

INVESTED IN THE UPSTATE

A LOOK INSIDE THE COMPANY AND CULTURE OF
RAYMOND JAMES IN UPSTATE SOUTH CAROLINA

- ↑ MANAGER'S LETTER
- ↑ SUCCESSION PLANNING
- ↑ THE HISTORY OF RAYMOND JAMES
- ↑ TECH CORNER
- ↑ RAYMOND JAMES AT A GLANCE
- ↑ ADVISOR BILL OF RIGHTS



PROTECT YOUR LEGACY

It's time to plan for yourself the same as you would for your clients.

>> page 3



TECH CORNER

Tech that connects (even when you're unplugged).

>> page 5



Protect your legacy with the right successor

It's time to plan for yourself the same as you would for your clients

A firm built with and for advisors

Dear fellow Upstate South Carolina advisor,

At Raymond James, it's no secret that we strive to be a financial services firm as a unique as the people we serve.

The distinct culture of independence, integrity and our core value of always putting clients first continues to guide the firm as it transforms lives, businesses and communities through the power of personal relationships and professional advice.

We're proud to see that the values-based culture at Raymond James increasingly differentiates us among others in the industry. By continuing to live our values day to day, by providing every client with the highest possible level of service and by embracing and leading change across the profession, we're in prime position to achieve that vision.

Raymond James also offers an entire investment ecosystem to support each advisor – with market strategies, wealth planning and bespoke solutions. It's a robust, sophisticated offering designed to address the needs of every client, from foundational solutions for early savers to private wealth services that support the complexities of ultra-high-net-worth clients with \$50 million or more.

Backed by flexible, leading-edge technology that's designed specifically for advisors and built for the future, every Raymond James advisor has access to a full suite of tools and resources to help run their business effectively.

We build our technology from the minds of advisors to improve client interactions. We offer abundant opportunities for advisor customization to support their practices the way they see fit. We innovate where it matters most to ensure advisors can respond to changing client needs in a meaningful, agile way.

Prudent management and sound business principles have positioned the firm to not only weather challenging market conditions but to emerge stronger than before. We invite you to explore the advantages of life at Raymond James.

Sincerely,



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“What are your long-term goals?”

“When do you want to retire?”

“How many years are you planning for?”

These are questions you ask your clients every day. Now, it's time you ask yourself.

No matter where you are in your career, you understand the importance of planning for the future. Having a plan involves having goals. And having goals gives you something to aim for and reach within a realistic time frame.

FIVE STEPS TO HELP YOU PASS ON THE TORCH

The sale of your practice and your retirement may feel like faraway plans. But the sooner you select a successor, the more time you'll have to integrate them into your practice. This helps ensure a smooth transition for them, for you and, perhaps most importantly, for your clients.

Choosing a successor when you're 10 years or more from retiring can allow you to take on a junior partner who can learn your business and build relationships with your clients over time. If you're closer to retirement, you may want to find a more experienced advisor who is seeking to fuel their growth.

To protect your legacy and your clients by choosing a successor who aligns with your goals and values, consider taking these steps:

1. Think about your future and the retirement you envision.
2. Take stock of your goals, including your hopes for the next chapter of your practice.
3. Identify your value proposition for potential successors. Ask yourself, “What would make a successor excited to take over my practice?”
4. Tap into your network and resources to identify potential candidates.
5. Select your successor.

HERE TO HELP YOU TAKE THE NEXT STEP

At Raymond James, we pride ourselves on our tight-knit culture and suite of resources that offers the personalized support needed to expand your practice as your goals evolve and, eventually, transition your business as you see fit.

We'll guide you through each stage succession planning. And when you are ready to retire, we'll help you establish a sound business succession plan – building long-term value that will one day maximize the rewards of years of hard work.

Plan for your future today. Discover more at raymondjames.com/advisor-opportunities.

The start of something different

When Bob James founded Raymond James in 1962, he did so based on a belief that clients deserved more than help with investment decisions – they needed advice that considered their entire financial pictures. As a result, Raymond James has always been a different kind of firm, one that embraces long-term planning and methodical decision-making, and remains focused on what matters most: your clients.

That approach has continually supported our growth as a preeminent financial firm serving advisors and their clients on an international scale. Further, the company has expanded through the years to serve corporations, institutions and municipalities through significant capital markets, banking and asset management services. Six decades later, Raymond James continues to uphold its reputation for strength and stability through every kind of market environment.

