

RAYMOND JAMES

THE DIFFERENCE

COMPREHENSIVE SUPPORT TO ENHANCE YOUR INVESTMENT PROGRAM



A storied history of empowering institutions

Since 1987, the Financial Institutions Division of Raymond James has provided banks and credit unions with the sophisticated wealth management resources and support they need to make the most of their investment programs and capitalize on opportunities in the marketplace.

Talk to us today.

United by vision. Empowered by partnership.

When it comes to supporting banks and credit unions, Raymond James offers you something other firms don't – full access to our entire product platform and suite of advisor and client services.

WHAT MAKES US DIFFERENT

Within the larger financial ecosystem of Raymond James, the Financial Institutions Division (FID) is dedicated solely to banks and credit unions. This means you get the focused attention of our division alongside complete access to the firm's full spectrum of resources, including specialized support for high-net-worth clients, an integrated technology suite with competitive flexibility and adaptability, and teams that can help you refine your investment program. Here, you'll never be just a number. You'll be the top priority of a division with more than 35 years of experience offering personalized support to institutions like yours.

REPUTATION BACKED BY PERFORMANCE

With a global presence that includes over 8,700 financial advisors, 6,300 support associates, \$1.25 trillion in client assets and an annual multimillion-dollar investment in our technology, Raymond James has the power and scale to help you successfully compete with any financial advisor or firm in the industry.

Resources and support

We offer full-service brokerage, financial planning and asset management services, as well as capital markets capabilities, backed by a dedicated division to serve specialized needs

Research

We're a top provider of equity research, with approximately 60 research analysts who cover more than 1,100 companies in nine highly focused industries

Technology

Our award-winning integrated technology platform offers 125 powerful tools to support you, your business and your clients

Service

Our approximately 6-to-1 financial advisor-to-associate ratio means professional, responsive support is always just a phone call or email away

Development

We provide a full bench of coaches and development resources to help you and your teams meet important goals



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Valuable business tools
and support services

Raymond James Financial Institutions Division

The partner for bank and credit union investment programs

FID offers the spectrum of sophisticated services – including integrated technology, wide-ranging resources and a specialized financial institution support team – every partner needs to build or expand their investment program, deepen relationships and generate new opportunities.

FINANCIAL INSTITUTIONS DIVISION

Service centered on community

\$100 billion+

in client assets¹



900

financial advisors

160

financial institutions



Boutique-level service and robust resources

- Production per advisor: **\$770,000¹**
- Average client assets under management: **\$126 million¹**
- Ratio of advisory business: **62%¹**
- Ratio of recurring revenue: **82%¹**

RAYMOND JAMES

Resources at an impressive scale

\$1.26 trillion+

in client assets¹

1.4:1

advisor-to-associate ratio

2x

the required capitalization

1%

regrettable advisor attrition



8,700+

financial advisors

\$420 million

spent on technology each year, on average

¹As of Feb. 22, 2022. Past performance may not be indicative 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. © 2022 Raymond James Financial Services, Inc., member FINRA/SIPC.

