize your corporate benefits through stock option planning, hedging and monetization for concentrated equity positions, and more.

- Concentrated equity strategies
- Executive transactions
- ESOPs
- Cashless stock option exercises
- Rule 144 executions
- 10b5-1 sales plans
- Corporate benefits planning



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# *EDUCATION PLANNING*

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## Funding higher education for generations to come

Investing in education, whether for one's family or others, is an investment in someone's future. For many of our clients, this is a fundamental philosophy and responsibility.

**We help our clients have a meaningful impact on generations to come by:**

- Identifying tax-efficient options, including 529s and Coverdell Education Savings Accounts
- Delineating who controls the funds
- Determining risk tolerance in investments
- Reviewing all factors in funding education for future generations



Certain conditions may apply. Earnings in 529 plans are not subject to federal tax and in most cases state tax, as long as you use withdrawals for eligible education expenses, such as tuition and room and board. However, if you withdraw money from a 529 plan and do not use it on an eligible education expense, you generally will be subject to income tax and an additional 10% federal tax penalty on earnings. As with other investments, there are generally fees and expenses associated with participation in a 529 plan. There is also a risk that these plans may lose money or not perform well enough to cover education costs as anticipated. Most states offer their own 529 programs, which may provide advantages and benefits exclusively for their residents. An investor should consider, before investing, whether the investor's or designated beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program. Such benefits include financial aid, scholarship funds, and protection from creditors. The tax implications can vary significantly from state to state.

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# *ESTATE PLANNING & TRUSTS*

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## A plan for a lasting legacy

Having an estate plan to control the distribution of your assets benefits everyone – you, your family and the causes you care about – and can help mitigate potential pitfalls in the future.

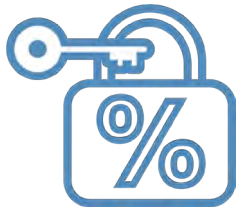
Our experienced team has the resources to assist your attorney and CPA with a personalized plan that not only protects your assets but also helps you share your wealth with the people and charities you care about most.

We can also provide estate planning analysis. With the resources of our affiliate Raymond James Trust, N.A., at our disposal, we can assist clients in the trust planning process and leverage the expertise of a professional fiduciary.

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# ***FIXED IN COME***

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## **Building a foundation**

Fixed income investments are an essential component of a well-diversified financial plan and can support your aspirations with a reliable stream of income.

With a deep understanding of bonds and fixed income investments, we can help you integrate these core investments into your custom financial plan using a process that is defined, focused and disciplined. We offer a broad range of true fixed income investments at competitive pricing, offered in competition by more than 100 dealers across alternate trading platforms.

- U.S. treasuries
- Agency and government-sponsored enterprise bonds
- Brokered certificates of deposit
- Corporate bonds
- Mortgage-backed securities
- Municipal bonds
- Preferred securities

Bond prices and yields are subject to change based upon market conditions and availability. If bonds are sold prior to maturity, you may receive more or less than your initial investment. There is an inverse relationship between interest rate movements and fixed income prices. Generally, when interest rates rise, fixed income prices fall and when interest rates fall, fixed income prices rise.

# *INSURANCE & RISK MANAGEMENT*

## Helping you prepare for the unexpected

We believe a comprehensive financial plan must consider and prepare for the unexpected – such as accidents, illnesses and disability. Our team helps you think ahead and consider different scenarios, then prepare contingency plans to address them. We understand that while risk cannot be eliminated, it can and should be mitigated. We offer:

- Access to more insurance carriers than others
- Life, long-term care, disability income insurance and more
- Wide variety of annuity products
- Specialized, strong technical knowledge

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# *INTEGRATED WEALTH MANAGEMENT*

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## Success starts with planning

Whether planning to build a home by the lake or help your daughter launch a business, you need a well-conceived plan in order to succeed. Pursuing financial independence is no different. Whether you're looking to grow your money over time, generate income in retirement or preserve wealth for future generations, confidence in your financial plan comes with knowing your assets are invested well. As your knowledgeable partner, we provide wide-ranging, comprehensive financial planning with which to chart a detailed course for pursuing a bright and secure future. We can help you:

- Build a foundation with realistic goals
- Develop a comprehensive financial picture
- Monitor and optimize performance



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# *LONGEVITY PLANNING*

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## Beyond retirement

As we all live longer lives, there's a lot to consider about your retirement years – from choosing the right Medicare plan to the possibility of a healthcare episode to finding a ride to the grocery store. Raymond James has partnered with several services to help make these challenges easier for you and your loved ones.

