RAYMOND JAMES BANK
ENHANCED SAVINGS PROGRAM

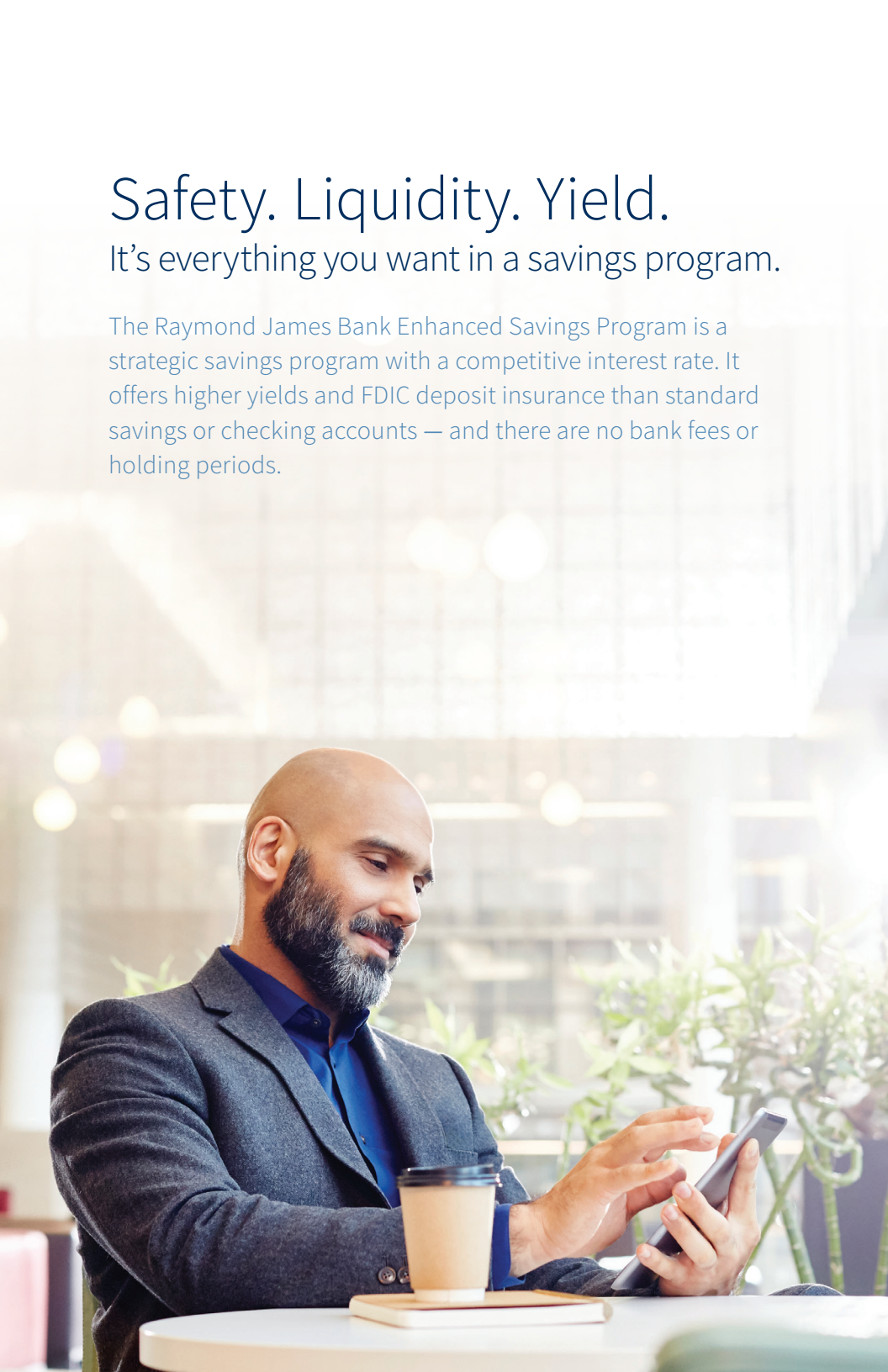
A better way to make cash part of your long-term financial plan.

RAYMOND JAMES

Safety. Liquidity. Yield.

It's everything you want in a savings program.

The Raymond James Bank Enhanced Savings Program is a strategic savings program with a competitive interest rate. It offers higher yields and FDIC deposit insurance than standard savings or checking accounts — and there are no bank fees or holding periods.



The Enhanced Savings Program offers an innovative way to earn interest on qualifying cash* by linking your brokerage account to a high-yield Raymond James Bank account.

Your advisor, acting on your instructions, can quickly move your funds between your brokerage account and the Enhanced Savings Program, preserving your liquidity. And your program funds are placed by Raymond James Bank in FDIC-insured accounts held at a network of banks, each providing up to $250,000 in FDIC insurance, allowing for combined FDIC insurance of up to $50 million.[1]

If you hold significant cash for the long term, prefer a high degree of security or have a relatively low tolerance for risk and appreciate the simplicity of aggregating your assets, the Enhanced Savings Program may be right for you. It may also be ideal for individuals and business owners, as well as institutions, that require FDIC insurance on cash balances.

NOW YOUR SAVINGS CAN MAKE A GREATER CONTRIBUTION TO YOUR FINANCIAL GOALS

Connecting your cash savings to your investment portfolio allows you to have a more comprehensive financial plan, whether you're setting money aside for the security of knowing it's there – or for a specific purpose, such as purchasing a home.

The Enhanced Savings Program will be included in your relationship summary in Raymond James Client Access, so your statements, transactions and balances are always a click away.

To find out if the Enhanced Savings Program is an appropriate strategy to help you pursue your financial goals, have a conversation with your advisor.

*Qualifying cash may vary. It is generally defined as new assets or proceeds from the sale of securities. Contact your advisor to confirm what currently constitutes qualifying cash. An initial deposit of $100,000 or more is required to open an Enhanced Savings Program account.

LIFE WELL PLANNED.

RAYMOND JAMES®

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER
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RAYMONDJAMES.COM

[1]Offer is subject to availability. Terms and conditions apply. Interest rate may change after the account is opened. Qualifying cash may vary. It is generally defined as net new money brought to Raymond James. Contact your advisor to confirm what currently constitutes qualifying cash. The Enhanced Savings Program is an online only product. Clients must have an email address in order to open an account and must be enrolled in Client Access to view program statements.

Cash on deposit at FDIC-insured institutions through the Enhanced Savings Program offered by Raymond James Bank is insured by the FDIC up to $250,000 per insurable capacity per depository institution (bank), subject to applicable FDIC rules and limitations. The Enhanced Savings Program relies on the services of IntraFi Network, LLC for the placement of deposits at a network of third party FDIC-insured depository institutions. The current list of FDIC insured depository institutions in the network is shown at https://www.intrafi.com/network-banks. Raymond James is not affiliated with IntraFi Network, LLC. Certain conditions must be satisfied for pass-through deposit insurance coverage to apply.

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