WEALTH MANAGEMENT SOLUTIONS

Manage your assets ✢ Protect your wealth ✢ Build your legacy

RAYMOND JAMES®

Wealth Management Solutions

from

Raymond James

MANAGING YOUR ASSETS + PROTECTING YOUR WEALTH + BUILDING YOUR LEGACY

Wealth management.

It's not simply about portfolio holdings and account balances.
It's about your complete life.

You should have a wealth management partner who understands that. Who cares about your personal goals for your family, your business, your future. Who can give you comfort in making decisions that not only support your financial objectives but that help ensure you have time to do the things you enjoy with those you love.

Raymond James is that partner.

Through a Raymond James financial advisor, you have access to the full resources of a multinational financial services firm. You and your advisor have the support of a team of specialized professionals who can provide targeted input regarding your wealth.

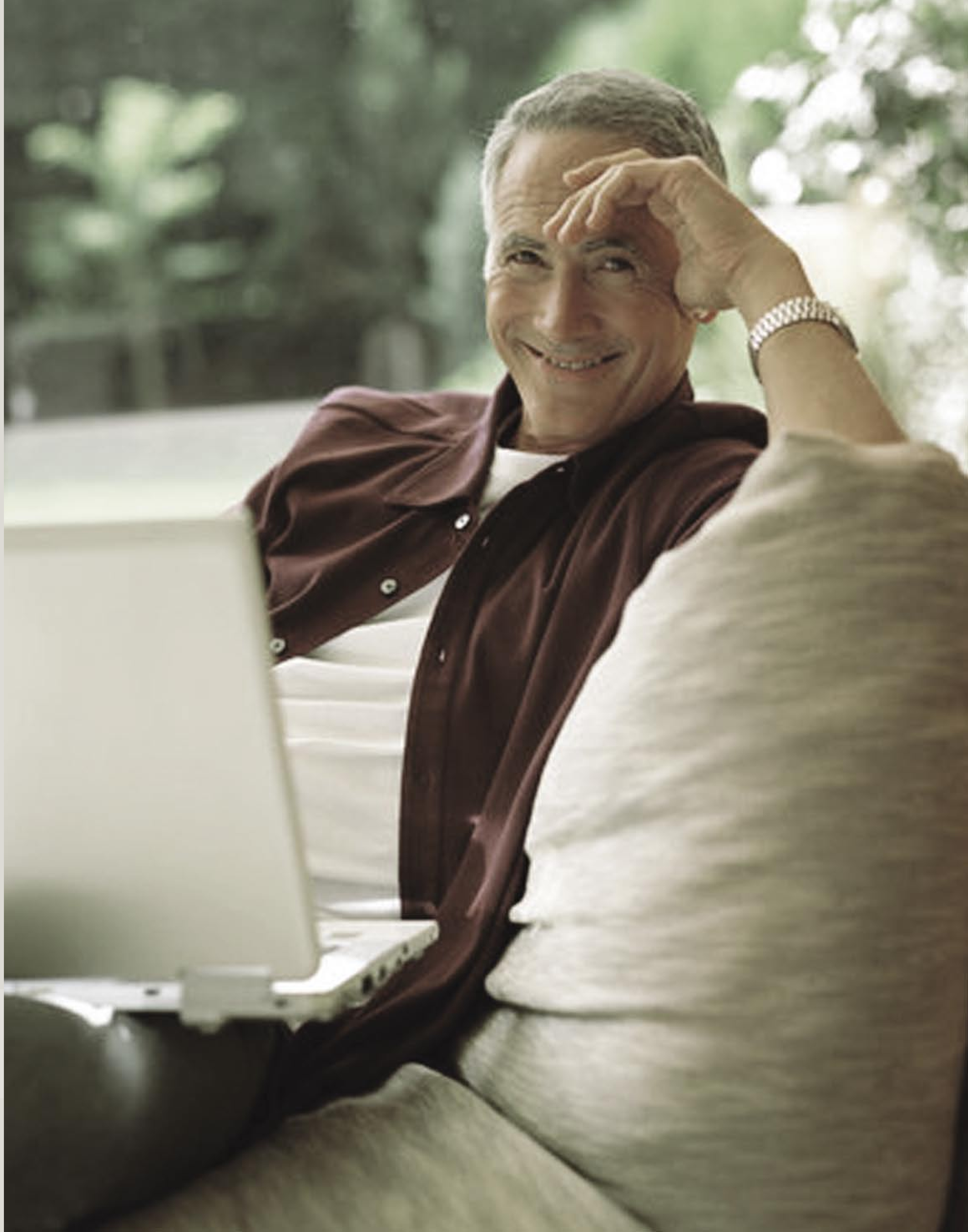
Most important, you can be confident that your advisor is committed to fully understanding your needs and has the freedom to make recommendations based solely on the most appropriate solutions for your situation.