As an experienced advisor in longevity planning, we are proactive when it comes to your interests. We'll help you make informed decisions to safeguard your physical as well as financial well-being.



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# *RETIREMENT PLANNING*

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## Transitioning to retirement

Retirement means something different for everyone. Regardless of how you picture it, we can facilitate the preservation and transfer of wealth, as well as help you hammer out the details of the next phase of your life.

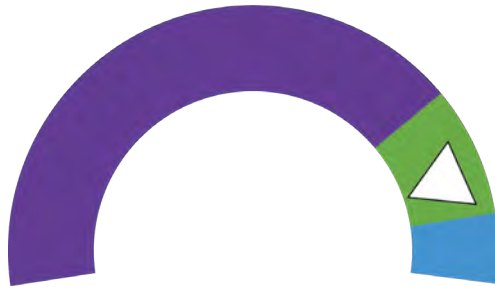
### **We'll create a plan designed to enable you to:**

- Maintain your lifestyle
- Minimize your tax burden when you draw down your retirement savings
- Navigate through the intricacies of Social Security and Medicare
- Enjoy a retirement that is unencumbered by financial concerns and uncertainty

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# ***RETIREMENT: GOAL PLANNING & MONITORING***

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## **Pursuing your goals**

Retirement is all about making good decisions. This is a great time to identify and record your goals.

There are a lot of decisions and trade-offs facing you as you consider your next phase of life.

- What are your goals for retirement, how much income will you need, what do you want to do with your money and your time?
- What benefits can you expect?
- What about your health?

**We have the tools and resources to ensure that you understand your choices and how they can impact your confidence in retirement.**

This image is reproduced from the goal planning & Monitoring financial planning software, © Envestnet MoneyGuide, Inc. Used with permission. All rights reserved.

# *TAX PLANNING*

## Making the most of what you have

It is important to consider whether to place assets in a taxable or tax-deferred account. After all, what you actually keep after taxes is what matters. We take a tax-sensitive approach to financial planning and work with your accountant or tax attorneys to help mitigate the impact of taxes.

We have access to a broad array of investments, including some that are tax-exempt or especially tax-efficient when it comes to providing yield and predictable cash flow to support your desired lifestyle.

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

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***INTRODUCING CORPORATE STRATEGIES***



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# *SERVICES FOR EVERY PART OF YOUR INSTITUTION*

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## Comprehensive and customizable offerings

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.

- **Institutional Fiduciary Solutions (IFS)**
- **Benefit Plan Design and Administration**
  - Employee- and employer-funded tax-advantaged retirement plans
  - Plans with partial company ownership through discounted stock purchases or stock option grants
  - Nonqualified deferred compensation plans (commonly funded through corporate-owned life insurance)
  - Defined benefit and contribution plans
  - Comprehensive insurance options
- **Corporate Retirement Plan Consulting**
- **Open Market Operations**
- **At-the-Market (ATM) Offerings**
- **Corporate Lending and Cash Management**
- **Investment Banking**
  - Mergers & Acquisitions
  - Private Equity Capital
  - Public Equity Capital
  - Private & Public Debt Capital
  - Contested Situations
  - Convertible Finance
  - Restructuring
  - European advisory and Asia coverage



# INSTITUTIONAL FIDUCIARY SOLUTIONS (IFS)

## A disciplined approach to Institutional Investing

When you partner with us, you can be confident that you are receiving the highest fiduciary level of prudent care. Our team of professionals is dedicated to implementing a fiduciary process through a broad range of investment solutions and support services for institutional clients ranging from large organizations to small business retirement plans. Using established resources from across the firm, IFS creates comprehensive investment solutions – from strategy development and investment research to reporting and oversight.