Strength and stability that stands the test of time

The story of Raymond James' profitability

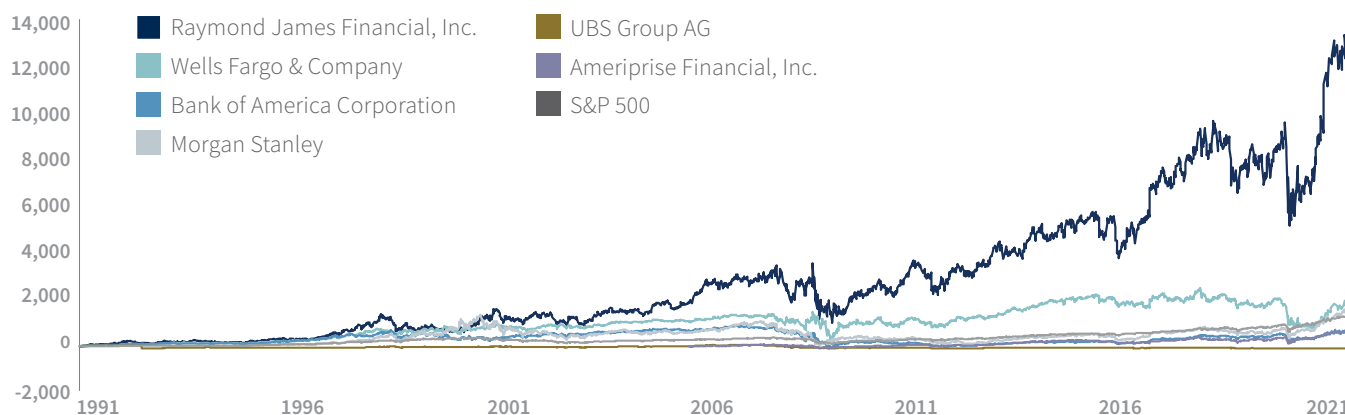
Is it possible to build profitability on a historic loss of profit? In the case of Raymond James, the answer is yes. That's because the company was able to turn what was a loss at the time into a lasting win by demonstrating our dedication to customer service.

When a company says it's committed to putting client needs first – even above those of the firm itself – you need simply look to its history for proof. Case in point: When the Dow plunged 508 points on October 19, 1987 – Black Monday – then-CEO and current Chairman Emeritus Tom James refused to close the trading desks so clients wouldn't be stuck in their positions. As a result, Raymond James sacrificed its own profitability in order to protect clients and preserve their assets.

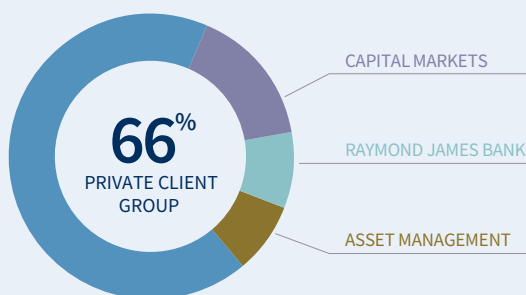
Since 1987, Raymond James has delivered 137* consecutive quarters of profitability. We credit this to being simultaneously big enough and small enough. Big enough that we competitively provide the full array of strategies, technology, intellectual capital and more that those joining us need to serve their clients well and grow their businesses. Yet small enough that we remain independent and continue to enjoy a culture of accessibility and responsiveness, along with the family feel that reminds so many advisors of the firms they grew up with.

We see ourselves as the firm that distinctly stands at the intersection of Wall Street resources and Main Street values.

Stock Price



Raymond James has delivered **137 consecutive quarters of profitability.**

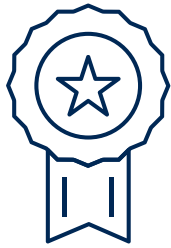


Private Client Group	66%
Capital Markets	19%
Asset Management	8%
Raymond James Bank	7%

Total \$9.8 billion

Total net revenue shows fiscal year data ending Sept. 30, 2021.

*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. Raymond James Bank is an affiliate of Raymond James & Associates, Inc., and Raymond James Financial Services, Inc.



Word of honor

Successful programs and elite advisors across the country have found a steadfast partner in Raymond James. Ongoing acclaim and consistent industry recognition offer evidence of our continuing evolution – and compelling reasons why depository institutions should consider growing with us.

BISA Technology Innovation Award¹

In 2022, Raymond James was recognized for the ninth year by the Bank Insurance & Securities Association (BISA). Most recently, the firm was recognized for its Alerts Portal, a tool that enables advisors to easily act on a variety of alerts in one central location.

Bank Investment Consultant Top 30 Program Manager²

Nine FID program managers were named top-ranked program managers in 2020.

Bank Investment Consultant Top 100 Bank Advisors³

Thirty FID financial advisor ranked as top bank advisors in 2020.

