



1987.

The retirement plan began
over two cups of black
coffee. Not by coincidence,
it was toasted with a
30-year-old single malt in
2017.

A toast-worthy plan does more than ensure you can maintain your lifestyle, now and well into the future. It also helps you prepare for what's next. Whether that's managing your legacy with a well-crafted estate plan or making the most of charitable giving. A Raymond James advisor can lay the groundwork with your fulfilling next chapter in mind. **LIFE WELL PLANNED.**

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