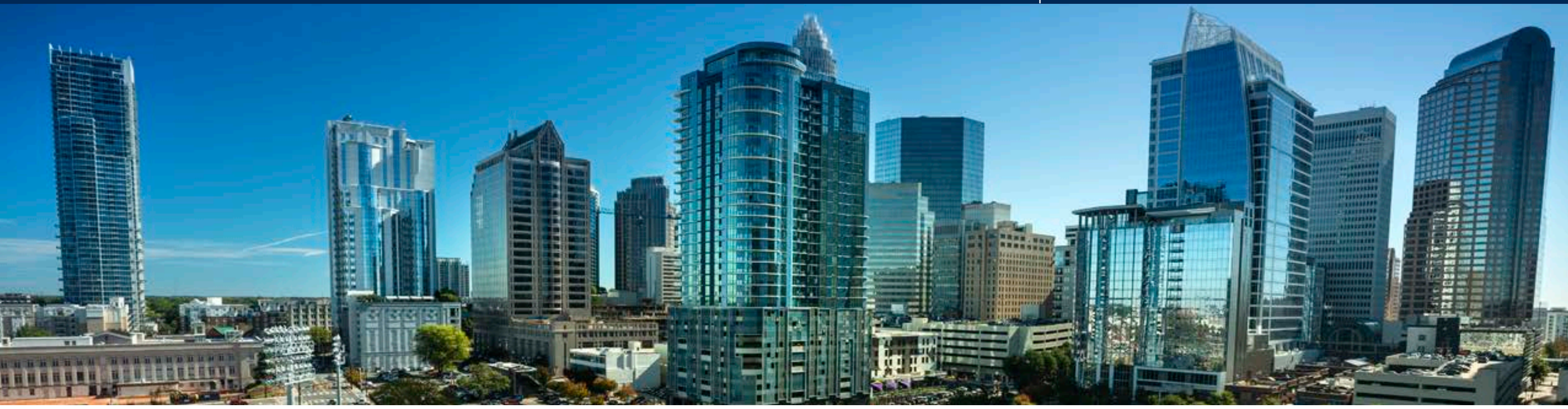
INVESTED IN NORTH CAROLINA METRO COMPLEX

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



The freedom to follow your own path

At Raymond James, our advisors are at the heart of all we do.

I hope you are well as you continue your efforts to ensure the well-being of your loved ones, your clients and your community through this difficult period.

As we focus on navigating this defining moment in our lives, it has heartened me to see the professionals surrounding me rise to the situation – adapting and advancing – and keeping sight of our shared purpose.

For us at Raymond James, success has always been a byproduct of the support we provide our advisors and their clients. I am proud to say this dedication – combined with the admirable efforts of our advisors and associates, and supported by our conservative management style and advisor-focused technology – has allowed us to continue our forward progress.

In fact, while our offices returned to 20% capacity earlier this year, we are currently at 50%. And to help safely prioritize client-first service, we are welcoming advisors to meet with clients in limited-capacity rooms in our office as well as in offsite locations. Now as always, we remain fully committed to the health and safety of all associates, and those who have returned to the office have done so on a purely voluntary basis.

As other aspects of our business have changed in form, but not purpose, so have our recruiting and onboarding processes. We have adapted nimbly to the current environment and continue, energetically, to bring in experienced advisors like you whose values align with our core principles as a people-driven, future-focused firm.

I hope you find this edition of Invested in the North Carolina Metro Complex a valuable example of the multitude of resources Raymond James offers advisors and their clients.

If you'd like to further discuss how Raymond James' culture of independence, integrity and philosophy of putting clients first can support you and your clients, please don't hesitate to reach out. I look forward to speaking with you soon.

In the meantime, stay safe and healthy. ■

Sincerely,

RODNEY LINEBERRY
Complex Manager // Managing Director, Investments
rodney.lineberry@raymondjames.com

Secure office technology with or without the office

When offices around the world emptied in response to COVID-19, Raymond James' secure digital tools helped advisors maintain their businesses and client relationships during those critical early days. Advisor Mobile is one such asset that helped bridge the gap, allowing advisors to maintain the level of service their clients have come to expect. Even before the worldwide economic disruption, Advisor Mobile had been an avenue to elevate the relationship between clients and their advisors with secure, responsive communication and features created with advisor input.

Technology for advisors

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.

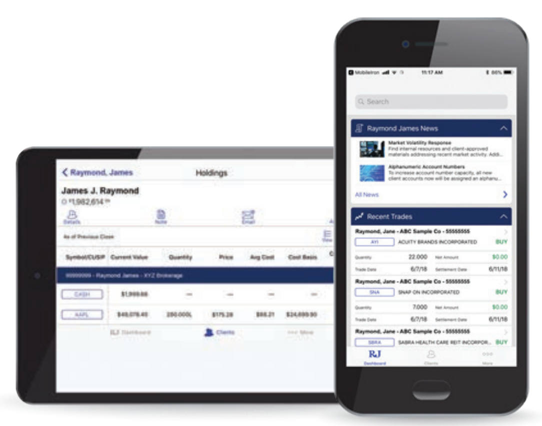
- **KEY CLIENT INFO:** Quickly access client and account information including account balances, holdings, performance, recent trades and even upcoming birthdays.
- **CRM INTEGRATION:** Our CRM integration allows you to seamlessly track email conversations, view/add notes and assign tasks to teammates back in the office.
- **DICTATE NOTES:** Voice recognition is built into the Advisor Mobile app to capture information from the conversations you have with clients and stores seamlessly in CRM.
- **RUN AND VIEW REPORTS:** Run and view customizable client reports and report packages on the go with your mobile device – and print them with Apple AirPrint.
- **ADVISOR TEXTING:** You have the option to text message 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.

