



BALANCING CASH FLOW AND RETIREMENT GOALS

Capital Access makes it easier for you to manage your income and spending,
helping you achieve a secure and comfortable retirement.

RAYMOND JAMES®

Capital Access offers practical ways to manage your varied sources of cash in retirement. Plus, you get the added bonus of a trusted advisor who'll help keep you moving toward your retirement goals.

SOCIAL SECURITY DIRECT DEPOSIT REQUIREMENTS



As of May 1, 2011, new recipients of federal benefits, including Social Security retirement benefits, were required to establish direct deposit. And, all federal benefits will require direct deposit after March 1, 2013.

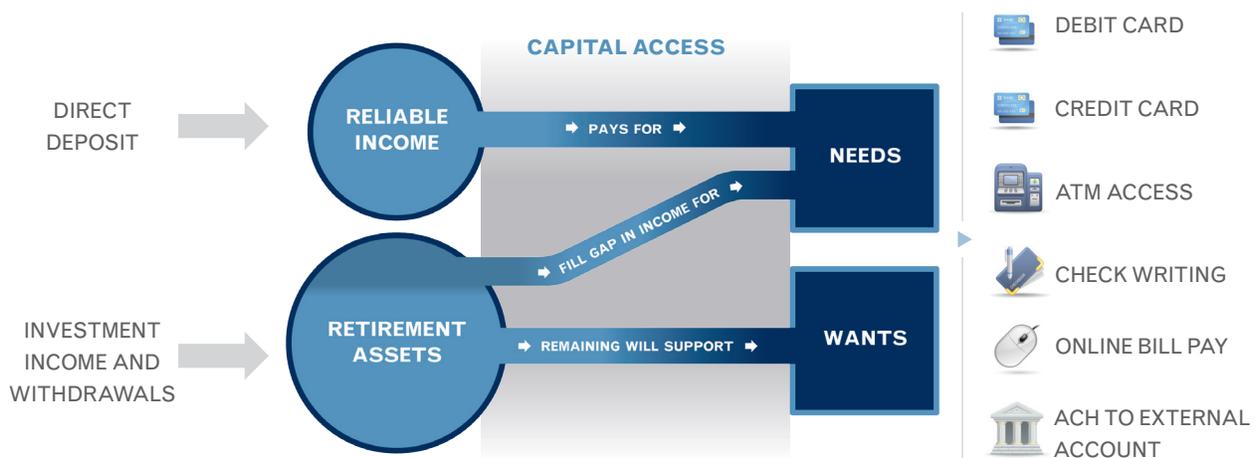
YOUR COMPLETE FINANCIAL PICTURE AT YOUR FINGERTIPS

Now that you've retired, you probably have one key question on your mind: Will my money last? The money you've spent years saving now needs to fund a retirement that may last 20 years or more. As you and your financial advisor developed your retirement income plan, you might have a sense of how complex managing cash flow in retirement can be. For example, your once steady paycheck will be replaced by income from a variety of different sources, and you'll need to stick closely to the withdrawal rates you established in order to fulfill your retirement goals. Ultimately, the success of your plan relies on keeping close tabs on your spending.

But you don't have to do it alone.

In fact, you and your advisor can carefully monitor your income and spending through a single cash management account that consolidates all your retirement income sources. That way, you have a better chance of ensuring your spending doesn't exceed the withdrawal rates you established. This primary account gives you one place to go to access – and monitor – your money on a daily basis.

That's exactly what Capital Access from Raymond James offers – a competitive cash management account designed to provide a simple, centralized view of income from outside sources and your investment accounts so you can see your entire financial picture. Using Capital Access as your cash management account frees up more time for you to focus on what's important to you in retirement.



THE ROLE YOUR ADVISOR PLAYS

A Capital Access account has all the competitive features of a checking account from a major bank, but with one significant difference. Your advisor. Someone you know and trust who's looking out for you and monitoring your overall retirement income plan. As your ally, your advisor – working closely with you – can put the details of your financial life in context and recommend changes, as needed, to ensure you're on track to meet your goals. It's just one more advantage of being a Raymond James client.

Some of the key features of Capital Access include:

- 24/7 account data available via Investor Access
- Online bill pay
- Dedicated customer service
- Competitive interest rates on your cash
- Direct deposit
- Free, unlimited check writing
- Debit/ATM card
- Free of charge when you establish direct deposit¹ and have a relationship between \$250,000 and \$500,000, or have a relationship over \$500,000
- Account protection for cash balances includes SIPC and FDIC options
- Some cash balances may be insured up to \$2.5 million through the Raymond James Bank Deposit Program, compared to just \$250,000 in FDIC coverage offered by most banks²
- Year-end summary statement

¹Restrictions apply. Contact your financial advisor for complete details including qualifying criteria.

²Raymond James offers a multibank sweep program that provides FDIC insurance coverage for funds held in the Raymond James Bank Deposit Program. Funds will be swept into deposit accounts at up to 12 banks, providing eligibility for up to \$2.5 million in deposit insurance coverage by the FDIC (\$5 million for joint accounts), subject to applicable limitations. FDIC standard deposit insurance coverage is up to \$250,000 per depositor, per insured bank, for each account ownership category. Please visit [FDIC.gov](https://www.fdic.gov) for more information. Raymond James & Associates is a member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at [sipc.org](https://www.sipc.org) or by calling 202-371-8300. Raymond James has purchased excess SIPC coverage through various syndicates of Lloyd's, a London-based firm. Excess SIPC is fully protected by the Lloyd's trust funds and Lloyd's Central Fund. The additional protection currently provided has an aggregate firm limit of \$750 million, including a sub-limit of \$1.9 million per customer for cash above basic SIPC for the wrongful abstraction of customer funds. Account protection applies when an SIPC-member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against market fluctuations.

CONSOLIDATING YOUR "PAYCHECKS" WITH DIRECT DEPOSIT

As a retiree, the regular paycheck you previously received will be replaced by income from various sources, such as pension payments, Social Security benefits, annuity payouts and required minimum distributions from your IRA and other retirement accounts. You may even have a part-time job to supplement your retirement income. That means you'll receive payments in differing amounts at different times. Keeping track of varying inflows becomes easier when they all funnel into one account. To make things simple, you can set up automatic deposit from these varying sources directly into your Capital Access account so you'll have enough liquidity and will be aware of your spending.

YOUR FINANCIAL PICTURE, CLEARER THAN EVER

With Capital Access, you and your financial advisor can establish a clear view of your complete financial picture. One that offers accurate reports on your cash balances, transactions and assets. This can be invaluable as it helps prevent unwelcome cash flow surprises and makes it simpler for you to manage your money as you get older. By simplifying your financial life with Capital Access, you'll also have more time to enjoy your retirement.

It's easy to get started. Your financial advisor can assist with setting up a Capital Access account to manage your cash flow needs and your retirement goals.

LIFE WELL PLANNED.

RAYMOND JAMES®

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER

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