RAYMOND JAMES

Comprehensive support for institutional clients

Helping you realize the positive impact you envision.

We understand that community engagement is a top priority for you, and we share that same commitment to making a positive impact in the communities we all collectively serve. As your investment advisor, we provide a breadth of tailored investment consulting services that align with the specific requirements, priorities and values of institutions.

As your trusted partner, we ensure our thorough fiduciary process is underpinned by a broad range of investment solutions and support services for institutional clients – ranging from serving large organizations to crafting small business retirement plans.

KEY COMPONENTS OF OUR DECISION-MAKING PROCESS:

- Act in the sole interest of clients and participants
- Adhere to core fiduciary principles
  - Communicate clearly and effectively all aspects of investment structure
  - Provide a diversified investment solution
  - Construct portfolios within investment policy guidelines
  - Ensure expenses are reasonable and avoid conflicts of interest
- Exercise prudence in selecting suitable investments
- Manage investments according to the investment policy statement

WE SERVE A WIDE RANGE OF INSTITUTIONAL CLIENTS AND RETIREMENT PLANS

Foundations	Insurance companies
Endowments	401(k) plans
Nonprofits	Money purchase
Associations	403(b) and 457 plans
Corporations	Defined benefit plans
Government entities	Money purchase plans
Municipalities	Profit-sharing plans
Pension plans	SEP plans
Taft Hartley plans	SIMPLE IRA plans

A PRUDENT PROCESS

We follow a four-step institutional investment process, developed over many years of serving institutions. Each step of the process incorporates best practices that are followed and documented along the way to meet your investment obligations.

OUR ADVISORY PROCESS	
Step One **UNDERSTAND**	Discover objectives, establish investment and governance structure and set expectations.
Step Two **DESIGN**	Create a diversified investment menu and/or portfolio tailored to your needs.
Step Three **IMPLEMENT**	Research and conduct due diligence prior to executing your investment strategy.
Step Four **MANAGE**	Monitor investments and markets and maintain detailed records for your fiduciary documentation file.

ADDITIONAL RESOURCES

We offer a customized Client Service Plan, which is a unique monitoring tool that serves to summarize performance report information relative to defined monitoring criteria. This tool also serves to document stewardship, and promotes more effective and efficient decision-making.

ADDED BENEFITS

- **Partnership –** A reliable relationship between your trusted advisor and Raymond James
- **Value alignment –** Investment consulting services and fiduciary level of prudent care aligned with your values
- **Thought leadership –** Access to institutional investment managers and industry specialists' best ideas
- **Access –** Fiduciary products and services normally available only to the largest institutions
- **Diversification –** Both passive and active investment choices offered across a variety of styles and asset classes
- **Time well saved –** Increased productivity by utilizing Raymond James' investment resources

Contact your Raymond James advisor for more information.

NOT Deposits • NOT Insured by FDIC or any other government agency
NOT GUARANTEED by the bank • Subject to risk and may lose value

RAYMOND JAMES®

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All investments are subject to risk, including loss. There is no assurance that any investment strategy will be successful. Asset allocation and diversification does not ensure a profit or protect against a loss. Past performance does not guarantee future results.