You deserve the confidence that comes from a strong relationship with a financial advisor – especially one who is affiliated with a firm that respects the client/advisor relationship.

You deserve the extensive wealth management services available through your Raymond James financial advisor.

Manage

Successful management of wealth requires access to extensive products and services. Raymond James provides a full complement of traditional investment disciplines as well as more sophisticated resources to help you address the complexities of wealth. With resources like these, your advisor can quickly create the kind of custom solutions that meet your needs — and then make sure your plans evolve as your life changes.



Professional Asset Management

Using advanced asset allocation and manager selection through the extensive resources of the Raymond James Asset Management Group, we apply an institutional approach to building client portfolios. Our professionals focus on forward-looking research to identify and carefully select portfolio managers who consistently add value on a risk-adjusted basis. A disciplined, four-step consulting process delivers institutional quality portfolios crafted to meet your long-term financial goals.

Alternative Investments*

Proper asset allocation for substantial portfolios may call for the use of investments that have historically demonstrated lower correlation to traditional market indices. The Raymond James Alternative Investments Group reviews and selects investments in this category – and conducts ongoing monitoring.

Examples of strategies offered include:

- Hedge funds
- Managed futures
- Structured products
- Private equity
- Real estate
- Commodities

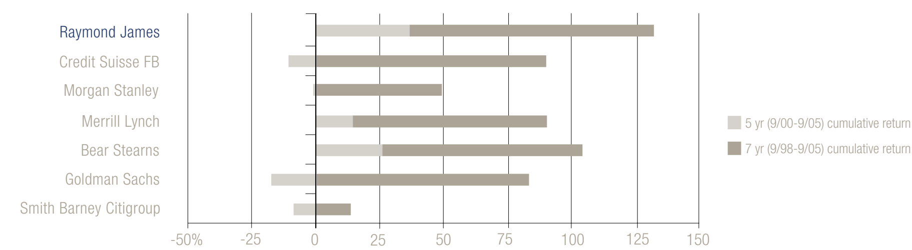
Corporate Services

In addition to working with corporate executives and business owners regarding their personal portfolios, Raymond James provides support for a variety of business-related investment needs, from helping small business owners choose appropriate employee retirement plans to assisting growth companies in attracting capital. Your advisor has access to professionals who specialize in the unique needs of companies, including retirement plan professionals and an investment banking team that offers advisory services related to public offerings, mergers and acquisitions, and restructurings.

Credit, Lending and Cash Management

A well-structured wealth management plan should include discussions about both sides of your personal balance sheet, including your borrowing and cash management needs. Raymond James offers a variety of options to complement the extensive investment services we provide, including personal lines of credit, mortgages, and investment accounts with check writing, online bill pay and enhanced reporting. In addition, we can assist in evaluating short-term interest bearing instruments such as municipal auction rate securities, brokered CDs, money market funds, and cash sweep options.

