



## **EXPLORING WEALTH MANAGEMENT SOLUTIONS**

Providing the requisite expertise and resources to manage  
the complexities of significant wealth.

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**RAYMOND JAMES®**



## **WE PROVIDE IMPECCABLE SUPPORT AND CUTTING-EDGE RESOURCES TO HELP KEEP OUR ADVISORS FOCUSED ON ONE THING – YOU.**

Your interests, your goals, your life and what's important to you – these are the things that really matter to us, and to your advisor. We know your life is far more than portfolio holdings and account balances. And since the founding of our firm in 1962, we've built our business to provide you with nothing less than outstanding client service, knowledgeable advice and financial strategies based on who you are and your unique objectives.

### **A CULTURE OF INDEPENDENCE; A COMMITMENT TO SUPPORT**

We're committed to a culture of independence to enable our advisors to provide their clients with objective, informed recommendations that are right for them and their families, not the sales objectives of the firm. And we've combined that culture of independence with an environment of in-depth support. From leading-edge technology to award-winning research, and from superior advisor support to continuing professional development, we're committed to providing advisors with the strategies, expertise and resources they need to help their clients achieve their goals.

#### **EXPECT MORE**

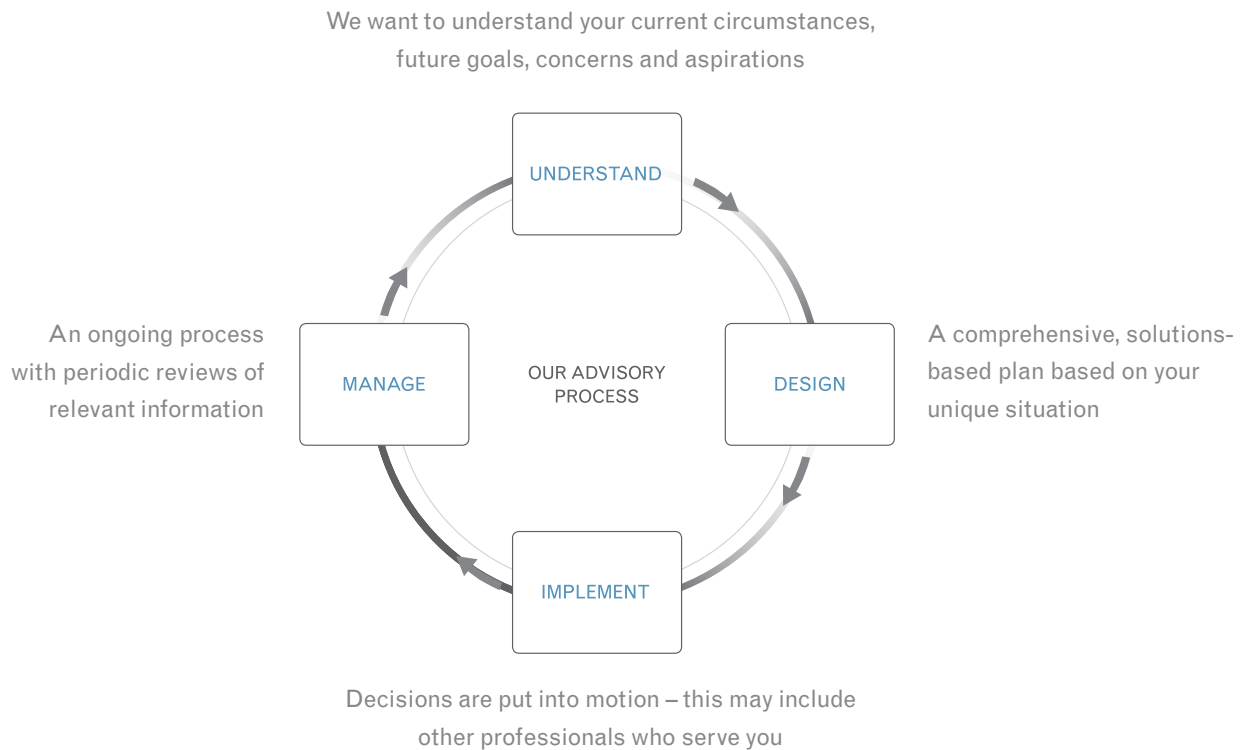
When it comes to the effort we put forth  
to achieve your goals, you'd think  
they were our goals, too.  
And quite frankly, they are.

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### DEDICATION TO A DISCIPLINED APPROACH

For the past 50 years, we've taken a conservative, disciplined approach to managing our own business – with consistent results. So it's no wonder we advocate a disciplined approach to managing clients' wealth. Utilizing this framework, our advisors work hard to understand each client's specific situation. Supporting the entire process is sophisticated technology and a client-focused service model.

