

SIMPLIFYING YOUR FINANCIAL LIFE

With Raymond James Capital Access, streamlining your finances has its perks.

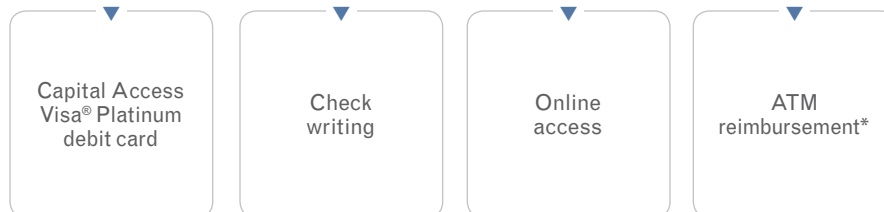
ENHANCING BOTH SIDES OF WEALTH

As a successful individual, you know that there are two sides to wealth: its many rewards and its often complex demands. For all the luxury success affords you, there are also heightened responsibilities to contend with. That's why we created an intelligent cash management solution that addresses both sides of your wealth, helping you simplify and effectively manage your immediate and long-term cash needs while also offering you an array of benefits that maximize the perks of success.

Raymond James Capital Access delivers the convenience you want along with the benefits and service you've come to expect in a single, easy-to-manage account. Your Capital Access account opens the door to a host of privileges, and can be linked with your Raymond James brokerage accounts, enabling you to keep – and track – all your financial information in one place.

And your Raymond James financial advisor, together with the Capital Access support team, is always on hand to help you capitalize on the many benefits this cash management solution has to offer.

THE ACCESS YOU NEED WHEN YOU NEED IT

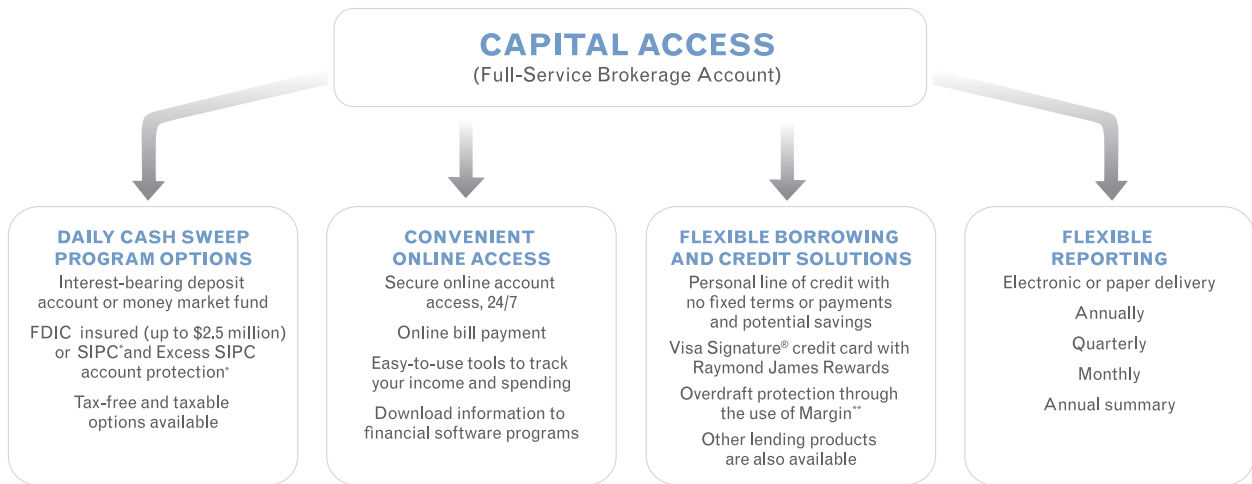


*Up to \$200 per calendar for relationships above \$500,000 and up to \$100 per calendar year for relationships below \$500,000.

RAYMOND JAMES®

SIMPLIFY YOUR FINANCIAL LIFE

Working with your financial advisor, you can streamline your accounts so that both your cash and your investment portfolio can be regularly and thoroughly monitored to help ensure optimal returns. Consolidating your finances through these services can leave you with fewer concerns and more time to enjoy life.



*Raymond James offers a multibank sweep program that provides FDIC insurance coverage for funds held in the Raymond James Bank Deposit Program. Funds will be swept into deposit accounts at up to 12 banks, providing eligibility for up to \$2.5 million in deposit insurance coverage by the FDIC (\$5 million for joint accounts), subject to applicable limitations. FDIC standard deposit insurance coverage is up to \$250,000 per depositor, per insured bank, for each account ownership category. Please visit FDIC.gov for more information. Raymond James & Associates is a member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at sipc.org or by calling 202-371-8300. Raymond James has purchased excess SIPC coverage through various syndicates of Lloyd's, a London-based firm. Excess SIPC is fully protected by the Lloyd's trust funds and Lloyd's Central Fund. The additional protection currently provided has 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. Account protection applies when a SIPC-member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against market fluctuations.

**A margin account may not be suitable for all investors. Borrowing on margin and using securities as collateral may involve a high degree of risk and may not be appropriate for all investors. Market conditions can magnify any potential for loss. If the market turns against an investor, he or she may be required to deposit additional securities and/or cash in the account. The securities in the account may be sold to meet the margin call, and the firm can sell investors' securities without contacting them. The interest rates charged are determined by the amount borrowed.

CAPITAL ACCESS OPENS THE DOOR TO A HOST OF PRIVILEGES, INCLUDING:

ACCOUNT ACTIVITY AND CLIENT SERVICES

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- Visa Platinum debit card** ▶ Get cash back at point of sale with unlimited ATM transactions and automatic ATM reimbursements of up to \$200 per year.***

 - Check writing** ▶ Enjoy unlimited free check writing with the ability to assign customized, personal codes to checks and deposits, which are summarized in your statement and very helpful for tax preparation. Check copies are also available upon request at no additional charge.

 - Online access** ▶ Keep track of your brokerage accounts and daily income and expenses all in one place through Investor Access. Use the free bill payment feature to streamline finances even more.

 - Direct deposit** ▶ Enjoy the convenience, safety and reliability of enrolling in direct deposit. Receive your regular, recurring payments such as paychecks, pension payments or Social Security directly into your Capital Access account. For those receiving federal benefits, this feature will be necessary to establish when the U.S. Treasury ceases to issue physical checks in March 2013.

 - Client service** ▶ Receive 24/7 support from a world-class client service team with in-house, industry-leading fraud protection services to monitor your accounts.

 - Cash sweep programs** ▶ Have your cash balance automatically transferred into an interest-bearing account through the election of one of our cash sweep options. In addition to earning competitive interest on your cash, your account is insured through FDIC (up to \$2.5 million) and/or protected by SIPC/ Excess SIPC coverage (up to available limits)*.

 - Account maintenance** ▶ Relationships below \$500,000 are charged \$100 annually for Capital Access. If your relationship is between \$250,000-\$500,000 and you have a direct deposit of at least \$500 per month into your account, Capital Access is free. You'll also enjoy unlimited complimentary cash withdrawals for point-of-sale purchases.

ADDITIONAL SERVICES

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- Account maintenance** ▶ Establishing Margin** provides flexible, easy access to cash and can be utilized if you need to make an unusually large purchase.

*See previous page.

**See previous page.

***Reimbursements of up to \$100 per year for relationships below \$500,000.

LIFE WELL PLANNED.

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