



INTRODUCING OUR DEDICATED PARTNER

We're proud to offer the planning support and resources of a premier financial services firm.

RAYMOND JAMES®

**WE'D LIKE TO INTRODUCE
RAYMOND JAMES – A FIRM AS
COMMITTED TO SUPPORTING YOUR
PLANNING NEEDS AS WE ARE.**

We put the needs of our clients first. And we chose to affiliate with Raymond James because it, too, is dedicated to our clients' best interests.

The firm's industry-leading back-office support and superior client service, combined with award-winning research, continuing financial stability, and comprehensive array of resources and expertise, help ensure we have everything we need to assist you in all aspects of your financial life.

Commitment to outstanding service has been Raymond James' guiding tenet since the firm's establishment in 1962. Its culture of independence and tradition of support help us provide our clients with the objective, informed recommendations and individualized, thoughtful advice they expect and deserve.

RAYMOND JAMES SUPPORTS OUR SOLUTIONS-BASED PLANNING APPROACH.

Investments are a means to an end, whether the goal is a comfortable retirement, a grandchild's education or a legacy for future generations. That's why we have chosen to work with a firm that focuses on goals, not transactions.

Backed by the wide array of resources, investments and tools available through Raymond James, we're well positioned to determine how to effectively address your needs, develop appropriate strategies, construct well-crafted portfolios and help you achieve your financial objectives. Our recommendations stem from a comprehensive assessment of your complete financial picture, including balancing your shorter-term requirements with your long-term goals and the amount and type of risk you can comfortably and appropriately assume.

As your advisor, we work with you to develop custom programs designed to address all aspects of your financial life. Although the specific needs of each individual are different, we find that most of our clients look to us for one or more of the following solutions:

- Retirement
- Legacy and estate
- Lending
- Cash management
- Small business
- Institutional

In each of these areas, Raymond James possesses particular expertise, as well as the products and support necessary to provide you with the service you deserve. Our array of products ranges from equities, bonds and mutual funds to annuities, managed accounts, alternative investments and more.



As Raymond James advisors, we offer the guidance and resources to help you plan for and enjoy the future you envision.

PLANNING WELL FOR RETIREMENT

Whether you're early in your career, nearing retirement or already there, we can help ensure you have the resources you need for the retirement lifestyle you desire.

In helping you develop and implement your retirement income plan, we draw from Raymond James' comprehensive range of retirement planning services, savings options that permit both tax-deductible contributions and tax-deferred earnings, and a dedicated and knowledgeable retirement-planning staff.

PLANNING YOUR LEGACY

Effective legacy planning requires the right vehicles – such as trusts, wills and insurance – combined with the prudent selection, balance and placement of investments. We work closely with Raymond James' tax, trust and financial planning specialists to help ensure your wishes are implemented.

Trust services

Among the many resources we have at hand is Raymond James Trust N.A., a wholly owned subsidiary of Raymond James Financial. The trust company currently manages more than \$2.5 billion in assets for clients in most of the 50 states, as well as in a number of foreign countries. Through

our relationship with Raymond James, you have access to the trust company's wide range of trust and estate planning services.

Charitable giving

Through the Raymond James Charitable Endowment Fund, we can help you accomplish your charitable objectives in a tax-efficient manner that supports your overall wealth management plan. Depending on your circumstances, we can offer a number of solutions, including private family foundations, charitable remainder trusts, charitable lead trusts, charitable gift annuities, and pooled-income and donor-advised funds.

Education planning

Education planning may be an important part of your overall financial plan – particularly as the cost of tuition continues to rise. Through Raymond James, we offer a comprehensive spectrum of strategies to plan for your family's future.

Whether you need a state-sponsored plan, a custodial account, a trust or another specialized vehicle, we can help you find the solution that best addresses your needs.

SIMPLIFYING DAILY CASH MANAGEMENT

From consolidating your finances to making payments for everyday purchases, we know different

clients have different cash management needs. Through Raymond James, we offer several ways to help address yours.

Capital Access

Capital Access, Raymond James' easy-to-use cash-management program, provides a comprehensive solution for handling and consolidating your day-to-day finances. In addition to providing online access to your account, we, as well as a dedicated support team, are always available to answer any questions you may have.

Brokerage account funds

Raymond James provides you with multiple options for automatically investing cash in your brokerage account – whether from the sale of a security, a dividend payment or some other source – into a money market account paying a competitive interest rate. Of course, we also make it easy to access cash from your account when you want it.

Credit card

The Raymond James Visa Signature® credit card enables you to pay your monthly balance automatically from your Capital Access account and offers a wide array of benefits, including an extensive rewards program, access to exclusive events, special offerings and complimentary concierge services.

LENDING SOLUTIONS FOR OPPORTUNITIES THAT ARISE

Whether you need funds for an emergency, an unanticipated investment opportunity or to buy a new home, we have the tools you need.