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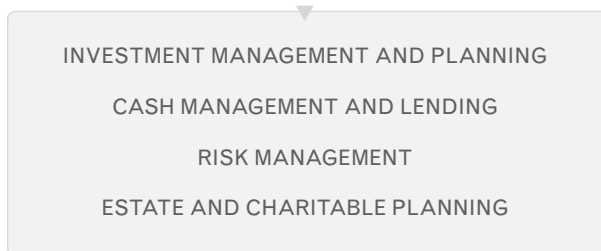
A disciplined approach provides a structure that enables your advisor to create financial strategies as unique as each individual client.

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## ADDRESSING THE COMPLEXITIES OF WEALTH MANAGEMENT

By necessity, successful individuals and families have more complex needs that require specific, tailored solutions. Through your Raymond James financial advisor, you have access to the full resources of a multi-national financial services firm. You and your advisor have the support of a team of specialized professionals who can provide targeted input regarding your wealth.

At Raymond James, we understand the multiple issues that come with the seamless, coordinated management of significant wealth:



In addition, we are proficient in specialized planning for a variety of needs, including those of business owners, corporate executives, individuals with concentrated equity positions, and individuals or families who have experienced significant wealth events.

## INVESTMENT MANAGEMENT AND PLANNING

Wealth management goals vary, from income production to long-term growth to short-term liquidity. No two investors are alike, so your particular wealth management objectives, requirements and decisions will be different than anybody else's. That is why our advisors also adhere to a disciplined process when designing and monitoring portfolios tailored to your needs.

The process begins with a thorough discovery phase. Here at the onset, your advisor will learn more about your goals and objectives, and also come to understand your risk tolerance, time horizon and other key factors.

Once your advisor knows more about you and your goals and reviews your current allocation – all within the context of the current capital market environment – a targeted, personalized asset allocation is developed for you that takes into account all of your investments in order to match your overall objectives.

Next, components of the asset allocation are assigned to the various accounts you own, taking into consideration tax status, specific account objectives, asset titling strategies and other factors.

Now that thorough research has been conducted on your behalf, your advisor can finally recommend appropriate investments – out of thousands that are available to us – that best meet your objectives and tolerance for risk.

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There is no assurance that any investment strategy will be successful. Investing involves risk and investors may incur a profit or a loss. Asset allocation and diversification do not ensure a profit or protect against a loss. Past performance is not indicative of future results. Please note, changes in tax laws or regulations may occur at any time and could substantially impact your situation. While we are familiar with the tax provisions of the issues presented herein, we are not qualified to render advice on tax or legal matters. You should discuss any tax or legal matters with the appropriate professional.

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Your Raymond James financial advisor can provide direction in implementing not only traditional investment solutions but also more sophisticated alternatives – both now and as your life and objectives change over time. These include:

#### **Professional asset management solutions**

Our extensive resources dedicated to portfolio construction and due diligence provide you with an institutional-quality portfolio strategy specifically designed to help achieve your long-term financial goals.

#### **Alternative investments<sup>1</sup>**

These investments can add diversification to portfolios, offer enhanced return potential and provide access to exclusive investment management talent. Strategies include real estate, private equity, commodities, managed futures, structured products and hedge funds.

#### **Research and due diligence**

From our award-winning equity research and mutual fund recommendations to our closed-end funds research, we offer both our financial advisors and clients the insight needed to make informed decisions on specific investments in their portfolio.

#### **Tax-managed strategies<sup>2</sup>**

Erosion of net investment gains due to taxes is a real risk to sustaining wealth. Considering tax-advantaged strategies such as municipal bonds, asset location within your accounts and the tax impact of specific transactions can have a significant effect on what you pay and what you keep.

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Once you and your advisor agree on the investment strategy, your advisor will implement recommendations. To ensure your allocation and investments stay aligned with your goals and objectives, your advisor will monitor your plan and make recommendations when necessary.

<sup>1</sup> Alternative investments involve substantial risks that may be greater than those associated with traditional investments and are not suitable for all investors. They may be offered only to clients who meet specific suitability requirements, including minimum-net-worth tests. These risks include, but are not limited to, limited liquidity, tax considerations, incentive fee structures, potentially speculative investment strategies, and different regulatory and reporting requirements. Investors should only invest in hedge funds, managed futures, structured products, commodities, real estate or other similar strategies if they do not require a liquid investment and can bear the risk of substantial losses. There is no assurance that any investment will meet its investment objectives or that substantial losses will be avoided. Investors should carefully review any offering materials or prospectuses prior to investing. \*Diversification does not guarantee profits or protection against losses.

