

RAYMOND JAMES CASH SWEEP PROGRAMS

Keep your cash protected and working hard for you.

Cash is an important part of every financial plan, but there is no reason why it should sit idle when it can earn you income. Our cash sweep programs help diversify your cash the same way we help diversify your investments. That way, your cash can continue working toward your long-term financial goals while remaining accessible for your near-term needs.

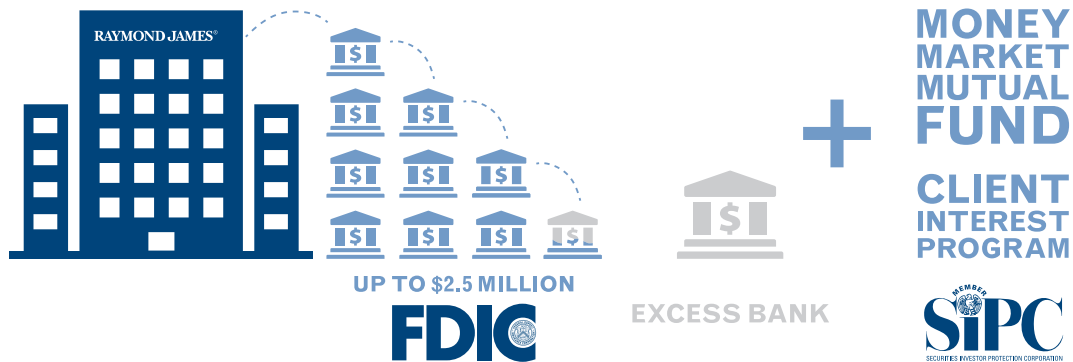
Here's how our cash sweep programs work: The available cash in your Raymond James account is automatically transferred into an interest-bearing account allowing your cash to earn competitive interest while also receiving the protection of FDIC*, SIPC and/or excess SIPC insurance.

We offer three types of sweep programs for you to choose from, including money market funds; the Client Interest Program (CIP) that pays interest on cash awaiting investment; and the Raymond James Bank

Deposit Program (RJBDP). The money market funds and CIP both offer SIPC and excess SIPC insurance protection. The Bank Deposit Program "sweeps" any cash you have with us into numerous deposit accounts at banks, providing for up to \$2.5 million (up to \$5 million for joint accounts) in FDIC deposit insurance – 10 times the standard limit.

You can select any of the sweep types listed above, or one of our unique combination programs that provide SIPC and excess SIPC coverage on cash deposits that exceed the FDIC limit. We're one of only a handful of firms around providing you with options like these – and it's just one of the many ways we put our clients first.

* All funds held at Raymond James Bank and participating banks in the Bank Deposit Program are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per depositor, per insured bank, for each account ownership category. Additional information can be found at fdic.gov or by calling 877.ASK.FDIC (877.275.3342).



RAYMOND JAMES®

AVAILABLE CASH SWEEP OPTIONS:

Each of these sweep options combines the associated features listed in the columns below. Balances are first deposited into the Bank Deposit Program for FDIC insurance coverage. Uninsured cash balances then go to the Client Interest Program or Eagle Class of JPMorgan U.S. Government, respectively, for SIPC and excess SIPC insurance coverage.

SWEEP OPTION	DESCRIPTION	AVAILABLE INSURANCE/PROTECTION
Raymond James Bank Deposit Program	Available cash in your Raymond James account is deposited into interest-bearing accounts at up to 12 banks. Raymond James will deposit up to \$245,000 (\$490,000 for joint accounts of two or more) in each bank on a predetermined bank priority list.	FDIC coverage: Individual accounts up to \$2.5 million; joint accounts up to \$5 million.
Client Interest Program	A short-term alternative for client cash that is held for future investment. Cash is set aside for the client and held in U.S. bank accounts or in certain high-quality U.S. Treasury securities.	
Eagle Class – JPMorgan U.S. Government Money Market Fund	Money market fund that seeks high current income with liquidity and stability of principal. The fund invests exclusively in high-quality, short-term securities that are issued or guaranteed by the U.S. government or by U.S. government agencies and instrumentalities.	SIPC coverage: up to \$250,000 for claims for cash. Excess SIPC coverage: once a customer's SIPC coverage limit is exhausted, excess SIPC provides an aggregate firm limit of \$750 million, including a sub-limit of \$1.9 million per customer for cash above basic SIPC for the wrongful abstraction of customer funds.
Eagle Class – JPMorgan Prime Money Market Fund	Taxable money market mutual fund that aims to provide the highest possible level of current income while still maintaining liquidity and preserving capital.	Account protection applies when an SIPC-member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against market fluctuations.
Eagle Class – JPMorgan Tax Free Money Market Fund	Money market mutual fund that aims to provide the highest possible level of current income, which is excluded from gross income, while still preserving capital and maintaining liquidity.	

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Investment in the Eagle Class – JPMorgan money market funds is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency, although such investments are generally eligible for coverage provided by SIPC and excess SIPC. While these funds seek to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in the funds.

Investors should carefully consider the investment objectives, risks, charges and expenses of the Eagle Class – JPMorgan money market funds before investing. The prospectus contains this and other information about these funds. The prospectus is available from your financial advisor and should be read carefully before investing.

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER

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