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aspire

A MAGAZINE FOR WOMEN ADVISORS

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RAYMOND JAMES



In this issue

The various stories in this issue of Aspire share a meaningful common thread: leading with heart.

The featured advisors have not only poured everything into growing their business, but they aim to serve their clients wholeheartedly. This is a powerful reminder that success can be measured in the myriad ways these women have touched others' lives. It takes courage to lead with authenticity and passion – and these women are proof of its profound effect.

Everyone's journey in life and in their career is different, and Raymond James has committed to supporting advisors at every stage. In our cover story, Michelle Lynch shares how we're helping advisors clear hurdles so they can focus on their own intentional growth.

As you read this, you may be joining us at the eagerly anticipated Women's Symposium, November 17-19, in Orlando, Florida. It's just one of the ways we aim to cultivate connection and drive development at Raymond James.

We hope you not only feel inspired but embrace your own journey with the same spirit as the women in these pages. Because when women lead with heart, they don't just impact their businesses – they help change the world around them.



COVER STORY

THE IMPROVEMENT EXPERT

After four years as the Tampa Bay Complex manager, Michelle Lynch returns to the home office with a mission focused on organic growth. **p. 8**

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Topical insights

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5 MOMENTS, 5 REFLECTIONS Prompts to help you check in with yourself and your practice. *p. 7*

STAYING CONNECTED Keep up with recent news and events from around Raymond James. *p. 22*



When women support women in our industry, there are no limits to what is possible. View past and current issues of [Aspire online](#).

RAYMOND JAMES

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A CAREER BUILT ON HUSTLE AND HOLISTIC PLANNING Discover how Advisor Lisa Detanna's early lessons in financial literacy shaped a standout career in wealth management. *p. 8*

DEFYING CONVENTION Advisor Beth Jeter Hrubala shares how she built a successful practice while raising a family. *p. 10*

GUIDED BY HEART AND HERITAGE Advisor Valery Messer McMann pulls from her parents' influence and own experiences to build a practice of care and comfort. *p. 14*



Living Well

CONNECTION PARADOX Good or bad? With social media, it's all about how you use it. *p. 12*

DISCONNECT AND RECONNECT Board games can bring friends and family of all ages closer. *p. 13*

THINKING OUTSIDE THE BOTTLE Thoughtful gifts for the host who already has plenty of wine. *p. 18*

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HISTORY MAKERS

Hedy Lamarr (1914 – 2000)

Hollywood actress and wartime technologist

She was known first to Hollywood's Golden Age audiences as "the most beautiful woman in the world," but in the middle of World War II, as generals drew up their war plans, Hedy Lamarr was redefining her legacy by drawing up her own blueprints for a secret weapon that would one day go on to shape the modern world.

Born as Hedwig Eva Maria Kiesler in Vienna, Austria, Lamarr was exposed to arts and technology from a young age. Her father, a banker, nurtured her curiosity with detailed explanations about the inner workings of machines. Her mother, a pianist, encouraged her artistic talents.

In 1933, at age 19, Lamarr married Austrian arms dealer Fritz Mandl – who was less supportive of her acting career after she had starred in the controversial-at-the-time Czech picture, *Ecstasy* (1933). After picking up a thing or two about munitions through her husband's work, Lamarr later made the decision to leave her marriage and flee to London, where fate intervened and she met MGM's co-founder, Louis B. Mayer, who encouraged her move to Hollywood.

Her first English-language film, *Algiers* (1938), launched her career on the silver screen. She went on to feature in *Boom Town* (1940), *White Cargo* (1942) and *Samson and Delilah* (1949) – the last being her biggest commercial success as an actress.

Beyond her screen presence, Lamarr was a self-taught inventor with a deep interest in science and technology.

Early in the war, upon learning that Nazi submarines had the ability to jam the radio signals used to guide Allied torpedoes, she sought to counter the technology.

Working alongside composer and fellow inventor George Antheil, and spending many days at her home "inventing table," the duo devised a frequency-hopping communication system – inspired by player piano rolls – that would "hop" from one frequency to

another, making it nearly impossible for adversaries to track or block a transmission. These rolls would ensure that both a ship's transmitter and a torpedo's receiver switched frequencies in perfect sync.

In 1942, under US patent 2,292,387A, the duo named their invention the "Secret Communication System." Although the US Navy didn't adopt it immediately, the concept laid the groundwork for secure military communications by the 1960s. The same invention was also a foundational precursor to many everyday wireless technologies we rely on today, including Wi-Fi, Bluetooth, GPS and cellular networks.



In recognition of her contributions, she was awarded the Electronic Frontier Foundation's Pioneer Award and honored with the Invention Convention's Bulbie Gnass Spirit of Achievement Award in the late 1990s, shortly before her death. Lamarr's life is one that embodies a rare fusion of timeless elegance and transformational brilliance.

WEALTH OF WOMEN

Women in film

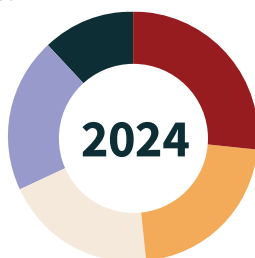
Cinema has long reflected cultural values. Today, women aren't just in the starring role on-screen, they're positioned to reshape the industry as their economic influence grows off-screen.

