DISCOVERING ALEX. BROWN

Institutional-quality investment opportunity and comprehensive wealth management advice for sophisticated clients
From its inception, the partnership between Alex. Brown and Raymond James has been about offering clients the best of both firms - marrying the heritage and ingenuity of a highly regarded boutique with the far-reaching capabilities and unparalleled support of one of the largest wealth management firms in the United States. Together, we provide individuals and institutions with personalized solutions to even the most complex financial needs.
Alex. Brown has raised the bar with a signature approach to investing that our distinguished clients demand and deserve. Our powerful partnership with Raymond James adds breadth and depth to our boutique services, which include traditional and alternative investment opportunities, asset and risk management, lending, investment banking, global custody* and wealth management.

Whether we are providing professional investment consulting or comprehensive financial planning, our elite clients rely on us for timely advice and guidance. We help create the successful future our clients envision through proprietary offerings and access to high-quality investment opportunities.

Capabilities to address every financial matter

Our singular focus on helping you grow and preserve substantial assets sets us apart. To this end, our client advisors serve the best interests of high-net-worth and ultra-high-net-worth individuals, families and select institutions, delivering a premier wealth management experience marked by objective advice and personalized solutions. This includes direct access to institutional-quality products and services for the most sophisticated clients. For qualified clients**, we provide customized solutions, leveraging our extensive resources and capabilities to generate unique investment opportunities and financing solutions on a nonadvisory basis through the Key Client Partners program.

The customized financial plans we create are designed around what matters most in your life, and are complemented by our access to specialists, leading-edge technology, award-winning equity research and superior support. Whether you’re an entrepreneur preparing to sell your business, an individual in search of a legacy plan or an institution looking for advice about investment and spending policies, we have the resources and an open architecture platform that allow us to custom-fit strategies to your situation.

*Offered through Deutsche Bank.
**Institutional investors only, as defined by FINRA 4512(c)3.
Our areas of expertise

INVESTMENT MANAGEMENT & CONSULTING
A broad offering of investments
- Separately managed accounts and unified managed accounts
- Wrap accounts
- Structured products
- Options
- Traditional investments, like equities, fixed income, mutual funds and exchange traded funds
- Specialized investment opportunities for qualified clients and family offices

CAPITAL MARKETS
A wealth of opportunities
- Foreign exchange
- Hedging and monetization
- Restricted stock sales

ALTERNATIVE INVESTMENTS
An array of institutional-quality strategies
- Commodities
- Hedge funds
- Private equity
- Real estate
- Other proprietary products offered through Deutsche Bank

TRUST & ESTATE PLANNING
A thoughtful approach to a lasting legacy
- Trust services and administration
- Donor advised funds
- Philanthropic and planned giving strategies
- Wealth transfer and intergenerational planning
- Tax strategies

WEALTH PLANNING
Strategies for managing, growing and protecting your assets
- Comprehensive financial planning
- Family office services
- Family governance
- Business planning
- Portfolio assessment
- Longevity planning
- Retirement planning
- Risk management
- Insurance and annuities

GLOBAL CUSTODY & PRIME BROKERAGE
Unique solutions to suit your needs
- Prime brokerage services
- Securities processing and settlement
- Asset safekeeping
- Comprehensive reporting
- Foreign exchange
- Full tax lot recordkeeping

CASH MANAGEMENT & LENDING
Options that simplify your life
- Margin loans
- Securities-based line of credit
- Cash sweeps
- Insured bank deposit program
- International bank deposit program (non-FDIC)
- Cash management solutions
- Mortgage solutions available through our affiliate, Raymond James Bank

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. The securities in the Pledged Account(s) may be sold to meet the Collateral or Margin Calls (Calls) and the firm can sell the client's securities without contacting them. Clients and investors are not entitled to choose which securities or other assets in his or her account are liquidated or sold to meet a Call.

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 firm can increase its maintenance requirements at any time and is not required to provide advance written notice. Clients and investors are not entitled to an extension of time on Calls. Increased interest rates could also affect LIBOR rates that apply to your Margin account causing the cost of the credit line to increase significantly. The interest rates charged for an SBLC are determined by the market value of pledged assets and the net value of the client’s Capital Access account. The interest rates charged on Margin loans are determined by the amount borrowed.

Please visit sec.gov/investor/pubs/margin.htm for additional information. Securities Based 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.

A Margin account may not be suitable for all investors. Borrowing on Margin 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. The securities in the Pledged Account(s) may be sold to meet the Margin Call, and the firm can sell the client’s securities without contacting them. An investor is not entitled to choose which securities or other assets in his or her account are liquidated or sold to meet a margin call. The firm can increase its maintenance margin requirements at any time and is not required to provide an investor advance written notice. An investor is not entitled to an extension of time on a margin call. Increased interest rates could also affect LIBOR rates that apply to your Margin account causing the cost of the credit line to increase significantly. The interest rates charged are determined by the amount borrowed. Please visit sec.gov/investor/pubs/margin.htm for additional information.

CORPORATE & EXECUTIVE SERVICES

Additionally, we offer a full range of specialized expertise for discerning institutions and corporate clients:

- Corporate retirement plan consulting
- Institutional sales and trading
- Investment management, monitoring and analysis
- Fiduciary responsibility
- Investment policy statements
- Private Institutional Clients Desk
- ESOPs
- Cashless stock option exercises
- Rule 144 executions
- 10b5-1 sales plans
- Hedging and monetization for concentrated equity positions
- Corporate cash management
- Full-service investment banking capabilities
Technology that complements your life

Your time is your most valuable resource, and we respect that. That’s why we offer innovative and convenient ways for you to stay connected to your portfolio and the extensive resources of Alex. Brown. Our convenient online portal, Investor Access, is a secure and ubiquitous gateway to all your accounts. Featuring advanced encryption technology, the site enables you to view your investments in detail, including cost basis and transaction data, statements and tax-reporting documents. Use the site to:

- Analyze your portfolio by account or investment type
- Transfer funds seamlessly
- View historical data and documents in one secure location
- Access our award-winning equity research and market commentary
High-caliber support and protection

Putting your needs first – including your need for privacy and security – is a mission we take seriously. That’s why we take a proactive, multilayered approach when it comes to the protection of your accounts and personal data. We surpass the standard security measures of financial services firms, offering these additional safeguards:

- A dedicated cyberthreat center
- Vulnerability testing of our networks and servers
- Encryption, secure virtual private networks and the latest firewall and antivirus technology
- Advisors’ electronic communications are monitored for regulatory purposes as well as protection against phishing attempts and malware
- Redundant systems and off-site data storage providing protection in the event of emergency or natural disaster