



## **EXPLORING WEALTH MANAGEMENT SOLUTIONS**

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

## 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.

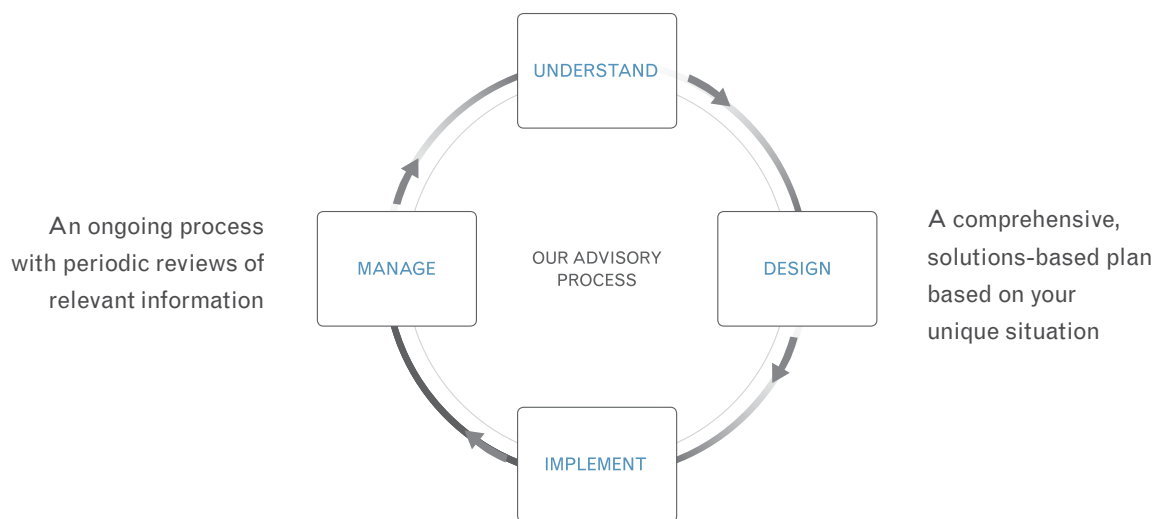
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## DEDICATION TO A DISCIPLINED APPROACH

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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We want to understand your current circumstances,  
future goals, concerns and aspirations



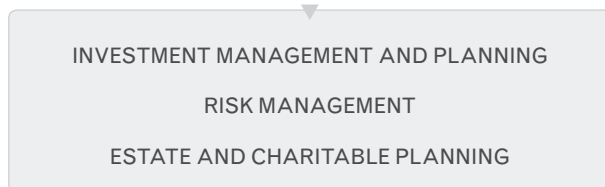
Decisions are put into motion – this may include  
other professionals who serve you

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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.

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**

Erosion of net investment gains due to taxes is a real risk to sustaining wealth. Considering tax-advantaged strategies such as **corporate class mutual funds**, 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.

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.

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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. Raymond James Financial Planning's Estate Planning Advisors 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, critical illness 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.

### **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, RESP 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's Private Client Solutions division is comprised of seasoned professionals who assist small business owners and professionals achieve their business risk management 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.

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## 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.

Before the Event	During the Event	After the Event
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.		

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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**

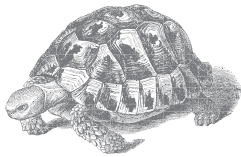
Safeguarding your assets ranks among our highest priorities. That's why we offer account protection through the Canadian Investor Protection Fund. Coverage is automatic when you open an account with an investment dealer that's a member of the Investment Industry Regulatory Organization of Canada (IIROC). 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 Ltd. is a member of the Canadian Investor Protection Fund, which protects securities customers of its members up to \$1,000,000 (for any combination of cash and securities). An explanatory brochure is available upon request, at [cipf.ca](http://cipf.ca) or by calling **866-243-6981**.

Account protection applies when a Canadian Investor Protection Fund-member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against market fluctuations.

### **If the value of my account is more than \$1 million, will I have a loss?**

The \$1 million limit applies to your shortfall, which in most cases will be substantially less than the value of your account.



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



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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**LIFE WELL PLANNED.**

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