As Bob James first suspected, by putting the success of others first, the firm's has followed close behind.

Our core values

WE PUT CLIENTS FIRST.

If we do what's right for our clients, the firm will do well and we'll all benefit.

WE ACT WITH INTEGRITY.

We put others above self and what's right above what's easy. We believe doing well and doing good aren't mutually exclusive.

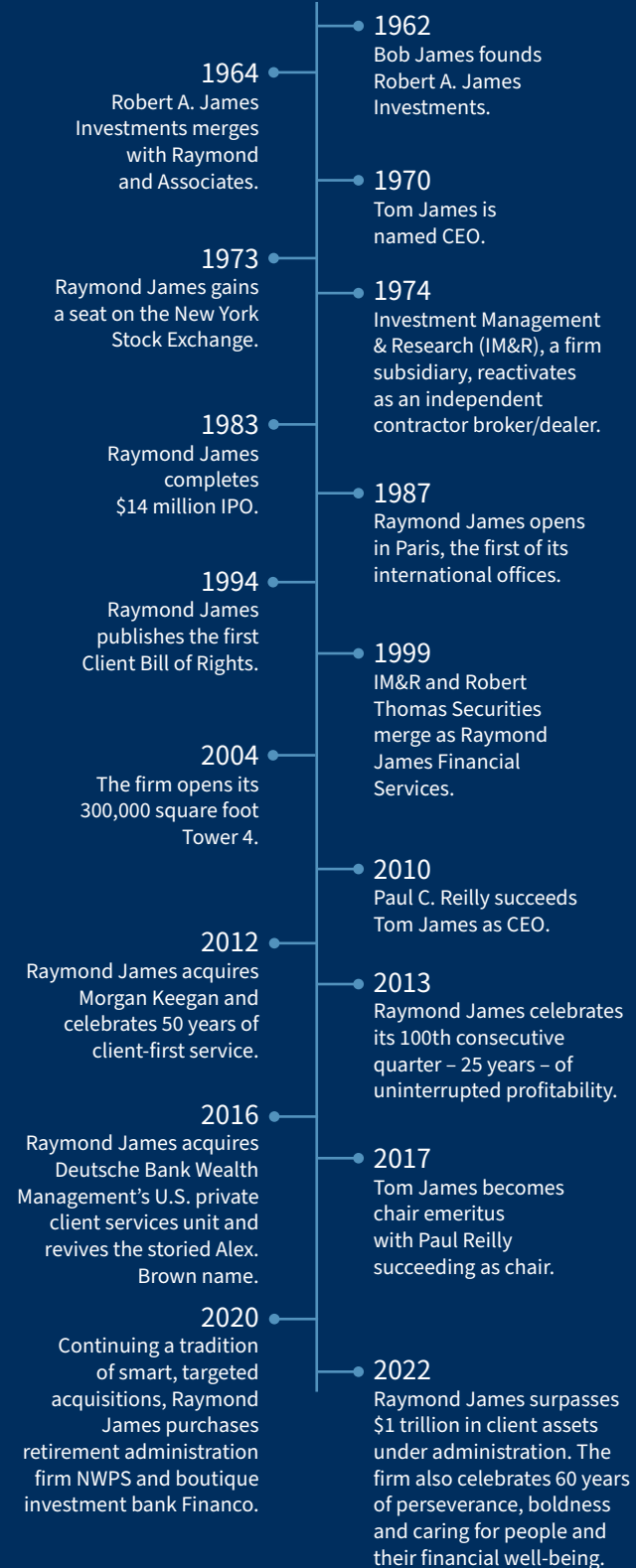
WE THINK LONG TERM.

We act responsibly, taking a conservative approach that translates into a strong, stable firm for clients, advisors, associates and shareholders.

WE VALUE INDEPENDENCE.

We respect autonomy, celebrate individuality and welcome diverse perspectives, while encouraging collaboration and innovation.

A history of strength and trust



TechCorner

Tech that connects (even when you're unplugged)

As a financial advisor in today's world, we recognize you can't always be at your desk. As a Raymond James advisor, you have access to a suite of secure digital tools that are designed to help you maintain your business and client relationships – no matter where you are. To ensure every advisor can offer the level of service their clients have come to expect, there's Advisor Mobile.