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 third-party system to protect data on mobile devices, so there is no need to log in to the Raymond James network separately – with one easy setup, you are 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: Robust mobile capabilities enable you to connect with clients easily by video conference through Zoom.

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 their most important documents and using the comment feature to initiate conversations.



Advisor Mobile

Technology for clients

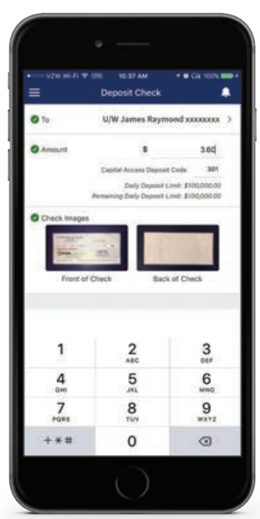
Clients can also rely on our robust mobile offerings to stay connected to their finances and your practice.

CLIENT ACCESS

Client Access gives your clients access to their accounts from any device. From the mobile app or an internet browser, clients can monitor goals and view statements and documents, among many options, including:

- **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 documents in real time.
- **PAPERLESS DELIVERY:** Important documents such as statements can be sent via e-delivery to guard against identify 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 & MONITORING (GPM):** Clients can access their financial plan, review their goals, track progress for achieving those goals or even dream a little using the PlayZone®.

Client Access site



Mobile check deposit

Client Access app

Demonstrating our dedication to advisors

A Home Office Visit (HOV) allows advisors to see the full measure of Raymond James' commitment to them and their clients.

WHAT TO EXPECT FROM YOUR 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
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 $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.

Raymond James At A Glance

Raymond James has delivered **131 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 **8,200** financial advisors
- Approximately **$930 billion** in total client assets
- More than **2x** required total capital ratio
- BBB+, **stable outlook credit rating** (S&P)

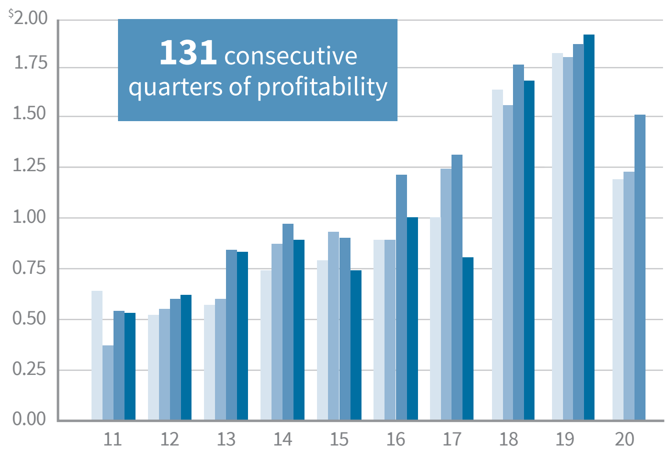
DID YOU KNOW?

Continuing its tradition of giving back, Raymond James and its associates donated **$42 million** to charitable organizations in 2019, including **$6.2 million** to the United Way and its partner agencies.

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

STRENGTH AND STABILITY

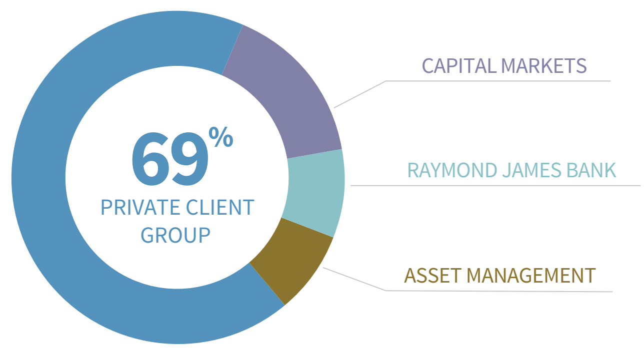
Diluted quarterly earnings per share



A DIVERSIFIED SET OF BUSINESSES*

Total $7.9 billion

Total net revenue shows fiscal year data ending Sept. 30, 2020



* Charts are intended to show relative contribution of each of the firm's four core business segments. Dollar amounts do not add to total net revenues due to "Other" segment and intersegment eliminations not being depicted. Other includes the firm's private equity activities, as well as certain corporate overhead costs of Raymond James Financial including the interest cost on our public debt.

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.

THE SUPPORT YOU'VE ALWAYS WANTED

At Raymond James, experience the strength of a leading financial firm with the culture of a boutique-style business.

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

RAYMONDJAMES.COM/NORTH-CAROLINA-METRO-COMPLEX

CHARLOTTE
6805 Morrison Boulevard, Suite 350
Charlotte, NC 28211

CHARLOTTE ADVISOR SELECT
5935 Carnegie Boulevard, Suite 300
Charlotte, NC 28209

GREENSBORO
804 Green Valley Road, Suite 100
Greensboro, NC 27408

HUNTERSVILLE
8015 W. Kenton Circle, Suite 105
Huntersville, NC 28078

RAYMOND JAMES® | NORTH CAROLINA METRO COMPLEX