<sup>2</sup> Municipal bond investments may involve market risk if sold prior to maturity, credit risk and interest rate risk. While interest on municipal bonds is generally exempt from federal income tax, it may be subject to the federal alternative minimum tax, state or local taxes.

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## CASH MANAGEMENT AND LENDING SOLUTIONS

Raymond James provides you with flexibility and choice when it comes to managing your daily finances and your borrowing and liquidity needs.

### Capital Access

We offer an array of services that address both immediate and long-term cash needs quickly and efficiently. Our Capital Access program streamlines and simplifies the daily demands of managing your finances. It links to your Raymond James brokerage accounts so you can keep – and track – all your financial information in one place. This program includes spending tools such as checks, debit cards, online bill pay and daily transfers to and from your accounts.



When it comes to service, we deliver the high level you'd expect from a regional or boutique firm backed by the experience and strength you'd require from a major financial services company.

### Raymond James Visa Signature® credit card

The Raymond James Visa Signature® credit card allows you to pay your monthly balance automatically from your Capital Access account and offers a wide array of benefits, including an extensive rewards program.

### Securities based lending and Mortgage Banking<sup>1</sup>

In a well-structured portfolio, cash is as important as stocks and bonds. Yet we find many investors do not spend as much time researching their borrowing options as they do their investments. Securities – including stocks, bonds and mutual funds – held at Raymond James may be a source of immediate borrowing power at highly competitive loan rates. Mortgage and residential lending services are also available through Raymond James Bank.

### Convenient transfers

Putting money to work isn't just about investing – it's also about earning interest on money awaiting investment. That's why Raymond James offers a number of cash management programs that will automatically transfer (or sweep) your cash balance into an interest-bearing account. These programs provide a range of other benefits like convenient transfers to cover trades, competitive interest rates and FDIC or SIPC protection. Your cash balances appear together with your other assets on your Raymond James statement.

<sup>1</sup>The proceeds from a Securities Based Line of Credit cannot be used to purchase or carry margin securities. A Securities Based Line of Credit may not be suitable for all clients. Borrowing on securities-based lending products and using securities as collateral may involve a high degree of risk. Market conditions can magnify any potential for loss. If the market turns against the client, he or she may be required to deposit additional securities and/or cash in the account(s) or pay down the loan. The securities in the Pledged Account(s) may be sold to meet the Collateral Call, and the firm can sell the client's securities without contacting them. The interest rates charged are determined by the market value of pledged assets and the net value of the client's Capital Access account.



Products, terms and conditions subject to change. Subject to standard credit criteria. Property insurance required. Flood insurance required if property is located in a designated flood zone of "A" or "V".





We know that by providing you with many options to access and monitor your portfolio, we can help make your experience with us not only fulfilling but enjoyable, too.

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## RISK MANAGEMENT

At a certain level of wealth, preservation of your capital and risk management take on critical importance. You've worked hard and carefully planned. So you'd like to ensure the assets you've worked so hard to attain will be there to support your needs. You would also like to keep more of them by minimizing the effects of taxes and ensure your family will be able to maintain your desired standard of living – that means safeguarding your wealth against unexpected events.

At Raymond James, through our expertise and wide array of products and services, we can help with all these issues and others that may arise.

### Goal planning and scenario analysis

Through the use of sophisticated and interactive software we can test your goals, spending plans and the sustainability of your portfolio by simulating various market scenarios and stress-testing the results. We can use this analysis to frame the complex financial decisions you face and determine how to best design a portfolio that balances your unique risk tolerance and return requirements to meet your goals.

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Depending on your specific situation, insurance strategies may also provide tax and wealth transfer benefits.

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### Insurance

Insurance can play a key role in protecting your wealth and providing for the ongoing needs of your family. Our wholly owned affiliate, Raymond James Insurance Group, can help you and your advisor determine the insurance protection best suited to your unique requirements. We offer a full range of products, from disability and long-term care to term and permanent life insurance for individuals and businesses. Depending on your specific situation, insurance strategies may also provide tax and wealth transfer benefits.

### Concentrated equity

We offer a variety of solutions available to address a concentration in company stock. These can be grouped into five general categories based on what they are designed to achieve for you:



## ESTATE PLANNING AND CHARITABLE GIVING – LEAVING A LEGACY

For many, one of the most rewarding aspects of significant wealth is the opportunity to share it with family, a favorite institution or a charitable organization. Our legacies give meaning to the concepts of charity, community and philanthropy. Raymond James can assist you in formulating and executing your estate or legacy plan.