Margin

Raymond James' margin account allows investors to borrow against eligible securities at competitive interest rates. The amount borrowed determines the interest rate charged. This account provides cash on demand, with no lengthy application or approval process.

Borrowing on margin and using securities as collateral may involve a high degree of risk and may not be appropriate for all investors. Market conditions can magnify any potential for loss.

If the market turns against the investor, he or she may be required to deposit additional securities and/or cash into the account. The securities in the account may be sold to meet the margin call, and the firm can sell investors' securities without contacting them.

Banking services

Through Raymond James Bank, a variety of lending programs are available to meet your needs, from residential mortgages to personal loans.



Raymond James & Associates, Inc., Raymond James Financial Services, Inc. and Raymond James Trust, N.A. are affiliated with Raymond James Bank, N.A., member FDIC. Unless otherwise specified, products purchased from or held at affiliated Raymond James Financial, Inc. companies are not insured by the FDIC or any other government agency, 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. Raymond James offers insurance and annuities products through a wholly owned subsidiary.

SUPPORTING SMALL BUSINESSES IN BIG WAYS

Complementing our own expertise, Raymond James specialists are available to assist in the development, implementation and monitoring of a retirement or benefit plan that suits the needs of your business, as well as those of your employees. In addition, working as needed with Raymond James specialists, we can provide valuation analyses for businesses and ESOPs, help find appropriate insurance coverage and assist with helping business owners identify appropriate exit strategies.

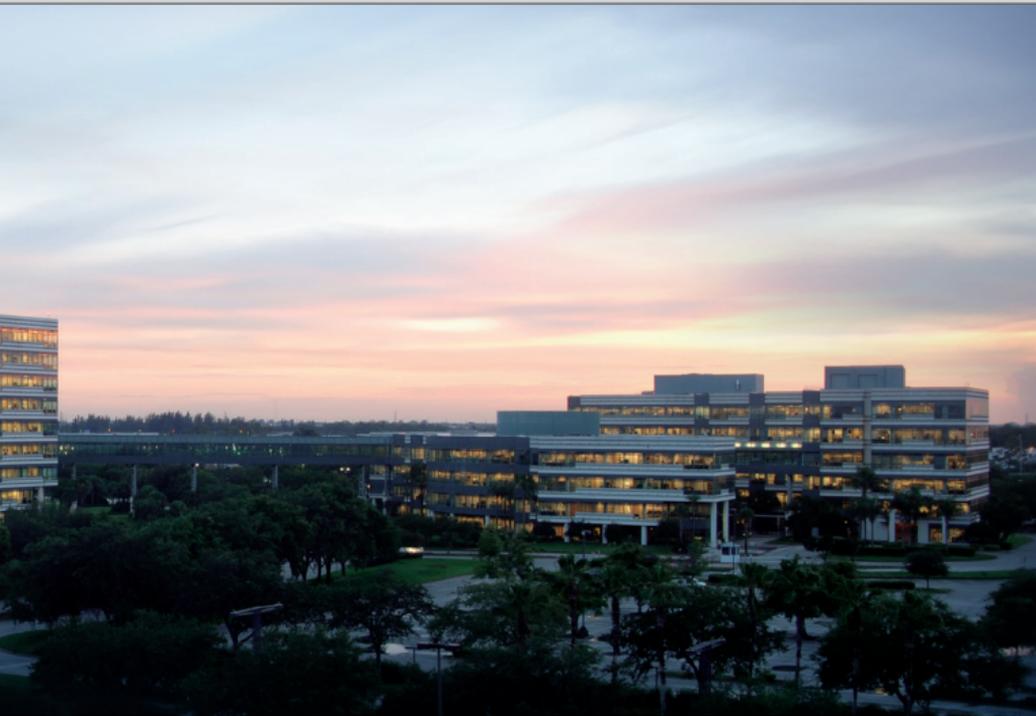
HELPING GROWTH COMPANIES GROW

Raymond James also offers a full range of investment banking services, including mergers and acquisitions, initial public offerings, debt and equity raises, valuations, advisory, recapitalizations and restructuring. These services are complemented



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by syndicate, trading, institutional sales, venture capital, merchant banking, corporate banking and private equity.

RAYMOND JAMES KNOWS YOUR SPECIALIZED PLAN NEEDS SPECIALIZED SERVICES.

Beyond traditional investments, Raymond James also provides the tools needed for solving an array of specialized financial challenges.

CONCENTRATED EQUITY STRATEGIES

Some investors, often corporate executives who are compensated in part with stock, or family members who have inherited very large positions in a single stock, find themselves in an inherently risky position because so much depends on that one stock's performance. Yet, owners either may be unable to sell because of restrictions on the stock, or unwilling to sell low cost basis stock that will trigger substantial capital gains taxes.