Raymond James' Equity Research Team ranked first for five- and seven-year stock-picking performance as compared to 11 other investment firms, according to a survey conducted by Zacks Investment Research.**



Managed accounts | Equity research and trading | Taxable and municipal fixed income | Hedge funds | Private equity | Principal protected Equity-Linked Notes | Personal lines of credit | Mortgages | Mutual Fund Research

*Alternative investments involve specific risks that may be greater than those associated with traditional investments and may be offered only to clients who meet specific suitability requirements, including minimum worth tests. **During the seven-year period review by Zacks, Raymond James recommended 463 securities through its Focus List. Of these, 220 advanced and 243 declined. Performance includes a 1% trading commission on additions and deletions. Individual results will vary and an investor would incur commissions (and interest charges if transacted in a margin account) to transact these recommendations. A complete record of all Focus List recommendations since 1998 is available upon request. The results presented should not and cannot be viewed as an indicator of future performance. There is no assurance the Focus List will achieve the results expected or that the individual companies will achieve the growth projections mentioned. The market value of securities fluctuates and investors may incur profits or losses. Products, terms and conditions subject to change. Subject to standard credit criteria. Property insurance required. Flood insurance may be required. Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are affiliated with Raymond James Bank, FSB, member FDIC, a federally chartered savings bank. Unless otherwise specified, products purchased from or held at affiliated Raymond James Financial, Inc. companies are not insured by the FDIC, are not deposits or other obligations of Raymond James Bank, FSB, are not guaranteed by Raymond James Bank, FSB and are subject to investment risks, including possible loss of the principal invested.

EQUAL HOUSING LENDER

Protect

Whether you're beginning to consider retirement and want to ensure your assets will support your lifestyle, are concerned about the effect of taxes on your portfolio or need assurance that your family could maintain their current standard of living no matter the circumstances, your financial advisor can help you consider how to protect your wealth while adjusting your plan as life changes.

Asset Allocation

Because different asset classes rarely perform the same way at the same time, asset allocation and diversification can significantly reduce portfolio volatility. In fact, a majority of a portfolio's risk can be attributed to asset allocation, as shown in the chart below. To determine an appropriate mix of investments for your portfolio, your financial advisor will review your specific objectives, time horizon, and risk tolerance. Only then can specific investments be selected for implementation.

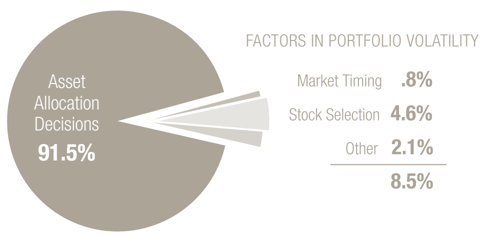
Concentrated Equity Positions

For investors who hold all or most of their wealth in one highly appreciated security – perhaps because of a control position in a public company or because they sold a family business to a public company in exchange for stock of the larger firm – unique challenges arise. While a concentrated equity position is often the primary source of family wealth, there is also significant risk involved with having a high percentage of holdings in a single stock. Your advisor has access to specialists at Raymond James who can help assess your position and provide a variety of solutions that can hedge, monetize, diversify, or transfer the position while managing the tax implications.

Asset allocation decisions are among the most important factors affecting total portfolio volatility.

Volatility of Portfolio Returns

Source: Brinson, Singer and Beebower (1991)



Insurance

Armed with knowledge of your total financial picture and an understanding of your needs and objectives, your financial advisor can work with the specialists in our wholly owned affiliate, Planning Corporation of America, to determine the types and degree of insurance protection you require. Raymond James provides access to a full range of products, from disability and long-term care to term and permanent life insurance policies for both personal and business needs. In addition, you may be able to use insurance strategies for potential tax and wealth transfer benefits. Of course, you should consult a tax advisor for further information regarding tax decisions.

Tax Managed Investments

Significant assets can mean extensive tax issues. Incorporating tax-advantaged investments into your portfolio is one way to reduce your tax obligation. Among other services, Raymond James offers a personalized portfolio review and strategy implementation program called PEARL created specifically for investors with significant municipal bond investments. Your advisor can provide custom analysis of all your holdings – no matter where they are held – along with evaluation of specific transactions and detailed reports to help you create the most suitable portfolio for your needs.

