An Introduction

Townsend Financial of Raymond James®

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OVERVIEW THE RAYMOND JAMES ADVANTAGE

The decision to hire a professional financial team should take into account the quality and professionalism of the firm that stands behind them.

In choosing to do business with our team, you are also doing business with Raymond James.

It is important that you understand how our team's relationship with Raymond James benefits you by providing us the tools and resources to execute our mission to serve clients to the best of our abilities.

RAYMOND JAMES AT A GLANCE

Raymond James has delivered **134 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 8,400 financial advisors
- Approximately $1.17 trillion in total client assets
- More than 2x required total capital ratio
- A-, stable outlook credit rating (Fitch)

STRENGTH AND STABILITY – Diluted quarterly earnings per share

DID YOU KNOW?

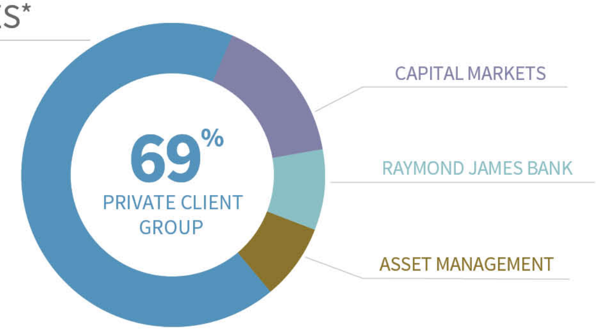
Continuing its tradition of giving back, Raymond James and its associates donated to charitable organizations in 2020, including **$6.7 million** to the United Way and more than **$2 million** to communities across the country to aid those impacted by COVID-19.

The firm also reaffirmed its pledge to address racial equality, financial literacy and empowerment among the Black community with a commitment of $1.5 million to 12 organizations across 10 U.S. markets.

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.

RAYMOND JAMES

OUR ON BOARDING PROCESS

Step 1:
Discovery Process

- Listening to what is important to you, your family and legacy
- Learning the values that shape your decisions and priorities
- Determine risk tolerance
- Gather data, documents and statements for analysis
- Analyze Current Investments
- Discover where and how we can add value as your life unfolds

Step 2:
14 Days
On Boarding Meeting

- Discuss current and future investment approach
- Disclosure of account fees, structure and access
- Meet team members and 'who to contact

Step 3:
21 Days
Deployment of Solutions

- Transfer existing assets
- Alignment of investment solutions, service levels, type and frequency of communications
- Responsibilities assigned
- Complete Goal Planning and Monitoring

Step 4:
30 Days
Orientation

- Phone call after first statement to review

Step 5:
90 Days
Review

- 1st account review
- Follow up on items from previous meetings
- Address liquidity needs (cash flow)

Step 6:
Ongoing
Monitoring

- Regular meetings in person or by phone to update accounts
- Coordinate with CPA and/or Attorney as needed

WHAT SETS US APART

MOTHER/SON RELATIONSHIP

Our mother and son team provides a built in business succession plan to allow you, your family members and heirs continuity in the advice and service received.

CONFIDENCE

We pride ourselves in our ability to build confidence and develop long term relationships with those we advise.

FAMILY

We want to see your family achieve their dreams just as personally as we want to see our own families achieve theirs. We strive to maintain consistent, ongoing communication with you. We are available to listen and provide you unbiased advice and guidance.

COLLABORATORS

We work alongside you, remaining open to move at the pace and direction most comfortable for you. You are not just given a set of directives to accept and follow.

MULTI-GENERATIONAL PLANNING

We encourage wealth management that is comprehensive and provides benefits to meet the needs of each generation in your family.

HOLISTIC PLANNING

With your consent, we encourage the exchange of pertinent information with your other professionals to deliver you the best possible planning solutions.

CERTIFIED FINANCIAL PLANNER™ Professionals

CERTIFIED FINANCIAL PLANNER™ professionals are held to the utmost standards of ethics and professional responsibility, which prepares us for a career-long commitment to provide truly personalized services to meet your needs; all while maintaining high levels of financial planning and professionalism. CFP® professionals maintain their professional edge through ongoing education and training in addition to meeting the rigorous requirements needed to demonstrate a high level of integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence when working with you.

EXPERIENCE

Our combined experience in financial services covers over 30 years. We have successfully advised clients through a multitude of economic cycles and financial market volatility.

OUR BACKGROUND

Dianne S. Townsend CFP®

Senior Vice President, Investments

Professional Experience

Dianne is a Senior Vice President, Investments for Raymond James and Associates in Naples, FL. Previously she worked for AmSouth Bank and spent over 10 years with Northern Trust Securities in Naples, FL where she managed in excess of 500 million dollars for families, corporations, and non-profit groups.

Education

Dianne is a graduate of Lycoming College, Williamsport, Pa. and has her MBA from Babson College, Wellesley Hills, Massachusetts.

Dianne is a CERTIFIED FINANCIAL PLANNER ™ professional and provides professional financial planning services. To earn the CFP® certification, Dianne had to complete an approved educational program, pass a rigorous examination and meet stringent experience requirements. Dianne also adheres to the CFP Board Code of Ethics and she fulfills annual continuing education requirements to remain aware of current planning strategies and financial trends.

Personal Information

Dianne is a native of Pennsylvania and previously lived in Massachusetts and Illinois prior to moving to Florida in 1995. Dianne is active in her church, Lighthouse United Church of Christ. She also has served as a Legacy director for the Florida Conference of the United Church of Christ. She enjoys mentoring a student at Naples High School in the Take Stock, Champions for Learning Program.

Dianne and her husband, Rev. Robert E. Townsend, have two grown children, Drew and Seth. She also has 5 grandchildren, two sets of twin boys and one granddaughter.

Seth A. Townsend, AAMS®
Financial Advisor

Professional Experience

Seth began working in financial services in 2010 for Aegon in Tampa, FL. While he was there he focused his work with retirement plans, specializing in 401k's and IRA's. He joined Dianne Townsend in 2011 and together created the team Townsend Financial of Raymond James.

Education

Seth attended Barron Collier High School and graduated from the University of South Florida in 2007. Seth is an Accredited Asset Management Specialist.

Personal Information

Seth was born in Pennsylvania and after moving to Edwardsville IL, just outside of St. Louis, moved to Naples, FL in 1995. He is also an active member in his father's church Lighthouse United Church of Christ. He assists with organizing and creating events for the church as well as helping with the setup and running of the audio/visual on Sundays.

Seth and his wife, Jessica, have a daughter Sophie. He also has a brother and 4 nephews that also live in Naples.

Bethany M. Hellriegel

Registered Client Service Associate

Bethany joined Raymond James in Naples, Florida in 2013 with the acquisition of Morgan Keegan, bringing with her over 15 years of branch operations and client service experience in the financial services industry. She is focused on serving and meeting client needs, helping others and providing excellent customer service and advisor support. Bethany has held a Series 7 license since March of 2015.

Originally from New Jersey, Bethany moved to Naples, Florida with her family in 1991.