



PRIVATE CLIENT BANKING

A robust array of cash and lending solutions from a firm you trust

RAYMOND JAMES



Raymond James Private Client Banking gives you access to a comprehensive menu of cash and lending solutions, capabilities and consultants with only one goal: to help meet your needs in the ways that best suit your life today and your goals for tomorrow.

Cash Solutions

Meet your liquidity needs while getting a more complete picture of your finances.

CAPITAL ACCESS

This complete cash management solution can help you streamline your finances and gain access to integrated financial strategies to help you simply, flexibly manage immediate and long-term cash needs.

CASH SWEEPS

Cash sweep programs help to diversify your cash holdings and offer competitive interest rates.

- Raymond James Bank Deposit Program – FDIC insured
- Client Interest Program – SIPC and excess SIPC coverage
- Money Market Funds – SIPC and excess SIPC coverage

CASH STRATEGIES CONSULTING

For significant cash needs, your advisor can call on the dedicated resources and guidance of the Cash Solutions team to help navigate the firm's cash and cash alternative offerings.

CREDIT CARDS

Get the purchasing power you need and an array of rewards.

- Consumer cards
- Premium cards
- Business cards



Lending Solutions

Take advantage of our lending solutions to help seamlessly meet near-term needs without disrupting long-term goals.

MORTGAGE LENDING THROUGH RAYMOND JAMES BANK

Enjoy support on conventional or jumbo mortgages from application through closing, competitive rates and a variety of programs in all 50 states.

- Fixed Rates
- Adjustable Rates
- Interest-only
- Pledged Securities Mortgage

PRIVATE WEALTH MORTGAGE THROUGH RAYMOND JAMES BANK

Meet your more complex mortgage needs with a streamlined process, flexible underwriting guidelines, and guidance from specialists.

SECURITIES BACKED OPTIONS

Borrow against your investments – while preserving your long-term plans – to help meet funding needs in one of three ways.

- Securities Based Line of Credit through Raymond James Bank
- Structured Lending through Raymond James Bank
- Margin Accounts

COMMERCIAL REAL ESTATE LENDING

Explore comprehensive lending programs designed to suit a variety of needs in all 50 states.

Ready to learn more? Contact your financial advisor for additional information or for an introduction to your local banking consultant.

CASH SWEEPS DISCLOSURES:

Diversification of investments does not guarantee a profit nor protect against loss.

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 & Associates, Inc. and Raymond James Financial Services, Inc. are affiliated with Raymond James Bank, member FDIC. Unless otherwise specified, products purchased from or held at affiliated Raymond James Financial, Inc. companies are not insured by the FDIC or any other government agency, are not deposits or other obligations of Raymond James Bank, are not guaranteed by Raymond James Bank, and are subject to investment risks, including possible loss of the principal invested. Bank priority lists can be found at raymondjames.com/RJBDP.

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.

MORTGAGE DISCLOSURES:

Raymond James Associates, Inc., and your Raymond James Financial Advisor do not solicit or offer residential mortgage products and are unable to accept any residential mortgage loan applications or to offer or negotiate terms of any such loan. You will be referred to a qualified Raymond James Bank employee for your residential mortgage lending needs.

The proceeds from a Mortgage cannot be (a) used to purchase or carry securities; (b) deposited into a Raymond James investment or trust account; (c) used to purchase any product issued or brokered through an affiliate of Raymond James, including insurance; or (d) otherwise used for the benefit of, or transferred to, an affiliate or Raymond James.

The benefit of certain mortgage options may vary depending on market conditions, your financial situation and other circumstances. When the principal and interest payment period commences, monthly payments will be higher. The principal balance will not be reduced during the period that interest-only payments are made. Interest payments are calculated based on the outstanding principal balance. A client will pay more interest over the life of the loan if they choose to make interest only payments exclusively than they would under a traditional loan with the same interest rate featuring principal and interest payments. When your interest-only period ends, your monthly mortgage payment will be recalculated to include full principal repayment over

the remaining years left on the loan. Your payment may rise significantly based on the shorter remaining term and if you have an upward rate adjustment on an adjustable rate mortgage. During the interest-only period, without making principal payments towards your outstanding loan balance, home price appreciation is the only way your equity will grow. The equity in your home is the difference between its market value and the amount owed on loans secured by the property. There is also a risk that, by not paying down the balance of your loan, you may be in a situation where you owe more on your property than you could sell it for if your home value declines.

Property insurance is required. Flood insurance is required if property is in a designated flood zone of 'A' or 'V'.

SBL, STRUCTURED LENDING AND MARGIN DISCLOSURE:

A line of credit backed by securities, such as a securities based line of credit or a structured line of credit, or Margin account may not be suitable for all clients and investors. Borrowing on securities backed lending products or Margin accounts and using securities as collateral may involve a high degree of risk including unintended tax consequences and the possible need to sell your holdings, which may lead to a significant impact on long-term investment goals. An investor can lose more funds than he or she deposited in the account. Market conditions can magnify any potential for loss. If the market turns against the client, he or she may be required to quickly deposit additional securities and/or cash in the account(s) or pay down the loan to avoid liquidation. Clients and investors may not be entitled to choose which securities or other assets in his or her account are liquidated or sold to meet a Call. The firm can increase its maintenance requirements at any time and is not required to provide advance written notice. Clients and investors may not be entitled to an extension of time on Calls. The securities in the Pledged Account(s) may be sold to meet the Collateral Calls and the securities in a Margin account can be sold to meet Margin Calls; the firm can sell the client's securities without contacting them. Increased interest rates could also affect LIBOR rates that apply to your line of credit causing the cost of the credit line to increase significantly. The interest rates charged on a line of credit are determined by (i) the market value of pledged assets and the net value of the client's Capital Access account or (ii) the line of credit amount. The interest rates charged on Margin accounts are determined by the amount borrowed. Please visit sec.gov/investor/pubs/margin.htm for additional information.

The proceeds from a securities based line of credit or a structured line of credit cannot be (a) used to purchase or carry securities; (b) deposited into a Raymond James investment or trust account; (c) used to purchase any product issued or brokered through an affiliate of Raymond James, including insurance; or (d) otherwise used for the benefit of, or transferred to, an affiliate of Raymond James. Raymond James Bank does not accept RJF stock or any securities issued by affiliates of Raymond James Financial as pledged securities towards a line of credit. Lines of credit are provided by Raymond James Bank. Securities based line of credit and structured line of credit provided by Raymond James Bank, N.A., Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are affiliated with Raymond James Bank, N.A., a federally chartered national bank.

Products, terms, and conditions subject to change. Subject to standard credit criteria.

RAYMOND JAMES®

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER

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