

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

Raymond James does not provide tax or legal services. Please discuss these matters with the appropriate professional. Diversification does not guarantee a profit nor protect against loss. Insurance offered through Raymond James Insurance Group. Raymond James & Associates, Inc., and Raymond James Financial Services, Inc., are affiliated with Raymond James Trust, N.A., Raymond James Bank, member FDIC, and Raymond James Insurance Group.

Alternative investment strategies involve greater risks and are not appropriate for all investors. Private Institutional Client products and services ("PIC Services") are nondiscretionary, nonfiduciary and nonadvisory investment opportunities in all asset classes, conventional and alternative, that are only available to certain Alex. Brown and Raymond James clients who qualify as an "institutional account" as defined in FINRA Rule 4512(c), that are highly sophisticated investors with experience in independently evaluating and making investment decisions with respect to securities and investment strategies similar to those made available through PIC Services.



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



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



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

IMPORTANT: The projections or other information generated by Goal Planning & Monitoring regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

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 SOFR 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 nonpledged 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, member FDIC.

Raymond James Bank is registered with the NMLS Registry and is authorized to conduct mortgage transactions under NMLS ID 405712. The proceeds from a Mortgage 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 or Raymond James.

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

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