

***** Exercise Your *Right* to Vote *****
**Important Notice Regarding the Availability of Proxy Materials for the
Shareholder Meeting to Be Held on February 18, 2021.**

RAYMOND JAMES FINANCIAL, INC.

RAYMOND JAMES

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880 CARILLON PARKWAY
ST. PETERSBURG, FL 33716

Meeting Information

Meeting Type: Annual Meeting
For holders as of: December 21, 2020
Date: February 18, 2021 **Time:** 4:30 P.M., Eastern Time
Location: Meeting live via the Internet-please visit
www.virtualshareholdermeeting.com/RJF2021.

The company will be hosting the meeting live via the Internet this year. To attend the meeting via the Internet please visit www.virtualshareholdermeeting.com/RJF2021 and be sure to have the information that is printed in the box marked by the arrow → XXXX XXXX XXXX XXXX (located on the following page).

You are receiving this communication because you hold shares in the company named above.

This is not a ballot. You cannot use this notice to vote these shares. This communication presents only an overview of the more complete proxy materials that are available to you on the Internet. You may view the proxy materials online at www.proxyvote.com or easily request a paper copy (see reverse side).

We encourage you to access and review all of the important information contained in the proxy materials before voting.

**See the reverse side of this notice to obtain
proxy materials and voting instructions.**

— **Before You Vote** —
How to Access the Proxy Materials

Proxy Materials Available to VIEW or RECEIVE:

NOTICE AND PROXY STATEMENT 2020 ANNUAL REPORT TO SHAREHOLDERS

How to View Online:

Have the information that is printed in the box marked by the arrow → [XXXX XXXX XXXX XXXX] (located on the following page) and visit: www.proxyvote.com.

How to Request and Receive a PAPER or E-MAIL Copy:

If you want to receive a paper or e-mail copy of these documents, you must request one. There is NO charge for requesting a copy. Please choose one of the following methods to make your request:

- 1) BY INTERNET: www.proxyvote.com
- 2) BY TELEPHONE: 1-800-579-1639
- 3) BY E-MAIL*: sendmaterial@proxyvote.com

* If requesting materials by e-mail, please send a blank e-mail with the information that is printed in the box marked by the arrow → [XXXX XXXX XXXX XXXX] (located on the following page) in the subject line.

Requests, instructions and other inquiries sent to this e-mail address will NOT be forwarded to your investment advisor. Please make the request as instructed above on or before February 4, 2021 to facilitate timely delivery.

— **How To Vote** —

Please Choose One of the Following Voting Methods

Vote By Internet:

Before The Meeting:

Go to www.proxyvote.com. Have the information that is printed in the box marked by the arrow → [XXXX XXXX XXXX XXXX] (located on the following page) available and follow the instructions.

During The Meeting:

Go to www.virtualshareholdermeeting.com/RJF2021. Have the information that is printed in the box marked by the arrow → [XXXX XXXX XXXX XXXX] (located on the following page) available and follow the instructions.

Vote By Mail: You can vote by mail by requesting a paper copy of the materials, which will include a proxy card.

Voting Items

The Board of Directors recommends you vote "FOR" all of the nominees listed and "FOR" Proposals 2 and 3.

1. ELECTION OF DIRECTORS

Nominees:

- 1a. Charles G. von Arentschildt
- 1b. Marlene Debel
- 1c. Robert M. Dutkowsky
- 1d. Jeffrey N. Edwards
- 1e. Benjamin C. Esty
- 1f. Anne Gates
- 1g. Francis S. Godbold
- 1h. Thomas A. James
- 1i. Gordon L. Johnson
- 1j. Roderick C. McGeary
- 1k. Paul C. Reilly
- 1l. Raj Seshadri
- 1m. Susan N. Story

- 2. Advisory vote to approve executive compensation.
- 3. To ratify the appointment of KPMG LLP as the Company's independent registered public accounting firm.

In their discretion, upon such other matters that may properly come before the meeting or any adjournment or adjournments thereof.

