

# income opportunities

Taxable Fixed Income

## Brokered Certificates of Deposit

FDIC Insured

Predictable Income

This week's rates:

1 year CD	2 year CD	3 year CD	4 year CD	5 year CD
<b>0.40% APY</b>	<b>1.25% APY</b>	<b>1.90% APY</b>	<b>2.35% APY</b>	<b>2.80% APY</b>

Annual Percentage Yields (APY) as of 02/02/2010. Rates are subject to change and availability. Minimum quantity may apply.

### About FDIC Insurance

Currently, the FDIC limits the insured amount (including principal and interest) for all deposits held in the same capacity to \$250,000 per issuer per depositor and \$250,000 for certain retirement accounts. The FDIC has temporarily increased insurance coverage to \$250,000 through December 31, 2013 for deposits held in all ownership categories, including single accounts, joint accounts and trust accounts. This means that the insurance coverage for a \$250,000 CD with maturity date after 12/31/2013 will revert back to \$100,000 on 01/01/2014 (unless held in certain retirement accounts). Therefore, excess holdings may not be insured. Accounts with CDs that mature after 12/31/2013 are insured up to \$100,000 per bank per holder. IRAs and certain other retirement accounts will maintain the \$250,000 insurance coverage.

### About Liquidity

Funds may not be withdrawn until the maturity date or redemption date. However, the brokered CDs are negotiable, which means that, although not obligated to do so, Raymond James and other broker/dealers presently maintain an active secondary market at current interest rates. Market value will fluctuate and, if the CD is cashed out prior to maturity, the proceeds may be more or less than the original purchase price. Holding CDs until term assures the holder of par value redemption. CDs are redeemable at par upon death of beneficial holder.

For detailed overview of these and other risks refer to the *Certificate of Deposit Disclosure Statement* at [www.raymondjames.com/liquid.htm](http://www.raymondjames.com/liquid.htm). Additional information is also available on the SEC Certificates of Deposit: Tips for Investors website at [www.sec.gov/answers/cds.htm](http://www.sec.gov/answers/cds.htm).

**Please contact your Financial Advisor for complete information about Brokered CDs, including charges and expenses.**

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