WealthManagement.com Industry Awards⁴

In 2021, Raymond James brought home an award in the Service category for DRIVE + ACCELERATE, a comprehensive onboarding program for branch associates, and won Digital Marketing Campaign of the Year for the Live Your Life consumer campaign. Raymond James was also a Thought Leadership finalist for its Making Virtual Valuable initiative, a Social Media Leadership finalist for Integrated Digital Client Connections, and a Diversity, Equity and Inclusion finalist for both Virtual Advisor Inclusion Network Symposiums and Advisor Inclusion Network Coaching Programs.

Fortune Magazine⁵

In 2021, Raymond James was among the World's Most Admired Companies in the Securities/Asset Management category.

¹Raymond James has received this accolade from 2013 to 2020. The Bank Insurance & Securities Association (BISA) Technology Innovation Award is designed to recognize leadership in the advancement of the financial services industry's products, services and platforms through technology innovation. This award highlights companies for their commitment to advancements in technology-based solutions for the industry. Candidacy for the 2020 Technology Innovation Award was limited to products launched in 2019 and was open to BISA Leadership members, as well as Associate and Associate Plus members. The BISA Diversity Award annually recognizes the successful diversity efforts of organizations from the financial industry. The award is presented by BISA to recognize member firms that demonstrate outstanding leadership, innovation and results in diversity management. The Awards Committee is comprised of BISA's Diversity Committee and Emeritus Directors who carefully review each submission. The award is not representative of any one client's experience, is not an endorsement, and is not indicative of an advisor's future performance. Neither Raymond James nor any of its financial advisors pay a fee in exchange for this award. BISA is not affiliated with Raymond James.

²To compile the Bank Investment Consultant ("BIC") list, multiple variables were used and combined into a weighted average. Specifically, six factors were used: the number of advisors they oversee, team assets under management, annual team production, percentage growth in AUM, percentage growth in production and production per advisor. BIC calculated their own estimates for production per advisor based on other numbers submitted in their nomination process. The ranking may not be representative of any one client's experience, is not an endorsement, and is not indicative of an advisor's future performance. Neither Raymond James nor any of its financial advisors pay a fee in exchange for this award/rating. BIC is not affiliated with Raymond James.

³To compile the list, multiple variables were combined into one composite score. The six categories used are: (1) assets under management; (2) trailing 12-month production; (3) percentage increase in AUM from the previous year; (4) percentage increase in T-12 production; (5) amount of fee business; and (6) the ratio of production-per-AUM. (Note: 2018 AUM was defined as the amount an advisor had as of Aug. 31, 2019. Likewise, for T-12 production, the 12-month period ending Aug. 31, 2019, was used.) The nominees were ranked by each of the six categories and then six different scores were calculated based on where they ranked. Those six scores were used to compile the final list. The ranking may

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⁴Over 200 companies submitted more than 625 nominations to the 2021 awards, and a panel of judges made up of top names in the industry determined the winners. The honorees were chosen for the award based upon the following methodology: 1) A new initiative, program or enhancement to an existing platform that helps B/D advisors manage a better business. 2) Initiatives can include the various practice management areas, such as marketing services/support, sales process, succession planning, human capital, organizational structures, business planning/strategy, compensation plans, benchmarking, compliance, etc. 3) Criteria include quantitative measures – such as scope, scale adoption, usage, feature set, advisor survey scores, etc. – along with qualitative measures, such as innovation, creativity, new methods of delivery, etc. The ranking may not be representative of any one client's experience, is not an endorsement, and is not indicative of future performance. Neither Raymond James nor any of its financial advisors pay a fee in exchange for this award/rating nor is Raymond James affiliated with WealthManagement.com.

⁵Fortune collaborated with their partner Korn Ferry Hay Group on this survey of corporate reputations. Beginning with a universe of about 1,500 candidates (the 1,000 largest U.S. companies ranked by revenue, along with non-U.S. companies in Fortune's Global 500 database that have revenues of \$10 billion or more), they then winnowed the assortment to the highest-revenue companies in each industry, a total of 680 in 30 countries. The top-rated companies were picked from that pool of 680; the executives who voted work at the companies in that group. To determine the best-regarded companies in 52 industries, Korn Ferry Hay Group asked executives, directors and analysts to rate enterprises in their own industry on nine criteria, from investment value and quality of management and products to social responsibility and ability to attract talent. A company's score must rank in the top half of its industry survey to be listed. The ranking may not be representative of any one client's experience, is not an endorsement, and is not indicative of future performance. Neither Raymond James nor any of its financial advisors pay a fee in exchange for this award/rating nor is Raymond James affiliated with Fortune.

