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Dear Friends,

With geopolitical tensions rising, the headlines may have caught your attention so we want to proactively reach out to explain what Raymond James does to protect you by keeping your information secure.

Unfortunately, cyber threats aren't new, and we've invested considerable financial resources and personnel to stay ahead of increasingly sophisticated threat actors. In fact, the firm has dedicated and certified information security analysts as well as advanced security infrastructure monitoring your accounts 24/7 to detect and defend against signs of tampering, unauthorized account activity and potential malicious intrusions.

And that's just the start of the measures we take to protect valued clients like you. Here's a look at some of the precautions we've put in place behind the scenes to further protect your information.

- Proactive vulnerability testing of our networks and servers
- Encryption, secure virtual private networks, and the latest firewall and antivirus technology
- Vigilant email monitoring for regulatory and compliance purposes, as well as protection against phishing attempts and malware
- Quarterly technology reviews conducted by independent auditors
- Coordination with industry-wide organizations and law enforcement agencies devoted to sharing information about physical and cyber security to anticipate, mitigate and respond to emerging cyber threats

Our multi-layered defense, based on industry-leading security controls, is constantly evolving to stay ahead of the threat landscape. Good cyber security hygiene continues to remain a critical component of defense. Additional measures that you can take to help safeguard your information include:

- Keeping your technology (including mobile devices) and security software up to date
- Using public networks sparingly and with caution
- Implementing complex and unique passwords across all accounts
- Enabling multi-factor authentication wherever possible
- Practicing sensible data management, including regular data backups to protect against ransomware

We hope you are confident that your security and protection are top priorities for the firm. Please let us know if you have any questions. Thank you, as always, for your continued trust in us.

Please <u>click here</u> to see our Q1 Upcoming Events, including a Cybersecurity Briefing on Tuesday February 11th, 2020.

Sincerely,

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