Together, we and Raymond James offer a number of methods designed to monetize concentrated equity positions and/or control the risks associated with them. These methods include options strategies, prepaid variable forwards, exchange funds, margin lending and gifting strategies.

ASSET ALLOCATION*

Studies have found that, over the long run, how your investments are allocated is more important than individual investment types in determining a portfolio's overall performance. That's because different asset classes tend to react differently under various market conditions.

Asset allocation takes the concept of diversification one step further by including not only different investments, but different investment classes, which, depending on your circumstances, may include stocks, fixed income investments and alternative investments, among others.

Asset allocation does not eliminate risk, but it can reduce your exposure to extreme highs and lows in performance. Effective asset allocation can also help preserve capital, increase liquidity and decrease portfolio volatility. Working with us to incorporate asset allocation in your investment strategy could be a key component in helping you achieve your financial goals.

ASSET MANAGEMENT

Through Raymond James, clients have access to carefully selected professional money managers to help them diversify their holdings in accordance with their financial objectives and risk tolerance. Risk and return are monitored on a proactive, ongoing basis. In addition, by employing

*Asset allocation does not ensure a profit or protect against a loss.

this institutional approach, working closely with Raymond James Consulting Services (RJCS), we can develop institutional-caliber asset allocation choices for qualified investors that are grounded in forward-looking risk and return assumptions and based on economic data and indicators.

As noted earlier, investing involves risk and no assurance exists that any management strategy will be successful. Diversification and asset allocation do not ensure a profit or guarantee against a loss.

ALTERNATIVE INVESTMENTS

The Raymond James Alternative Investments Group carefully reviews and selects what it believes are high-quality, non-traditional investments – such as hedge funds, funds of funds, managed futures, private equity, real estate and commodities – to enhance the portfolios of affluent investors who meet specific requirements, including minimum-net-worth tests.

These investments each involve specific risks that may be greater than those associated with more traditional investments. We encourage you to discuss these risks, as well as the potential rewards, with us before investing.

You should consider the specific risks associated with alternative investments, which typically include limited liquidity, tax considerations,

incentive fee structures, potentially speculative investment strategies, and different regulatory and reporting requirements. You should also be aware that there is no assurance that any investment will meet its performance objectives and may, in fact, incur substantial losses. Only invest in hedge funds, managed futures or other similar strategies if you do not require liquidity and are able to assume the risk of substantial loss.

**WHEN IT COMES TO RESEARCH,
WE'VE ALWAYS PREFERRED TO
LOOK FORWARD, NOT BACK.**

Raymond James offers one of the industry's broadest arrays of research reports, recommendations and insights, as well as timely economic commentaries and technical analysis. From its award-winning equity research and specific mutual fund recommendations to its closed-end funds research, technical analysis and fixed income analysis offerings, Raymond James provides us and our clients with useful insights and information. To learn more, visit raymondjames.com.

ADDITIONAL SERVICES SUPPORT YOUR PERSONALIZED PLAN.

PROTECTING YOUR ASSETS

Safeguarding your assets ranks among our highest priorities. That's yet another reason we chose to affiliate with Raymond James, which provides account protection through the Securities Investor Protection Corporation (SIPC) and various syndicates of Lloyd's of London (excess SIPC).

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 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 and cash clients, but it does not protect against market fluctuations.

FDIC protection for bank deposits

Accounts held at Raymond James Bank are insured by the FDIC, an independent agency of the U.S. 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 U.S. 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](https://www.fdic.gov) or [myfdicinsurance.gov](https://www.myfdicinsurance.gov).

SAFEGUARDING YOUR INFORMATION

We recognize the trust you place in us when you disclose personal information. Raymond James is well-equipped to help us maintain that trust – 24 hours a day, seven days a week – providing rigorous physical security and leading-edge technology. 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.

Raymond James is 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.

ONLINE SERVICES

Through Raymond James' secure online site, Investor Access, you can view activity in all related accounts in real time. Whether you want to see a high-level account summary, view your account activity in detail, review tax reporting documents, or analyze your entire portfolio by account, type of investment or both, the information you're looking for is literally at your fingertips.

We also have access to a comprehensive array of robust financial planning tools and software designed to keep you informed. So you'll have access to information specific to our approach to investing, as well as information about Raymond James, the economy and investing in general. This collaborative approach can help keep you up to date regarding your account, Raymond James solutions and changes in the marketplace.



*Together, we can create a plan designed
to achieve your unique goals.
It's your life.*

LIFE WELL PLANNED.

***We're committed to serving
you for the long term.
And so is Raymond James.***

For over 50 years, Raymond James has delivered the highest caliber of service and support to both advisors and their clients. Its commitment to that level of service, combined with its tradition of integrity and stability, has helped Raymond James become one of the nation's premier financial services firms.

LIFE WELL PLANNED.

RAYMOND JAMES®

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