### We serve a wide range of institutional clients & retirement plans

- Foundations
- Endowments
- Nonprofits
- Associations
- Corporations
- Cash Balance Plans
- Government Entities
- Municipalities
- Pension Plans
- 401(k) Plans
- 403(b) & 457 Plans
- SEP Plans
- SIMPLE IRA Plans
- Taft Hartley Plan
- Insurance Companies
- Money Purchase
- Profit-Sharing Plans
- Defined Benefit Plans

OUR ADVISORY PROCESS	
<b>Step one UNDERSTAND</b>	Discover objectives, establish investment and governance structure and set expectations.
<b>Step two DESIGN</b>	Create a diversified investment menu and/or portfolio tailored to your needs.
<b>Step three IMPLEMENT</b>	Research and conduct due diligence prior to executing your investment strategy.
<b>Step four MANAGE</b>	Monitor investments and markets and maintain detailed records for your fiduciary documentation file.



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# ***BENEFIT PLAN DESIGN AND ADMINISTRATION***

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Employee benefits packages are key in attracting – and retaining – top talent. That's why we provide you with an extensive set of options, such as:

- Employee- and employer-funded tax-advantaged retirement plans
- Plans with partial company ownership through discounted stock purchases or stock option grants
- Nonqualified deferred compensation plans (commonly funded through corporate-owned life insurance)
- Defined benefit and contribution plans
- Comprehensive insurance options

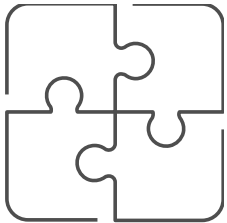
And that's just the beginning. No matter the type of employee benefits package you're seeking, Raymond James has the tools and resources to help craft it.



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## ***BENEFIT PLAN ADMINISTRATION***

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As part of our efforts to deliver truly holistic service, Raymond James provides comprehensive equity compensation plan administration. Our platform includes interfacing with your company for tax, payroll, legal and communication processes. Our specialized team also facilitates cashless option exercises and vesting date sales to cover tax withholdings.

All trade executions are routed to our dedicated trading department, which is exclusively focused on handling public company and corporate executive trade executions.

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# *BENEFIT PLAN ADMINISTRATION – CERTENT PARTNERSHIP*

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Raymond James and Certent have partnered to provide equity compensation plan administration to public companies across the market capitalization and sector spectrum. Certent is a leading provider of administration software that automates all equity compensation processes including tax, payroll, legal and communication processes. Trade execution is routed to Raymond James where employees receive a customized execution experience along with ongoing education and support.



## Functionality

- Full suite of tax and accounting reports
- Integration with payroll systems
- Regulatory complaint reporting for financial statements, proxy, auditor, etc.

## Access

- Company controls each user's access to the system
- Web based employee interface
- Initial data transfer can be outsourced for efficiency and accuracy

## Execution

- All executions are directed to the Raymond James trading desk
- Large orders executed by experienced traders through our institutional systems
- Cost is fixed and predictable and includes ongoing updates and technical support

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# *CORPORATE RETIREMENT PLAN CONSULTING*

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## Taking care of your employees takes care of your institution

Ensure your plan's long-term success.

Allow us to work with your management team to administer and manage retirement plans to support your employees and your institution.

We can provide comprehensive counsel, including:

- Vendor search and selection
- Current plan review
- Service analysis and negotiation
- Plan performance monitoring
- Record management
- Leadership training and participant education

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# *OPEN MARKET OPERATIONS*

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Some companies respond to market volatility by repurchasing their stock on the secondary market using a variety of techniques, such as 10b-18 opportunistic repurchases or consistent corporate 10b5-1 plans. Exiting shareholders in particular can implement buyback plans as part of an accretive strategy.

