
PLANNING FOR THE FUTURE OF YOUR BUSINESS

Whatever your goals for retirement, you'll have everything you need
to take control of your future with RetirementChoice.

RAYMOND JAMES®



It's time to plan for yourself
the same way you plan for your clients.

“What are your long-term goals?”

It's something you ask your clients every day.

It's time you ask yourself.

Just like the clients they serve, no two advisors have the same goals when it comes to retirement. That means you need – and deserve – choice. And that's why Raymond James strives to deliver it. RetirementChoice provides two flexible approaches to retirement and succession designed to help you retire the same way you run your business – on your terms.

Wherever you are in your career and whatever your vision for the future, you'll find everything you need to plan for your next step right here at Raymond James with RetirementChoice.

1 CONTINUING PARTICIPATION CHOICE

If you're ready to retire – and confident your practice will continue to thrive under the leadership of your successor – this could be the ideal choice for you. Designed to provide you with a stream of payments based on the practice's ongoing value, this approach can help you share in the success of the business you've worked so hard to build, even after you've retired.

Illustrative Impact of Continuing Participation						
	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Retired FA Practice Production	\$600,000	\$600,000	\$600,000	\$600,000	\$600,000	\$3,000,000
Successor FA Pre-Acquisition Production	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$5,000,000
Successor FA Future Production	\$1,600,000	\$1,600,000	\$1,600,000	\$1,600,000	\$1,600,000	\$8,000,000
Retired FA Split Percentage	65%	60%	55%	50%	45%	
Successor FA Split Percentage	35%	40%	45%	50%	55%	
Retired FA Payout	\$179,400	\$165,600	\$151,800	\$138,000	\$124,200	\$759,000
Successor FA Payout	\$96,600	\$110,400	\$124,200	\$138,000	\$151,800	\$621,000
Retired FA Practice Total Payout	\$276,000	\$276,000	\$276,000	\$276,000	\$276,000	\$1,380,000
Successor FA Pre-Acquisition Payout	\$460,000	\$460,000	\$460,000	\$460,000	\$460,000	\$2,300,000
Successor FA Acquired Practice Payout	\$96,600	\$110,400	\$124,200	\$138,000	\$151,800	\$621,000
Successor FA Future Payout	\$556,600	\$570,400	\$584,200	\$598,000	\$611,800	\$2,921,000

WEALTH BUILDING OPPORTUNITIES FOR SUCCESSORS

In addition to competitive compensation, Raymond James offers advisors a number of significant wealth-building opportunities, including retention bonuses, stock options and recognition clubs, if they meet certain qualifications. For example, an advisor with trailing 12-month production of \$1.6 million can expect to receive \$48,000 from our long-term incentive plan, \$15,000 from our profit sharing and employee stock ownership plans, and, every five years, a projected \$300,000 in Raymond James restricted stock.*

*All awards are subject to change and future vesting.

A solid succession plan is good for you – and for your clients. Knowing you've prepared for a smooth, orderly transition will help assure them that they will continue to be well served even after you've left the practice.

For the retiring advisor

As an employee advisor at Raymond James, you enjoy the distinct advantage of owning your book of business, which leads to yet another distinct advantage – the ability to pass it along as you see fit within the firm when you're ready to retire.

Creating the plan that will help you do that – both retire and pass along your business on your terms –

is vital, and not simply for you. You have your family, your staff and your clients to consider. With you and them in mind, we developed the payment options that comprise RetirementChoice, both designed to help you effectively monetize the equity in the business you've built and develop a thoughtful succession plan to ensure your business will continue under the care of an advisor you've handpicked.

2 ONE-TIME PAYMENT CHOICE

For those looking for a more definitive transition, this choice offers you immediate full liquidity and a precise valuation of your practice. It could generate more upside potential for a successor advisor who anticipates exceptional client retention and is seeking to maximize the value of growth potential. It also presents your successor with the unique opportunity to finance the acquisition with a five-year loan from Raymond James at the current interest rate.

Illustrative Impact of One-Time Payment						
	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Retired FA Practice Production	\$600,000	\$600,000	\$600,000	\$600,000	\$600,000	\$3,000,000
Successor FA Pre-Acquisition Production	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$5,000,000
Successor FA Future Production	\$1,600,000	\$1,600,000	\$1,600,000	\$1,600,000	\$1,600,000	\$8,000,000
Successor FA Future Payout	\$736,000	\$736,000	\$736,000	\$736,000	\$736,000	\$3,680,000
Acquired Practice Payout	\$276,000	\$276,000	\$276,000	\$276,000	\$276,000	\$1,380,000
Successor FA Loan Repayment	\$91,920	\$91,920	\$91,920	\$91,920	\$91,920	\$459,600
Successor FA Acquired Production Net Payout	\$184,080	\$184,080	\$184,080	\$184,080	\$184,080	\$920,400

This illustration uses a one-time payment of \$406,350. This choice enables the retiring advisor and the successor to select a fixed price for the practice, payable in full at retirement. Raymond James will provide financing to the successor repayable to the firm over up to five years, subject to available credit reports and firm approval. In this illustration, the one-time payment is assumed to be equal to the maximum loan amount available under the program's multifactor lending formula. The advisors may agree to a practice value higher than the loan amount with the successor funding any difference from other sources.

Take control of your future. Learn more about your succession planning options by contacting your local Raymond James branch manager.

For the successor advisor

If you and your business are still in growth mode, the opportunity to succeed a retiring advisor could be an ideal way to gain momentum – and build on the legacy of a peer whose professional style and personal values you share.

To help you pursue growth in the way that makes sense for you and your business, Raymond James offers you assistance in teaming with retiring advisors, building a smooth transition plan and financing the acquisition of a practice.

RAYMOND JAMES®

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