### Estate planning strategies

A carefully crafted estate plan allows you to control your assets while passing your wealth on to your beneficiaries efficiently and in a manner that reflects your personal values and objectives. Raymond James provides a range of consulting services to help you and your advisor evaluate estate planning strategies.

### Trust services

The professionals at Raymond James Trust, N.A. have extensive experience with individual trusts as well as living, charitable remainder, life insurance and specialty trusts. Together with your financial advisor, we can develop personalized solutions to your specific needs that also provide you with the objectivity and resources of a corporate trustee.

### Charitable giving

When it's strategically executed, charitable giving can not only help the organizations you choose, but can also generate personal tax benefits and advance your overall wealth management plan. We can help you and your Raymond James financial advisor accomplish these goals with solutions that include private family foundations, charitable remainder trusts, charitable lead trusts, charitable gift annuities, and pooled-income and donor-advised funds.

### Education funding

Funding a child's or grandchild's higher education may be a personally rewarding use of your wealth. Your Raymond James financial advisor can provide you with options that include custodian accounts for minors, section 529 college savings plans, sophisticated trust solutions and more.

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Legacy planning is no one-size-fits all process. We work with you as an individual – addressing the needs and aspirations that are unique to you.

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Raymond James Mergers & Acquisitions Group is comprised of seasoned professionals who specialize in assisting owners of middle-market companies achieve their business and liquidity objectives.

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## **SPECIALIZED PLANNING**

At Raymond James, we're keenly aware of the additional financial management needs of corporate leaders, business owners or those who have encountered the unexpected yet immediate responsibilities thrust upon them through sudden wealth.

### **Corporate executives**

Between the time-consuming demands of their jobs and the often complex nature of a corporate executive's personal financial circumstances, finding time for personal financial planning – and understanding the unique requirements of that planning – can be difficult. Areas in which we can help include addressing concentrated stock positions and stock option strategies.

### **Business owners**

Our seasoned professionals can help you develop, implement and monitor a retirement or benefit plan that suits the needs of your business, as well as those of your employees. In addition, we may be able to provide valuation analyses for some businesses in the context of your personal goals and evaluate your exit strategies.

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We can help you develop, implement and monitor a retirement or benefit plan that suits the needs of your business and your employees.

## SIGNIFICANT WEALTH EVENTS

Significant wealth events can take many forms: the sale of a business, the sale of real estate or other family asset, a capital markets transaction such as an initial public offering, a substantial inheritance, a lump-sum retirement payout, a divorce, a legal settlement, an exercise of stock options or simply an unexpected financial windfall.

Regardless of the form, the financial challenge is generally the same: The substantial amount of money must be managed carefully to help you protect your wealth, provide income for your lifestyle and achieve your legacy planning objectives.

Managing the challenges of wealth should not be done alone. It's critical that you assemble a team of professionals, including your Raymond James financial advisor, who can manage all the "moving parts" in addressing the financial, legal and tax consequences of new wealth.

<b>Before the Event</b>	<b>During the Event</b>	<b>After the Event</b>
Assemble your financial team.	Avoid large expenditures based on impulse; consider a "waiting period."	Implement and continuously monitor your plan with your advisor.
Address potential tax consequences and timing of the event.	Work with your advisor to determine an appropriate liquid and secure structure in which to hold cash.	Anticipate and manage risks of significant wealth.
Establish a cash flow budget.	Finalize your wealth management plan.	Reflect on and outline your financial legacy and how you would like to affect others.
Do your homework.		
Anticipate attention.		

## **WEALTH MANAGEMENT SERVICES AND RESOURCES DESIGNED SPECIFICALLY FOR YOU**

With significant wealth comes the opportunity to enjoy additional touches that make life a little more convenient and rewarding.

### **SERVICES**

#### **Investor Access**

This convenient online service provides access to your Raymond James accounts, enabling you to view your portfolio, including cost-basis and transaction information, statements and tax-reporting documents. You can also access Raymond James' renowned research and download your information to Microsoft Money or Intuit Quicken.

#### **Advisor website**

Your advisor's website provides a host of information and a link to Investor Access. You can also access informative commentary and news about the economy and investing in general.

### **RESOURCES**

Investor education should be part of any financial plan. So we provide a number of resources to help you make informed decisions.

#### ***WorthWhile* magazine**

This quarterly magazine provides thoughtful insight on a world of topics – from international economics to U.S. investing trends, the latest gadgets and book reviews.

#### **Investment Strategy Quarterly**

Enjoy economic commentary and investment strategy from Raymond James specialists.

#### **Wealth Management Outlook and Update**

Complete with video interviews with Raymond James specialists, this biannual web publication covers timely wealth management and financial planning topics.