If you're interested in a repurchase program, Raymond James has a dedicated team of corporate trading consultants ready to work with your company, thoughtfully assessing and executing the best structure to fulfill your corporate needs.

## **At-the-Market (ATM) Offerings**

- At-the-Market (ATM) offerings enable an issuer to sell primary shares into the public markets at prevailing market prices. The offerings are “continuous,” meaning they are available immediately whenever issuers need to raise capital.
- ATMs provide companies with a highly flexible, low cost means to raise common equity and serve as an additional tool for ongoing capital management.
- Unlike underwritten offerings, ATM offerings can be accessed daily, allowing the issuer to increase sales during periods of stock price strength and slow or halt sales during periods of stock price weakness. Additionally, there is no discount to the market price, unlike most fully underwritten offerings.

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# *CORPORATE LENDING AND CASH MANAGEMENT*

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Unlike some competitors, Raymond James isn't bank-owned. Instead, it owns a bank.

As a wholly owned subsidiary of the firm, Raymond James Bank offers an array of corporate, real estate and high-net-worth lending programs designed to suit a variety of business needs. This includes business lines of credit, commercial real estate and construction financing, and securities-backed products. The bank also offers a comprehensive platform of cash and cash alternative offerings, available to help meet your business's operational near- and long-term needs.

Additionally, Raymond James Bank is committed to strict loan underwriting standards and conservative growth, reflecting the prudent management philosophy of its parent company.

Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are affiliated with Raymond James Bank, member FDIC. Unless otherwise specified, products purchased from or held at affiliated Raymond James Financial, Inc. companies are not insured by the FDIC or any other government agency, are not deposits or other obligations of Raymond James Bank, are not guaranteed by Raymond James Bank, and are subject to investment risks, including possible loss of the principal invested.



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# INVESTMENT BANKING

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## Strategies customized to your distinct mission

Serving as partners with your finance office, we'll ensure the strategies we develop for your institution are aligned with your comprehensive goals and mission.

### **Broadly Experienced**

- International capital markets presence
- More than 300 investment banking professionals worldwide
- Completed hundreds of advisory assignments and raised \$600 billion since 2009

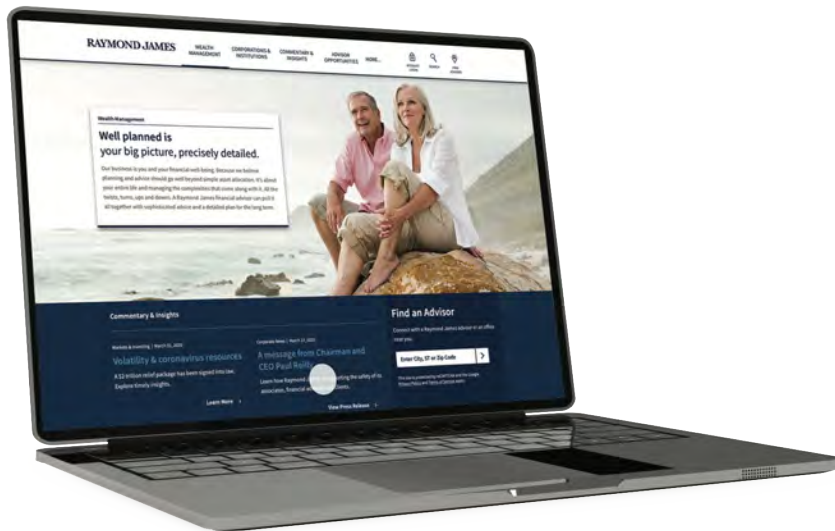
### **Full-Service Expertise**

- Mergers & Acquisitions
- Private Equity Capital
- Public Equity Capital
- Private & Public Debt Capital
- Contested Situations
- Convertible Finance
- Restructuring
- European advisory and Asia coverage

### **Industries of Focus**

- Consumer & Retail
- Convenience Store & Fuel Products Distribution
- Diversified Industrials
- Energy
- Financial Services
- Health Care
- Real Estate
- Technology & Services

# A PERSONALIZED CLIENT EXPERIENCE



## Keeping you informed on financial matters

Knowledge is power. That's why we equip you with communication on everything from investing and planning education to market updates, award-winning equity research and forward-looking commentary via our website, personal finance publications and periodic reviews. Also, through our online client portal, Client Access, you'll have easy, secure access to your account information all in one place.

