Discover
The Raymond James
Advantage

RAYMOND JAMES®

At Raymond James, you and your financial well-being are our business

In choosing Raymond James, you get more than **an experienced advisor who cares about your needs**. You benefit from the security, solid reputation and abundant resources of one of North America's leading independent full-service investment firms.

We're dedicated to the interests of our clients, offering them the professional guidance they need to help meet their financial goals and safeguard their future and the future of their family. In short, when you become our client, your needs – and the plans we design based on your objectives – drive everything we do.

For over 50 years, our commitment to providing clients with outstanding service and knowledgeable advice has been a guiding tenet, right from the first day we opened our doors in 1962. So has the principle of conservative management. This principle is evident in the way Raymond James advisors manage client portfolios and the way we manage our firm's business. Everything we do is intended to support the quality of care experienced by each and every Raymond James client.

We're also committed to a culture of independence to enable our advisors to provide you with objective, informed recommendations and individualized, thoughtful service.

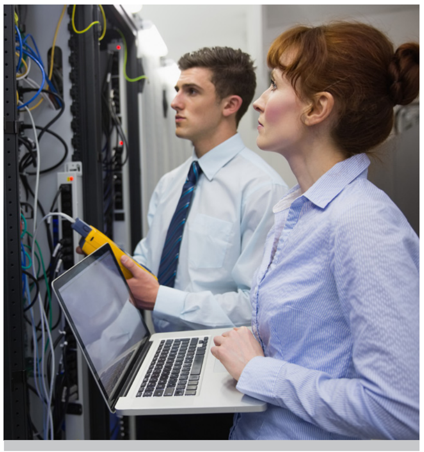
That culture of independence is combined with an environment of in-depth support, to offer our advisors the resources and insight to keep their focus where it belongs: on you, their client. From leading-edge technology to award-winning equity research, and from superior back-office support to continuing education, we're committed to providing advisors with strategies, expertise and tools they need to help you achieve your goals.

Our Principles

Raymond James has been helping investors like you achieve their financial goals and dreams since 1962. Our predecessor companies in Canada were doing the same for more than 75 years, and our 3Macs division has a respected legacy of helping individuals and families with their wealth management needs going back to 1849.

Today, our business continues to be focused on people and their financial well-being. And so, in the pursuit of our goals, we conduct ourselves in accordance with these principles:

- Our clients' needs always come first
- We will provide the highest level of service and integrity
- Assisting our clients in attaining their financial objectives is our business
- We will communicate with our clients clearly and frequently
- Teamwork and supporting our fellow associates is fundamental to sustaining a work environment that encourages opportunities for unparalleled service, personal growth and job satisfaction
- Continuing education is part of our culture to maintain the timeliness of investment knowledge, tax law information and wealth management techniques
- Innovation is essential to our survival in a changing world
- To be competitive, we must exceed investment industry standards and continually provide an even higher calibre of service to our clients
- We must give back to the communities in which we live and work



How Raymond James keeps your information secure:

We've invested considerable financial resources and personnel to stay ahead of increasingly sophisticated cyber threat actors. The firm has dedicated and certified information security analysts as well as advanced security infrastructure monitoring your accounts 24/7 to detect and defend against signs of tampering, unauthorized account activity and potential malicious intrusions. Our multi-layered defense, based on industry-leading security controls, is constantly evolving to stay ahead of the threat landscape. Good cyber security hygiene continues to remain a critical component of defense.

Solutions-Based Approach

Investments and portfolios are a means to an end, whether the objective is a comfortable retirement, a child's education or a legacy for future generations.

Backed by the wide array of resources, investments and tools available through Raymond James, your advisor is well positioned to determine how to effectively address your needs, develop appropriate strategies, construct well-crafted portfolios, and help you achieve your wealth management objectives. Recommendations are made after a comprehensive assessment of your complete financial picture, including balancing your short-term requirements with your long-term goals, and the amount and type of risk you can comfortably and appropriately assume.

Your advisor works with you to develop custom wealth management strategies designed to address all aspects of your financial life. Here are some of the many investment alternatives and services available to you through your Raymond James advisor:

- Comprehensive financial, retirement & estate planning (*for individuals and small business owners*)
- Traditional investment selections – such as equities, mutual funds, ETFs, fixed income products, RRSPs, RRIFs, RESPs and TFSAs
- More sophisticated opportunities and diversification – including REITs, hedge funds and fee-based accounts
- Professionally managed investment portfolios specific to your investment objectives and risk/reward expectations
- Specialized account services for more extensive portfolios
- Charitable giving program for individual clients, corporations and Canadian registered charities or qualified donees
- Support for a variety of business needs, such as company pension plans and executive compensation
- Leading investment research on over 1,300 North American companies covered by Raymond James analysts

Your Plan, Your Goals, Your Personal Legacy

You owe it to yourself to feel secure about your financial future – and that of your loved ones.

That is why a disciplined wealth management plan is so important no matter if you're still climbing the corporate ladder, a successful entrepreneur, or comfortably retired; just thinking about starting a family, a busy parent, or a proud grandparent.

Combined with objective professional counsel from your Raymond James advisor, your wealth management plan is a powerful tool and your guide to investment decision making through each phase of your life.

Your plan travels with you from wealth accumulation through to your later years when wealth protection and sustainability of retirement income becomes a priority. And it will help you carefully plan your estate with a view to preserving your assets, minimizing taxation and ensuring a brighter future for you and those who depend on you.

Our focus is on you -
we treat your goals as if they were our own.
We are your trusted partner to help you
**achieve your financial objectives
and dreams**.

Discover the Advantages of Independence

Selecting an investment firm is an important decision.

We encourage you to investigate your options fully to seek out the calibre of personal service and professional attention that you deserve.

We're confident that we will rise to your expectations. Ours is a unique culture of independence that attracts some of the finest advisors in the investment industry. Our global strengths and capacity for delivering unbiased financial advice make for a valuable combination that few investment firms can rival.

We do business differently because we realize the genuine value of relationships built on trust. If you're looking for sound investment advice, professional integrity and truly personalized service, we urge you to explore the advantages of working with an independent advisor at Raymond James. Find out more at: **www.raymondjames.ca**

Putting our clients first means just that.
Each Raymond James advisor has the freedom to **provide independent advice** to their clients – with no corporate push for proprietary products.
Our clients hold centre stage. Always.

Raymond James
Canada Foundation

The mission of the Raymond James Canada Foundation is to facilitate the philanthropic work of Raymond James Ltd., our clients, and our employees. For our clients, we offer a cost-effective, investment platform for charitable giving.

Learn more about the Raymond James Canada Foundation
at **www.rjcfoundation.ca**

LIFE WELL PLANNED.

RAYMOND JAMES®

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