#### **Economic Outlook and Update**

With this biannual web publication, you'll receive inside perspectives on current economic issues and the direction of the U.S. economy from the firm's top professionals.

### **BENEFITS**

#### **By Invitation Only program**

The management of wealth is complex and ever changing. Your financial advisor plays a key role in understanding these complex issues and determining solutions best aligned with your planning goals. Direct access to specialists within Raymond James can be key in supporting the decision-making process around your wealth management needs. This direct access may also include a private visit to Raymond James international headquarters in St. Petersburg, Florida. This By Invitation Only visit is an excellent way to introduce you to the specialists supporting your financial advisor and to experience firsthand the corporate history and culture of Raymond James.

#### **Capital Access Premium**

Benefits of Capital Access Premium include: unlimited monthly ATM transactions and ATM reimbursement for non-Raymond James ATM fees (up to \$200 per year), waiver of many service fees, and wire transfers (four per year). Additionally, the Capital Access Premium annual account fee may be waived.

#### **Credit card rewards**

The Raymond James Visa Signature® credit card offers a wide array of benefits, including a competitive rewards program.

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## **SAFEGUARDING YOUR INFORMATION**

At Raymond James, we recognize the trust you place in us when you disclose personal information. From rigorous physical security to leading-edge technology advances, we're dedicated to maintaining that trust – 24 hours a day, seven days a week.

Our employee policies and training emphasize the importance of preserving confidentiality, while our regulatory compliance specialists ensure that we meet federal requirements to maintain client privacy.

We're also always on the alert for potential business disruptions from unforeseen circumstances such as natural disasters. We have a dedicated team in place whose goal is to ensure that critical operations continue and data remains secure during emergencies through our remote operations center, data-retention protocols, backup procedures and off-site information storage facilities.

## **SAFEGUARDING YOUR ASSETS**

Safeguarding your assets ranks among our highest priorities. That's why we offer account protection through the Securities Investor Protection Corporation (SIPC) and various syndicates of Lloyd's of London (excess SIPC). First and foremost, however, we believe that the financial integrity, strength and stability of Raymond James offer the most important protection for your accounts. Since Raymond James was founded in 1962, our focus has been – and will continue to be – on conservative management, high ethical standards and a commitment to superior client service.

Raymond James & Associates is a member of 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, at [sipc.org](http://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.

### **FDIC protection for bank deposits**

Accounts held at Raymond James Bank<sup>1</sup> are insured by the Federal Deposit Insurance Corporation (FDIC), an independent agency of the United States government, for up to \$250,000 per depositor. FDIC insurance protects against the loss of insured deposits if an FDIC-insured bank or savings association fails. FDIC deposit insurance is backed by the full faith and credit of the United States government. FDIC insurance covers funds in deposit accounts including checking and savings accounts, money market deposit accounts and certificates of deposit (CDs). For more information, visit [fdic.gov](http://fdic.gov) or [myfdicinsurance.com](http://myfdicinsurance.com).

### **Raymond James Bank Deposit Program**

With this program, available cash in your Raymond James account is deposited into interest-bearing deposit accounts at multiple banks, providing eligibility for increased deposit insurance coverage by the FDIC, subject to applicable limitations.

<sup>1</sup>Raymond James Bank, member FDIC.

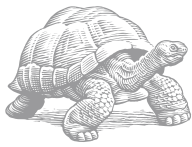
Products, terms and conditions subject to change.

Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are affiliated with Raymond James Bank, N.A. Unless otherwise specified, products purchased from or held at Raymond James & Associates or Raymond James Financial Services are not insured by the FDIC, are not deposits or other obligations of Raymond James Bank, are not guaranteed by Raymond James Bank and are subject to investment risks, including possible loss of the principal invested.





Nothing beats the feeling of knowing there's someone you can count on to look after you and the things that matter most in your life.



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Grounded in conservative management, we like to think of ourselves as the victorious tortoise in the financial distance race.

## HERE FOR THE LONG TERM

When you look back over the past 50 years that we've been in business, you'll find ours is a history of stable growth. Grounded in conservative management, we like to think of ourselves as the victorious tortoise in the financial distance race. Through every major market crisis, we have emerged stronger, more confident and grounded in our principles.

Our goal has never been to be the biggest, just the best in serving the needs of our clients. And through our culture of independence, your Raymond James financial advisor is free to do just that – focus on your needs to create solutions to your financial challenges.

Contact your financial advisor today to explore how Raymond James' resources can meet your unique wealth management needs.



RAYMOND JAMES INTERNATIONAL HEADQUARTERS



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**LIFE WELL PLANNED.**

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**RAYMOND JAMES®**

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER

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