CUSTOMIZED STRATEGIES AND INTENSIVE COVERAGE

Raymond James Private Wealth

RAYMOND JAMES

Tending the forest *and* the trees

The complexities of your most affluent clients' finances demand a private wealth team skilled in both long-term strategy and proactive tactics, providing guidance for individual moves without losing sight of your clients' global position.

As a Raymond James financial advisor, you will have complementary access to the expertise, experience and resources of Raymond James Private Wealth, a team dedicated to serving the unique needs of advisors guiding clients whose investable wealth exceeds $25 million.

We believe offering our complementary expertise and continuous service to advisors makes the client the first priority, strengthens the advisor-client relationship and benefits your client, your business and our firm. Further, we believe you shouldn't have to choose between enhancing the level of service available to your clients through Private Wealth and the growth of your practice.

THE RAYMOND JAMES PRIVATE WEALTH TEAM SERVES ADVISORS

Our engagement with clients is on your terms. You'll partner with a dedicated private wealth consultant, a strategist and portfolio consultants who only become involved with your clients as you desire – and with clients directly only at your request.

Your Private Wealth Consultant

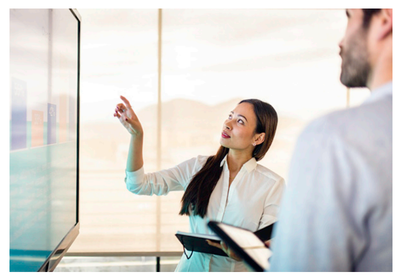
Your main point of contact with the Private Wealth team is your private wealth consultant, who represents the tip of a deep system to organize experts and resources to achieve your goals. Each of the private wealth consultants are skilled and experienced in the demands of private wealth, and capable of identifying the right resources to suit the task.

Your Private Wealth Strategist

The Private Wealth Strategy team comprises attorneys experienced in all areas of advanced business and individual wealth transfer planning. While the strategists cannot offer legal or tax advice, they are well-versed in the details that can deliver on your client's short-term, long-term and legacy goals. As you work with your client, you can rely on your private wealth strategist to provide education and discussion with your client and to help build a plan that will evolve as your client's goals and situation shift.

Your Portfolio Consultants

Our team offers unbiased, tailored guidance for your client's investments, taking into account the individual contours of the entirety of your client's assets, situation and goals, and providing clear, meaningful reports and recommendations. The results from this focused team are innovative portfolio structures designed specifically for your high-net-worth client.



By Invitation Only

By Invitation Only engagements give your client or prospect a personal experience that demonstrates the vast array of capabilities and professionals that support your practice and illustrates why they can trust you with their financial well-being. Hosted in person at our headquarters or conducted virtually, the day of thought-provoking meetings with firm specialists will build their confidence in your guidance, enhance your client-advisor relationship and highlight your ability to meet their needs with a high degree of sophistication.

Broad coverage from subject matter expertise

Raymond James Private Wealth has the expertise and strategic relationships that focus on the main categories of wealth planning to support you and your clients. Your dedicated Private Wealth team will partner with you and your team to assess the planning complexities, understand your client objectives and elevate your advisor-client relationship.

INVESTMENT MANAGEMENT

GROWING, SUSTAINING AND MANAGING ASSETS

Our full slate of investment services gives you and your client options for building wealth, creating multiple income streams and managing complex interactions.

- **Asset Management Services:** Customized, comprehensive portfolio management.
- **Alternative investments:** Diligence for investing in nontraditional assets.
- **Ultra-high-net-worth allocation models:** Allocations designed for the unique risk tolerances and diversification needs of wealthy investors.
- **Fixed-income capital markets:** Experience to build consistent, lower-risk income streams to maintain clients' quality of life.
- **Private placement life insurance:** Exclusive, tax-efficient life insurance investment funds.
- **Private Institutional Client desk:** Unique private market investment opportunities and customized trading and lending offerings for ultra-high-net-worth clients.

ESTATE AND CHARITABLE PLANNING

BUILDING LEGACIES AND CULTIVATING GENERATIONAL WEALTH

Experience enables our team to treat high-wealth clients' unique situations, business and family concerns, and desire to build a legacy with the nuanced, long-term approach they demand.

- **Raymond James Trust:** Diverse offerings to protect your clients' legacies and interests.
- **Raymond James Charitable:** Tax-efficient, uncomplicated philanthropic giving.
- **Private foundations:** Support for your clients' philanthropic goals.

FAMILY GOVERNANCE

ENABLING STRONG BONDS AND HEALTHY LIVES

Through a combination of in-house and key partnerships, you can guide your clients as they make a plan for aging and family governance, reducing stress and family tension that can arise later in life.

- **Life and legacy planning with storage:** A durable plan can preserve your client's wishes and their life's work.
- **Healthcare concierge:** Guidance and a unified front to direct care through holistic case management.
- **Caregiving and aging in place:** Plans for maintaining comfortable care and to prepare for life changes that come with age.

Accounting for a **longer life**

Raymond James Longevity Planning is a suite of research-backed resources designed to address all aspects of modern retirement. People are living longer, healthier lives, and these tools can help you guide your clients so they can live their lives with purpose and confidence.

PRIVATE BANKING

PROMOTING OPPORTUNITY WITH PERSONALIZED SERVICES

The intricacies of high-net-worth clients' cash flows and relationships with debt are best met by skillful, responsive service by bankers experienced in these demands while keeping you close to your clients.

- **Raymond James Bank:** High-touch, highly responsive banking services.
- **Securities-based lending:** Collateralized lending to protect investment strategies, particularly amid volatile situations.
- **Cash and lending:** A wide range of commercial and personal loan products, including mortgages and commercial property loans.
- **Raymond James Investment Banking:** Aggressive advocacy for your clients' business ambitions.

RISK MANAGEMENT

PROTECTING WEALTH FROM OUTSIDE HAZARDS

For families of means and those who rely on them, like their employees, the stakes and the risks are often elevated. This requires a comprehensive approach to liability, health, security and insurance.

- **Raymond James Insurance Group:** Vetted, comprehensive insurance options and regulatory monitoring.
- **Liability insurance:** Protection for your clients' businesses and personal lives.
- **Fraud monitoring:** Active defense against intrusions.
- **Medicare planning:** Able to build a healthcare plan for later life and longevity.

TAXES AND ADMINISTRATION

PLANNING WITH RIGOROUS TESTING AND A LONG VIEW

Our planning services can help you and your clients' tax professionals integrate tax-efficient strategies into a holistic financial plan that considers your clients' incomes and liabilities.

- **Goal Planning & Monitoring:** Raymond James' premier planning tool coalesces the many variables that affect high-net-worth clients' quality of life to show a clearer portrait.
- **Private wealth strategists:** This focused group of attorneys provides approaches for advanced business and wealth transfer strategies and tax planning as part of your core Private Wealth team.

A culture of support without sacrificing precision

Raymond James is known for a culture that promotes a healthy environment for advisors and their businesses while providing the resources to help them thrive. Our Private Wealth team is ready to partner with you to leverage the firm's extensive infrastructure created to meet even the most demanding clients' goals.

Raymond James pioneered the idea of financial planning in 1962, and today wealth management remains the most important segment of our diversified financial services company. Advisors are the heart of our firm, which means never leaving them wanting for exceptional service.

Let's talk about how your business and your clients can benefit from our unique approach.

RAYMOND JAMES®

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