FID Management Symposium

An annual event focused on growth and transformation

Each year, bank and credit union executives, program and branch managers, and top-producing financial advisors gather for the FID's three-day symposium. The event promises focused sessions offering best practices to help you transform your investment program to better serve your clients.

Sessions, panels and networking events provide the opportunity to learn from and engage with your peers in the industry. Topics from previous years include high-net-worth resources, longevity planning, delivering value for your institution's wealth management business and more.



Elevate National Conference

An annual gathering to elevate performance and business

To help advisors thrive in today's investment business world, Raymond James Financial Services provides its annual national conference – Elevate – where advisors connect with peers and firm leaders, expand their knowledge and explore new ideas.

At Elevate, creativity is always key, and advisors have the opportunity to share ideas with peers and benefit from myriad presentations by industry partners and various departments across the firm. Sessions, panels, TED Talks and more shed light on everything from technology and professional development to compliance, supervision, interest rate sensitivity and variable annuities. Additionally, FID has exclusive events tailored to the needs of bank and credit union investment programs.



Support to help you reach higher

Raymond James provides depository institutions with valuable business tools and resources, including integrated technology, thoughtful practice management tools and marketing strategies for connecting with clients.

Technology

Raymond James is committed to providing innovative financial services technology and support through integrated capabilities, leading-edge solutions and reliable performance.

Advisor Access – This customizable central point of interaction with Raymond James technology facilitates seamless navigation to all of the applications used to manage client relationships and build your business – with a single login.

Client Access – This dynamic resource enriches the client experience, allowing them to go paperless, plan and monitor goals, pay bills, transfer funds, and take shareholder actions. A mobile app lets them connect from virtually anywhere.

Portfolio Management Center – This robust tool helps create a scalable and repeatable portfolio management process, including access to customized product proposals, a powerful research database and block trading.

Advisor Mobile – Providing complete tablet and mobile integration, the Advisor Mobile app makes it possible to run any application available on a Raymond James desktop computer on the go. See account balances, holdings, notes and much more.

Client Vault – Integrated into the online client portal, this feature lets clients store important documents such as wills, insurance contracts and trust agreements for safekeeping and sharing with their advisor.



Take a tech tour today at
raymondjamestechtour.com

Transition services

Our team will take the lead on ensuring a seamless transition to the Raymond James platform and services. A transition consultant will personally assist you with the important details and act as your liaison to the support professionals at the home office, coordinating timely, responsive assistance from each business area essential to making your transition a success.

Succession planning

The Succession & Acquisition Planning team's consultants offer assistance to support your succession planning strategies and develop and execute acquisition opportunities across your footprint.

WHAT'S IN A BRAND?

The award-winning, full-service team of Raymond James Marketing + Agency Solutions can help you build your own brand with the help of in-house professionals.

@ Learn more at raymondjamesmarketing.com

Networking and growth

In addition to the FID Symposium and Elevate National Conference, our practice management resources provide your management team and advisors with innovative tools that have been shown to produce record results. From segmentation analysis to client onboarding road maps, individualized coaching and more, we not only empower you with tools but also support the execution of your institution's strategy.

Recruiting strategies

Your relationship-management team within the FID will work with you on developing strategies to attract, recruit and retain experienced financial advisors to add lasting value for clients of your investment program.

Marketing + Agency Solutions

Raymond James Marketing + Agency Solutions is a full-service, in-house marketing and advertising agency staffed with creative professionals with the skills to help you build your institutional investment brand. Whether you are looking for advertising, public relations, strategy or analysis, the team can develop materials that connect with your target audience, including preapproved client touchpoints.



Resources to differentiate your business

Another way we are different as a full-service brokerage firm is that we partner with many of our institutions to provide capital markets, institutional fixed income and other sophisticated solutions that extend beyond brokerage and make the relationship even more powerful.