# CONVENIENT ACCOUNT ACCESS

## Technology designed to make life easier

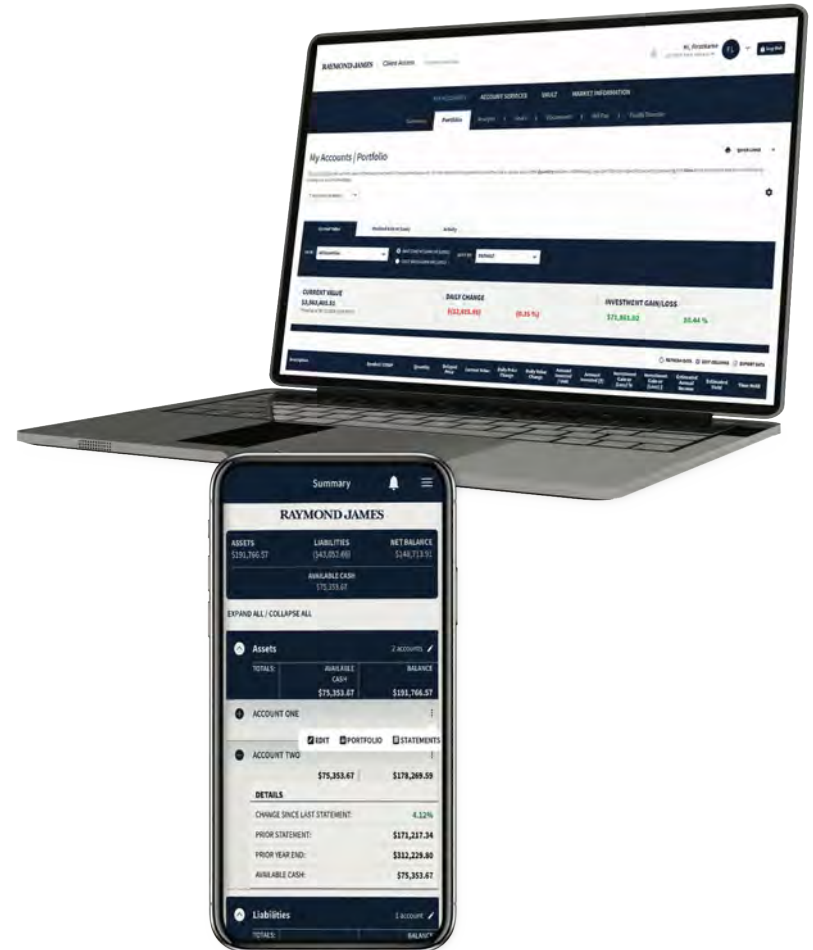
The information you need on all your accounts is right at your fingertips with Client Access, our online portal.

**COMPREHENSIVE** Client Access brings your day-to-day finances and long-term investments together in one place, giving you a holistic view from any computer or mobile device.

**CONVENIENT** Tap into your account information securely from virtually anywhere. Transfer funds, use mobile check deposit or mobile bill pay features, and view statements.

**SECURE** Advanced security features keep your critical data safe, including firewalls and encryption technology, two-factor authentication, and fingerprint and facial recognition at login.

**COLLABORATIVE** Interactive tools, including the Vault, offer another layer of connection with your finances and with your advisor.