Build

One of the most rewarding aspects of substantial wealth is being able to share it with your family or charitable organizations. Your financial advisor can work with your tax professionals to assist you in developing a plan to help you maintain the lifestyle you deserve now without compromising your commitment to your financial legacy.

Estate Planning

The goal of a well-executed estate plan is to control personal assets while passing them to heirs in the most efficient manner according to your goals and objectives. Raymond James provides a range of consulting services to help you and your advisor develop an appropriate estate plan, including the use of specialty insurance products, complete trust services, strategies for minimizing estate tax obligations and more.

Trust Services

Raymond James resources include trust professionals who are available to help you and your advisor develop individually tailored solutions to fit your personal needs. Serving individual trusts as well as living, charitable remainder, life insurance, specialty and IRA rollover trusts, the Raymond James Trust Companies allow you to take advantage of the expertise and objectivity of a corporate trustee. All services are provided in a team context that puts the full resources of a variety of specialists to work for you.

Charitable Giving

The challenge of giving charitably is to ensure your contributions benefit the organizations you choose as well as fulfill your overall wealth management plan. Your advisor can assist you in identifying appropriate assets for giving as well as ways to make the most of the tax benefits of such gifts. Among the solutions available to you through your advisor are charitable remainder trusts, charitable lead trusts, charitable gift annuities, pooled-income and donor-advised funds.

Education Funding

Sharing your wealth with future generations by helping to fund a child's education is a worthy goal. Your financial advisor can help you determine the most appropriate way to save for education costs while also supporting your personal goals. Raymond James provides a variety of options, from custodian accounts for minors to 529 plans to more sophisticated trust solutions, to help you make the most of your gifts.

You don't have to have the assets of Warren Buffet or Bill Gates to create a meaningful plan for charitable giving. Raymond James can help you to leverage similar strategies to make a real difference.

At Raymond James, our commitment is to do what's in the best interest of our clients. That begins with a strong advisor-client relationship. We then support your relationship with a team of professionals who are available to assist you and your advisor in identifying and implementing the most appropriate solutions for your particular needs.

We're dedicated to serving you effectively and efficiently by offering the quality investment alternatives, professional support and unsurpassed service you deserve.

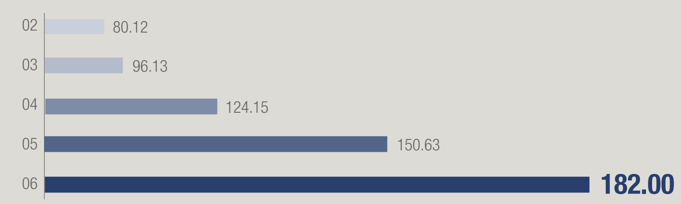
For more information about the sophisticated wealth management solutions available to you, please contact your Raymond James financial advisor.

Raymond James Financial is a diversified financial services holding company whose subsidiaries engage primarily in investment and financial planning, including securities and insurance brokerage, investment banking, asset management, banking and cash management, and trust services. Through its four investment firms, Raymond James & Associates, Raymond James Financial Services, Raymond James Ltd. and Raymond James Investment Services, the firm has more than 4,700 financial advisors in 1,624 locations throughout the United States, Canada and abroad, providing service to over one million individual and institutional accounts with total assets of more than $182 billion. Established in 1962 and a public company since 1983, Raymond James Financial is listed on the New York Stock Exchange and its shares are owned by more than 13,000 individual and institutional investors.

Raymond James Financial's assets under control have increased 127% over the last five years – due in large part to increased participation in the firm's asset management programs.

Total Assets under Control

$ BILLIONS



Extensive resources ... personal relationships ... wealth management focused on your needs and your goals.

RAYMOND JAMES®

Individual solutions from independent advisors

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