WEALTH MANAGEMENT RESOURCES

Private wealth

Meeting the unique needs of high-net-worth and ultra-high-net-worth clients is a practice that requires continuous agility and an uncommon depth of support. Our private wealth solutions help you strike that balance, offering support across five key wealth management disciplines and coordinating teams of skilled experts – including private wealth consultants, credentialed attorneys, portfolio strategists and more – to create solutions tailored to each set of circumstances and outcomes that help grow your business.

Asset Management Services

A single source for managed accounts and fee-based business, the Asset Management Services division has more than 400 associates supporting a variety of strategies. From in-house managed, turnkey asset allocation models to more than 90 SMA managers offering more than 165 disciplines, Raymond James provides a roster of diligently screened and carefully monitored managers for fee-based advisors who prefer to manage their own portfolios.

Trust and estate services

Whether you have your own trust department or are looking to offer trust solutions to your clients, Raymond James Trust, N.A., can provide integration and services in a way that best supports your business. If you want to offer trust portfolios, provide white label trust services or simply help your clients accomplish specific goals in exactly the way they intend, we can help. Whether it's a strategy for passing on assets to heirs, ensuring a lasting philanthropic legacy, establishing a fund for extended support, or protecting an estate from tax liability, our trust department can help preserve and transfer wealth and provide integration and outsourcing solutions for your existing trust business.

Insurance and annuities

Raymond James Insurance Solutions is a large team of specialists providing access to insurance and annuity products and services, as well as educational materials.

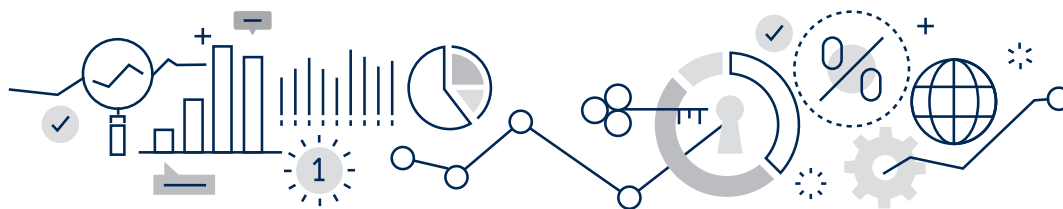
Alternative Investments

The Alternative Investments group specializes in a wide range of nontraditional investment opportunities, including credit strategies, event-driven, managed futures, long-short, global macro and more.



EQUITY RESEARCH

The highly regarded Raymond James Equity Research division features a team of analysts focused on depositories, covering more than 100 bank stocks ranging from community banks to multinational institutions. Approximately 60 research analysts and associates in the United States and Canada research organizations in the brokerage industry and serve institutional investors domestically and abroad. We publish research on more than 1,100 companies in our core industries and seek attractive niches within broader industries. Although our focus is middle- and small-capitalization companies, our “go deep” philosophy typically results in coverage of large, medium and small companies across each sector.



ADDITIONAL RESOURCES

Fixed Income Capital Markets

We offer a full spectrum of fixed income strategies tailored to the specific needs of depository institutions, including industry-renowned analytics and expertise. Our team of more than 500 specialists ranks among the nation's top underwriters of new-issue agencies and municipal securities.* We are dedicated to providing outstanding support in four critical areas: research and strategies, trading, institutional sales and public finance.

*Source: Thomson Reuters

Investment Banking

Our approach to investment banking involves establishing long-term relationships with high-performing organizations and providing customized advice on topics including capital formation, whole bank and branch acquisitions and divestitures, stock repurchases, and capital deployment. From community and regional banks to global money centers and thrift institutions nationwide, our experienced team has participated in 400-plus transactions with total value of \$55-plus billion since 2000.

Equity Sales & Trading

Our Equity Sales & Trading division offers a full array of capital markets services, strategic advice and planning for every stage of the business life cycle. It has a team focused solely on depository institutions and a trading desk that makes markets in 500-plus bank stocks. We take a personal approach to serving the needs of growth companies and the institutional and retail communities that invest in them.



