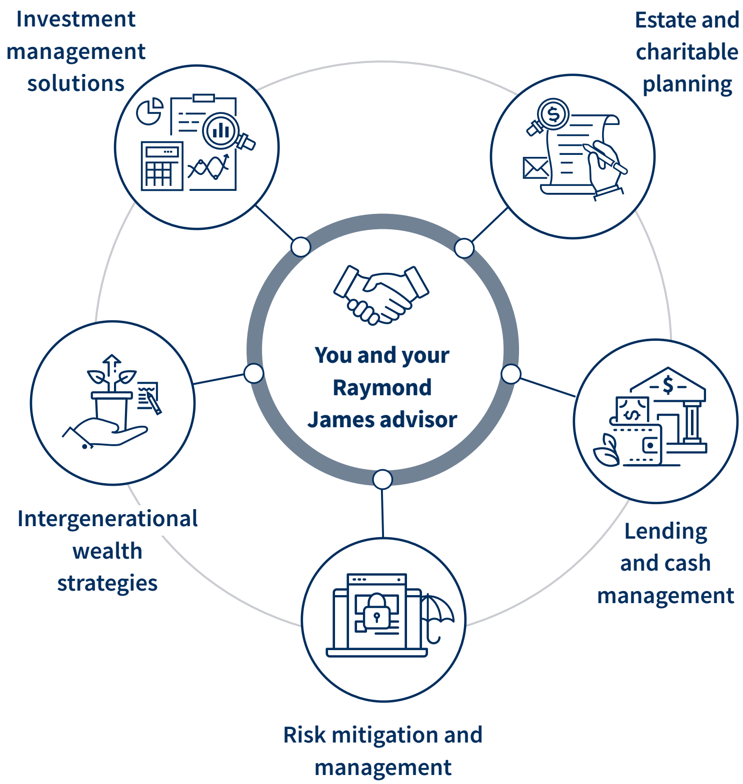
RAYMOND JAMES

Raymond James private wealth solutions

Services and offerings to manage the opportunities of significant wealth

Raymond James offers a holistic approach, coordinating integrated support and expertise to help qualified clients and stewards of family wealth pursue their most visionary, far-reaching and entrepreneurial goals.



OUR APPROACH

The private wealth solutions offered by Raymond James encompass:

- Services tailored to clients' objectives
- Holistic advice considering all facets of clients' lives and goals
- Broad capabilities through our platform and partner networks

Investment management solutions

A wide range of investment options, including unique private market investments

ALTERNATIVE INVESTMENTS

- Hedge funds
- Private equity funds
- Real estate funds
- Structured products
- Private placements

TAX-MANAGED STRATEGIES

- Asset location for tax mitigation
- Private placement life insurance
- Tax deferred vehicles

FIXED-INCOME RESEARCH AND DUE DILIGENCE

- Cross-asset class portfolio analysis on demand
- Tailored bond portfolios
- Shock analysis

ASSET MANAGEMENT SERVICES

- Separately managed accounts (SMAs)
- Direct indexing, covered call & boutique strategies, high-net-worth portfolios

THE PRIVATE INSTITUTIONAL CLIENT DESK ($50 MILLION OR MORE)

- Private market investments
- Custom trading and lending solutions

INVESTMENT BANKING

- Full-service banking support and industry connections to empower clients' business objectives

CORPORATE EXECUTIVE SERVICES

- Equity trading intelligence, help with managing insider regulatory challenges, equity compensation plan administration, executive benefit elections

Estate and charitable planning

A full suite of trust services, including philanthropic and planned-giving strategies

RAYMOND JAMES TRUST

- Comprehensive trust administration
- Estate and trust settlement
- Delaware directed trusts
- Special needs trusts

PHILANTHROPIC GIVING

- Donor advised funds
- Annual charitable gifts
- Charity advised accounts
- Charitable remainder trusts
- Charitable lead trusts
- Private foundations

SUCCESSION SERVICES

- Strategies for tax-efficient transfer to next generation or next level of leadership.
- Address "key man" risks.

RAYMOND JAMES TRUST, N.A., can serve in a number of roles, including trustee, co-trustee, personal representative or agent for a trustee on several types of personal trusts.

Lending and cash management

Private banking and liquidity solutions

LENDING

- Private wealth mortgages
- Securities based lending
- Structured lending
- Interest rate hedging solutions
- Access to specialty lending platforms, including aviation, commercial real estate, art and collectibles
- Concentrated and restricted positions

HIGH-NET-WORTH CASH STRATEGIES

- Large cash balance management
- Customized options for short- and long-term cash needs
- Institutional class money market funds

Intergenerational wealth strategies

Strategies and support from longevity planning to family governance

TAX-MANAGED WEALTH TRANSFER

- Irrevocable life insurance trusts
- Qualified personal residence trusts
- Dynasty and incentive trusts
- Education savings and investments planning
- Gifting strategies

HEALTH, WELLNESS AND CARE COORDINATION

- Fraud protection
- Medicare planning service
- Healthcare concierge
- Vital document and final wishes storage
- Current and future needs assessments
- In-home care coordination
- Benefits management and medical bill auditing
- Evaluation of long-term care arrangements

Risk mitigation and management

Customized risk assessments, insurance solutions for unique situations and tools for preserving wealth

GOAL PLANNING AND SCENARIO ANALYSIS

- Wealth forecasting to guide financial decisions
- Powerful “what if” testing

INSURANCE OFFERINGS

- Long-term care
- Annuities
- Premium financing
- Life insurance retirement plans
- Buy/sell insurance
- Key person insurance
- Estate equalization

CONCENTRATED EQUITY STRATEGIES

- Hedging
- Monetization
- Tax-efficient diversification
- Income enhancement
- Tax-efficient gifting

TAX AND ADMINISTRATIVE SERVICES

- Portfolio tax mitigation
- Concentrated equity solutions
- Financial team coordination
- Trust and estate strategy
- Document and records management

PORTFOLIO DIVERSIFICATION

- Comprehensive review of holdings
- Outline opportunities for innovative customized strategies

ASSESSING RISK FACTORS

- Evaluate exposures generated from wealth
- Manage uncommon asset classes
- Business continuity planning
- Tax liability management