RAYMOND JAMES

SPRING **2024**

INVESTED IN HUNTINGTON

A LOOK INSIDE THE COMPANY AND CULTURE OF RAYMOND JAMES IN HUNTINGTON

PROTECT YOUR LEGACY WITH THE RIGHT SUCCESSOR

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

» page **6**

TECH CORNER

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

» page **7**

A firm built with and for advisors

Dear fellow Ohio River Valley 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. I invite you to explore the advantages of life at Raymond James.

Sincerely,

PAUL K. JACOBSON
Branch Manager, Financial Advisor

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Branch happenings

Raymond James is a proud sponsor of the 2024 American Heart Association Heart Ball!

Raymond James ranked #14 in the Glassdoor's 16th annual Employees' Choice Awards, honoring the Best Places to Work 2024. Unlike other workplace awards, the Glassdoor Employees' Choice Awards are based on the input of employees who voluntarily provide anonymous feedback on Glassdoor by completing a company review about their job, work environment and employer over the past year.

We want to thank those of you who took the time to share your experiences working here over the past year, as it is your feedback and willingness to share that contributed to this win. This award is a symbol of the belief you have in our vision and our commitment to fostering a workplace of excellence.

Demonstrating our dedication to advisors

Home office visits allow advisors to see the full measure of Raymond James' commitment to them and their clients.

WHAT TO EXPECT FROM YOUR HOME OFFICE VISIT (HOV)

IN-PERSON HOV

When you step foot inside the Raymond James international headquarters, you'll see what we mean when we say we put clients first. And you'll see how we do it – by supporting advisors.

We'll start your in-person HOV by arranging your travel accommodations to St. Petersburg, Florida, for a behind-the-curtain tour tailored to match your specific needs and interests. Once here, you'll be introduced to the areas you most want to explore. You'll also meet with executive leaders to talk about growing your business, and you'll do it all discreetly and confidentially.

VIRTUAL HOV

Our virtual HOVs offer the same personalized and enriching experience from the comfort of your office or home. Additionally, you'll have the option to customize your agenda even more, allowing your HOV to span half days, multiple days or a full day.

What you'll experience

OUR CULTURE

Our advisor-centric, client-first culture is the No. 1 reason advisors join our firm – and why they stay.

FREEDOM

From AdvisorChoice® to our suite of fee-based programs, we give you the freedom and support to build your business as you see fit.

PARTNERSHIP

Here, you'll never be just a number, but a top priority and a true partner.

Who you'll hear from

RAYMOND JAMES TRUST

Through our wide-ranging personal and charitable trust offerings, you can deliver truly holistic service while deepening client relationships.

WEALTH SOLUTIONS

Our professionals cater to the planning and wealth management needs of high-net-worth clients – always working as your partner, never your competition.

MARKETING

Our award-winning, in-house marketing agency can help craft your own personal brand and access turnkey materials to connect with clients like never before.

ASSET MANAGEMENT SERVICES (AMS)

Our AMS team offers a wide range of fee-based portfolios designed to help you create a solution for any investor need.

BANK AND LENDING

Raymond James offers sophisticated bank and lending solutions to help you meet your clients' distinct needs.

EQUITY RESEARCH

We have approximately 60 analysts in the U.S. and Canada covering more than 1,000 companies in nine industries.

SUCCESSION PLANNING

Whether you're preparing to retire or seeking to grow by acquiring another practice or book of business, our Succession Planning team is here to help.

TECHNOLOGY

Raymond James invests an annual average of over $340 million into developing and streamlining a suite of technology tools created in direct collaboration with advisors.

PRACTICE MANAGEMENT

PCG Education & Practice Management gives you full access to the resources and support you need to streamline and expand your business.

Who you'll meet

OUR EXECUTIVE TEAM

Dedicated to helping advisors grow their businesses, our senior leaders make themselves accessible to you – eager to listen and offer feedback.

PRODUCT AND SERVICE AREA EXPERTS

Our subject matter experts take the time to learn about you, your practice and business goals to identify how we can best fulfill your specific objectives.

THE TRANSITIONS TEAM

Our Transitions team – one of the largest in the industry – provides one-on-one guidance and holistic support that lasts far beyond your transition.

Protect your legacy with the right successor

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

"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**.

Tech Corner

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.

OUR PROMISE
TO YOU

Raymond James advisors always know exactly where they stand. How? Because we wrote it down in our very own **Financial Advisor Bill of Rights**. Read it for yourself.

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 your 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.

Find out more about how invested we are in Huntington – 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 culture we've created here in Huntington , we invite you to reach out. We look forward to hearing from you.

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RAYMOND JAMES®