THE BENEFITS OF ADVISOR MOBILE

The Raymond James Advisor Mobile app offers seamless access to key client, market and business data, putting the resources and information you rely on most at your fingertips, from wherever, whenever. That means from the comfort of your office or on the go.

- **Key client information:** Quickly access client and account information, including account balances, holdings, performance, recent trades and even upcoming birthdays.
- **CRM integration:** Seamlessly track email conversations, view/add notes and assign tasks to teammates.
- **Real-time dictation:** Voice recognition is built in to the app to dictate notes from the conversations you have with clients and store them seamlessly in CRM.
- **Customizable reports:** Run and view customizable client reports and report packages on the go with your mobile device – and print them with Apple AirPrint. You can also securely email reports to clients from Advisor Mobile with smart data-masking capabilities.
- **Advisor Texting:** You have the option to text your clients directly from Advisor Mobile. Fully compliant with industry regulations, Advisor Texting automatically saves all incoming and outgoing messages. Clients receive texts as they would any SMS message.

A SUITE OF MOBILE TECHNOLOGIES

Additional tech tools Raymond James advisors can access from anywhere include:

- **Mobile email and calendar:** You can use a personal mobile device to receive and send Raymond James email, access work contacts, view and modify your work calendar and more. We use a separate system to protect data on mobile devices, so there is no need to log in to the Raymond James network again – with one easy setup, you're always connected.

- **eSignature:** This efficient and secure mobile-friendly application obtains electronic signatures for eligible Raymond James forms. E-delivery of new account paperwork allows you to open new account relationships quickly and securely without the need to fax, print or mail a single document.
- **Video conferencing:** Connect with clients easily and from anywhere through Zoom's mobile capabilities.
- **Vault:** Vault allows quick, easy and secure storage for a variety of file types. You and your clients can use this collaboration tool to build stronger relationships by organizing important documents and using the comment feature to initiate conversations.

CLIENT ACCESS

We know your clients also appreciate accessibility, which is why we provide them with robust, flexible digital tools as well. Our user-friendly apps and mobile-optimized sites allow clients to take advantage of complimentary, secure access to their Raymond James accounts whenever and wherever they want.

Client Access connects your clients to their accounts from any device so they can monitor goals and view statements and documents, among many options.

- **Mobile check deposit:** Conveniently deposit checks using the camera on a smartphone or tablet.
- **Secure file sharing:** You and your clients can easily share documents securely, take notes and view updates to the document in real time.
- **Paperless delivery:** Important documents such as statements can be sent via e-delivery to guard against identity theft and reduce paper waste.
- **Funds transfer:** Clients can easily move funds between Raymond James brokerage accounts or send funds to and from accounts at other financial institutions.
- **Bill pay:** Clients with certain account types can securely manage their bills from anywhere.
- **Goal planning software:** Clients can access their financial plans, review their goals, track progress for achieving those goals or even dream a little.

Raymond James at a glance

Raymond James has delivered **142 consecutive quarters of profitability**. We credit much of this performance to the firm’s client-first perspective and adherence to its founding core values of **professional integrity, advisor independence and a conservative, long-term approach to investing.**

BY THE NUMBERS

- ▶ Approximately **8,700** financial advisors
- ▶ Approximately **\$1.28 trillion** in total client assets
- ▶ More than **2x** required total capital ratio
- ▶ Stable outlook credit ratings of **A-**, **A-** and **A3** from Fitch, S&P and Moody’s

DID YOU KNOW?

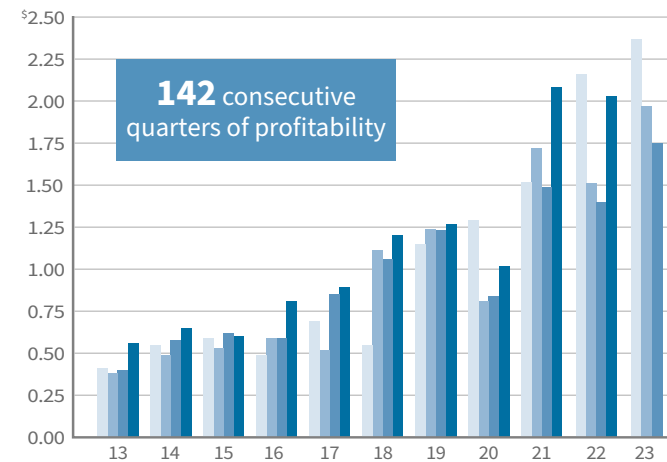
Continuing its tradition of giving back, Raymond James and its associates donated to charitable organizations in 2022, including **\$7.4 million** to the United Way.