AFFORDABLE HOUSING INVESTMENTS

We are one of the largest syndicators of low-income housing tax credit equity in the United States, syndicating more than \$13 billion in equity. Since 1986, we have provided equity for more than 2,400 properties in 48 states.

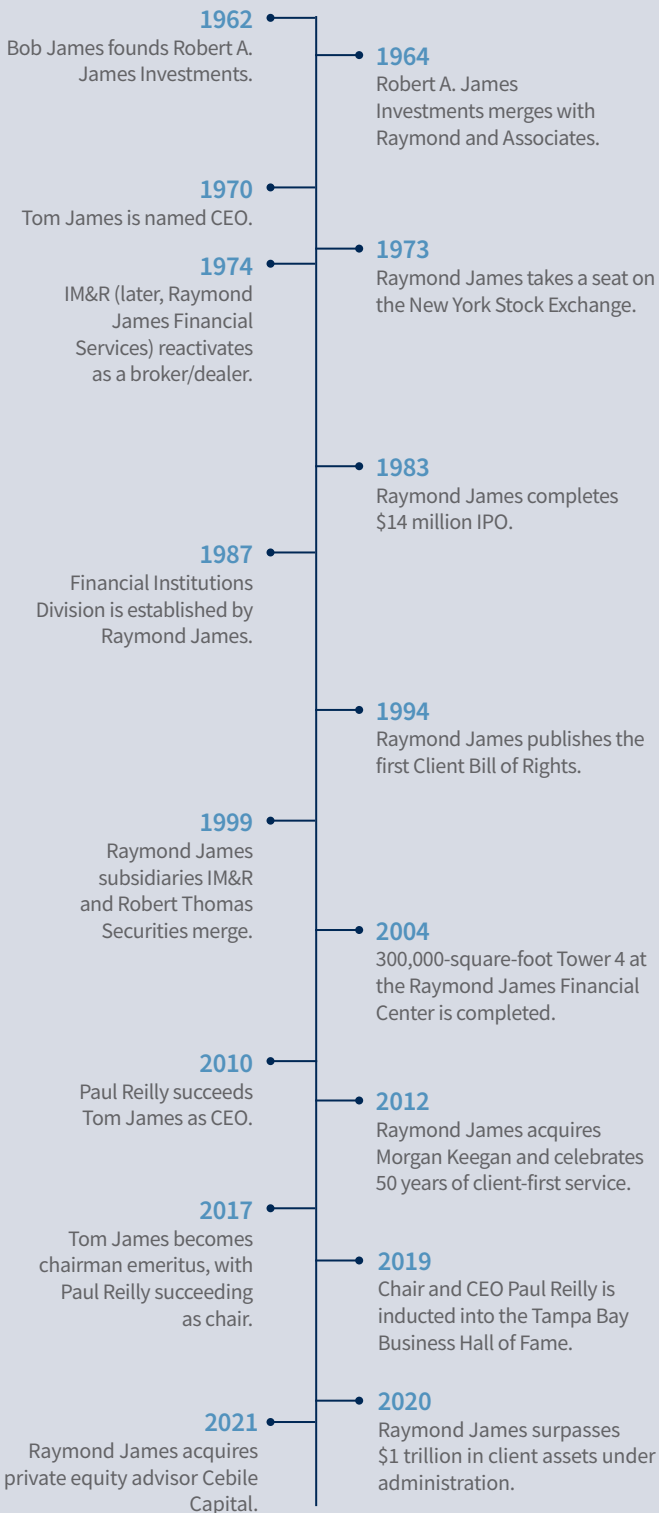


RAYMOND JAMES BANK

With assets of \$38.6 billion, Raymond James Bank leverages its size and distinct structure to support institutional and private client efforts to complement your program.

Raymond James timeline

A history of strength and trust



Wherever your financial institution
is in the world, you can bring a
world of capabilities to
YOUR COMMUNITY.



What could *your* institution look like with our support?

Learn more at [joinFID.com](https://www.joinfid.com)

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