
THE RAYMOND JAMES

CLIENT BILL OF RIGHTS

You have the right to courteous service – from your financial advisor and all other associates of our firm.

You have the right to select and work with a trustworthy, independent financial advisor who is professionally competent, personally dedicated, and who communicates with you on a regular basis about your portfolio. You may request information about your advisor's work history and background, and you may contact your state or provincial securities agency for verification.

You have the right to expect financial and investment recommendations based solely upon your unique needs and goals, consistent with the objective of enhancing your financial well-being. While the performance of investments may not meet your expectations and markets can underperform their historical averages, recommendations should be based upon the goal of attaining superior performance in light of the facts known at the time of investment.

You have the right to open, consistent communication and to have information presented in clear and understandable terms.

You have the right to reasonable, achievable projections of results, understanding that many unforeseen factors can frustrate expectations and result in losses, particularly in the short term.

You have the right to reasonable investment alternatives selected based on your individual objectives and presented with full disclosure of risks and benefits. Your trade confirmations will reflect any time that you initiate an investment decision without the benefit of or against the advice of your financial advisor, or if your account is managed by a professional money manager.

You have the right to know all costs and commissions associated with an investment, as well as fees our firm charges for services. An exception applies for securities traded in a principal capacity, where commissions and trading profits are included in the purchase price. For the latest listing of our fees and charges, visit raymondjames.com/services_and_charges.htm or ask your financial advisor.

You have the right to have transactions executed in a timely fashion, at the best available price and with prompt reporting. Your statements should reflect all positions and activity in your account. With the exception of infrequently traded securities, all positions should be priced as accurately as possible. Fixed income prices are often estimated using general formulas.

You have the right to have any errors corrected fully and any complaints addressed promptly. If a problem is not resolved to your satisfaction, you may contact the manager of your local office and/or Raymond James' international headquarters.

You have the right to strict confidentiality, complete discretion and full protection of your personal and financial information. We do not sell your information to anyone. Raymond James only provides information to external organizations when required by law or regulation or when necessary to provide the services you have requested. Unless you specify otherwise, Raymond James' subsidiaries may share your information within the Raymond James organization to provide informed, efficient service.