The firm also celebrated **12 years** of Raymond James Cares Month. More than **3,600 associates** volunteered nearly **9,700 hours** benefiting **251 charitable organizations** across **110 communities**.

Raymond James was the first in the nation to publish its Client Bill of Rights, setting the standard for the industry.

STRENGTH AND STABILITY¹

Earnings Per Share (Basic)

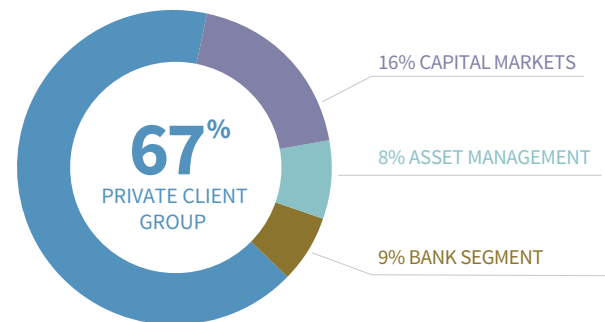


¹During our fiscal fourth quarter of 2021, the Board of Directors approved a 3-for-2 stock split, effected in the form of a 50% stock dividend, paid on September 21, 2021. All share and per share information has been retroactively adjusted to reflect this stock split.

A DIVERSIFIED SET OF BUSINESSES²

Total net revenues of \$11 billion

Total net revenue for fiscal year ending Sept. 30, 2022



²Pie chart is intended to show relative contribution of each of the firm’s four core business segments. The chart does not include intersegment eliminations or the “Other” segment. “Other” includes the firm’s private equity investments, interest income on certain corporate cash balances, as well as certain corporate overhead costs of Raymond James Financial including the interest cost on our public debt, losses on extinguishment of debt and certain acquisition-related expenses.



THE RAYMOND JAMES Financial Advisor Bill of Rights

You own your client base, including the right to sell it.*

You develop and operate your practice with our assistance, not constraints.

You’re free to work with your clients, without regard to account size or asset levels, while respecting existing Raymond James advisor-client relationships.

You have access to world-class resources and personalized attention from a firm that puts the focus on you.

You can count on our financial strength to support your business, even when the marketplace is challenging.

You benefit from the stability of our firm, a public company traded on the New York Stock Exchange.

You are never influenced to do anything that’s not in your clients’ best interests – no sales quotas, account size restrictions or product pushes designed to influence decisions.

You’re entitled to enthusiastic support from associates throughout the Raymond James organization.

You will be fairly compensated, and can expect a consistent pay schedule with straightforward, transparent commission architecture and no holdbacks on dealer allowances.

*Certain qualifications apply.

As of 6/30/2023. 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. © 2023 Raymond James & Associates, Inc., member New York Stock Exchange/SIPC. © 2023 Raymond James Financial Services, Inc., member FINRA/SIPC. Investment products are: not deposits, not FDIC/NCUA insured, not insured by any government agency, not bank guaranteed, subject to risk and may lose value.

PAVING THE WAY BY PUTTING PEOPLE FIRST

When we first opened our doors in 1962, Raymond James revolutionized the financial world by putting people over products and doing what's right over what's convenient. While we've since grown into a leading firm, our unwavering commitment to our people – to advisors and their clients – continues paving our way forward.

Find out more about how invested
we are in Upstate South Carolina – and in advisors like you.

If you'd like to learn more about Raymond James and the multiple affiliation models we can offer advisors, or if you'd simply like to get a better feel for the unique atmosphere we've created here in Upstate South Carolina, we invite you to reach out. We look forward to hearing from you.

GREENVILLE – DOWNTOWN

101 Falls Park Drive, Suite 600
Greenville, SC 29601

GREENVILLE – HAYWOOD

112 Haywood Road
Greenville, SC 29607

SPARTANBURG

349 E Main Street, Suite 201
Spartanburg, SC 29302

GREENWOOD

1319 Montague Avenue
Greenwood, SC 29649

ASHEVILLE

82 Patton Avenue, Suite 211
Asheville, NC 28801

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