# INVESTOR INSIGHTS

Providing tailored communications



## WorthWhile magazine

A publication of thoughtful insight dedicated to the life well planned, covering investments, the markets, art, philanthropy and more



## Newsletters on focused topics

Articles on a variety of personal finance topics – everything from retirement to taking your business to the next level



## Investment Strategy Quarterly

Members of the Raymond James Investment Strategy Committee share their views on the markets, the economy and key themes impacting investors

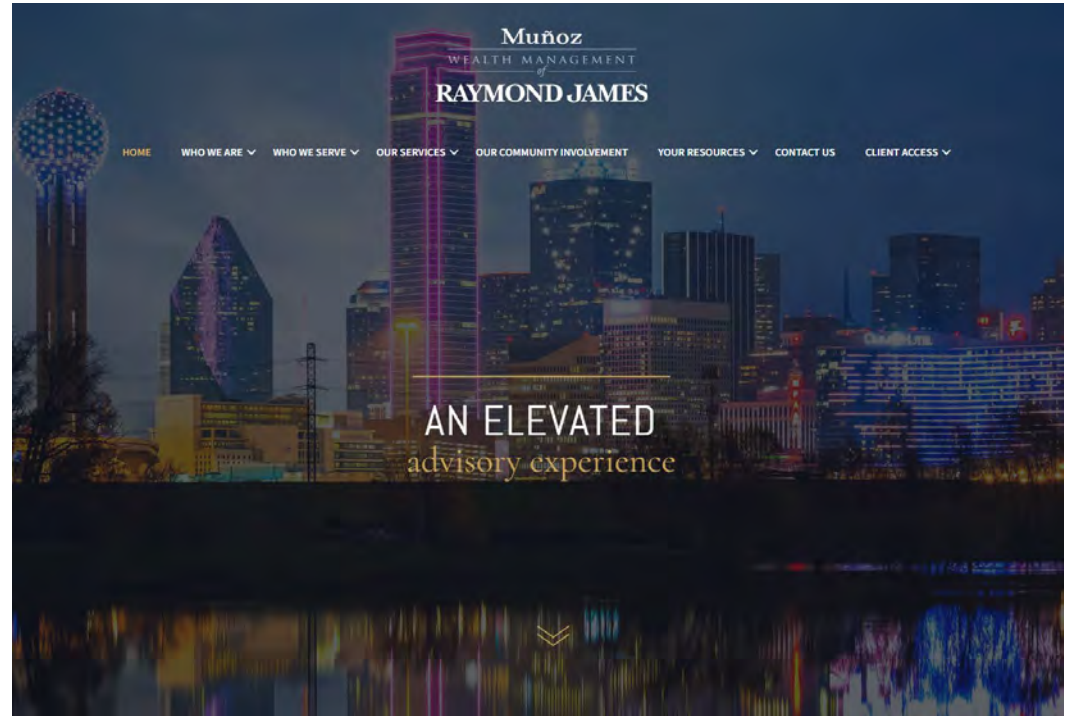
# ONGOING COMMUNICATION

## Sharing the latest information

Visit [www.MunozWealth.com](http://www.MunozWealth.com) to:

- Access your accounts via Client Access
- Learn more about our process and services
- Review timely market commentary and personal finance articles
- Get to know our team, upcoming events and our involvement in the community

Connect with us on social media





## *PARTNERING WITH US*

We're here and ready to help!

You can expect more – much more – from a skilled team backed by the resources of a leading investment firm. We can help you create a solid financial plan that reflects where you are and where you want to go in life.

Corporate executives and entrepreneurs face distinct financial scenarios with complicated variables. Our advisors bring a disciplined, unbiased perspective to your decision-making process, helping you avoid costly mistakes.

We will work in combination with other professionals – such as your CPA, attorney, your company's counsel and specialists from the Raymond James home office – to craft a holistic, highly personalized financial plan rooted in your specific objectives.

Let us know when you're ready to begin, and we'll take the next step together toward the future you envision.



Muñoz  
WEALTH MANAGEMENT  
*of*  
**RAYMOND JAMES**

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Dallas, Texas 75201

[MunozWealth.com](http://MunozWealth.com)