BEHIND THE SCENES

Women accounted for **23%** of directors, writers, producers, executive producers, editors and cinematographers working on the **250** highest earning films of 2024 overall.

By role, women working on the 250 highest earning films of 2024 comprised:

- **27%** of producers
- **22%** of executive producers
- **20%** of editors
- **20%** of writers
- **12%** of cinematographers



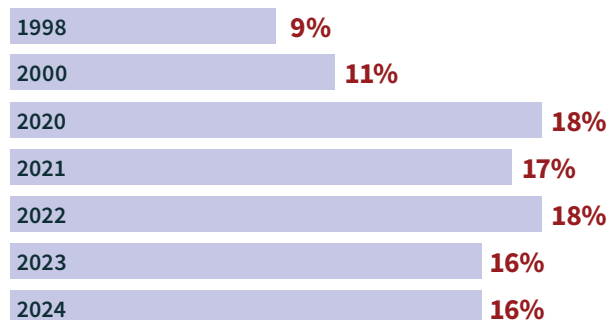
POWERHOUSES BEHIND MAJOR INTELLECTUAL PROPERTY:

- **Kathleen Kennedy**, president of Lucasfilm since 2012, currently oversees Star Wars and Indiana Jones.
- **Donna Langley**, chairwoman of Universal Filmed Entertainment Group, is responsible for Fast & Furious, Jurassic World and Minions.
- **Pamela Abdy**, co-chair and co-CEO of Warner Bros. Motion Picture Group, heads up the studio that's home to commercial hits like Minecraft and The Conjuring.

42% of top domestic grossing films in 2024 had female protagonists, equaling the percentage of films with male protagonists. (16% of films featured ensembles)



Percentage of women directors on the 250 highest earning films:



The percentage of women directors has gradually climbed from 9% in 1998 and hovered between 16-18% since 2020.

Director compensation typically involves a flat fee based on the film and studio size, with only A-list directors earning multi-million-dollar fees plus a percentage cut from profit participation.

A-list directors are defined by their consistent work on high-budget blockbusters or widely acclaimed indies, a strong track record of box-office success and recognition from major awards.

NOTABLE WOMEN A-LIST DIRECTORS:

- **Ava DuVernay** – Selma (2014) and 13th (2016)
- **Greta Gerwig** – Little Women (2019) and Barbie (2023)
- **Kathryn Bigelow** – Hurt Locker (2008) and Zero Dark Thirty (2012)
- **Chloé Zhao** – Nomadland (2020) and Eternals (2021)
- **Jennifer Lee** – Frozen (2013) and Frozen II (2019)

Ask Margaret



Few advisors have had the career or influence of **Margaret Starnier**. Now, as advisor emeritus, she continues to promote excellence among advisors as a mentor and thought leader – and now, an advice columnist.

Do you have any advice for building a team that complements my strengths and weaknesses?

A. For a long time, I thought success meant being like everyone else – punctual, organized, tidy. But that wasn't how I naturally operated. I often ran a little late; my desk was cluttered and unfinished projects tended to pile up. Still, I got things done and delivered. But I carried guilt, constantly comparing myself to others who seemed to have it all together. Eventually, I realized something had to change. I was considering a partnership with two colleagues, and a good friend suggested we all take the Kolbe assessment. I took it first. Then she insisted they take it, too. When the results came back, she told me plainly: "This partnership isn't going to work."

She was right. That assessment saved me from stepping into a situation that didn't align with how I operate. What I learned about myself was eye-opening. I thrive among ideas and possibilities,

but I'm not naturally drawn to the mechanics of day-to-day work.

I understood the need to stop feeling guilty and instead focus on building a team that complemented me. That shift in mindset didn't just relieve the guilt, I truly believe it empowered me. I could still be successful, just not alone.

Later, around the time I was considering retirement, my daughter was launching her own career in change management. She asked if I'd be willing to be her first "experiment." I agreed. Together, we went through a process of reflection, what I wanted, what I didn't, what I was good at and what I wasn't.

And I learned something simple but powerful: You don't have to be good at everything. You just have to know who you are and build from there.

A client service associate on my team wants to become an advisor. How can I know if they have what it takes?

A. Ultimately, this is something your team member has to discover for themselves, but you can help guide that journey. The real question is: Do they enjoy helping people solve problems? Because that's the heart of this business. Personally, I've always found it energizing, because I love the challenge of finding solutions that fit real lives. If your team member lights up at the idea of that kind of work – and if they're naturally curious,

empathetic and good at connecting with people – they might just have what it takes.

My client is fixated on fees. How can I steer the conversation toward my value?

A. The bottom line is that you deserve to be valued. I believe that starts with how you position yourself. I took the approach of charging a fee for the initial discovery meeting, not just to cover the time, but to set the tone of the professional relationship – that I'm here to help, and that my advice has worth. If you're clear, consistent and upfront about your fees, that helps eliminate surprises. With more space to communicate your value, the conversation can become less about cost and more about impact.

I'm the named successor of a senior advisor, but I'm feeling sidelined. What can I do to earn his trust?

A. This kind of transition takes time and patience. I remember mentoring under Bob James, who told me to simply listen during client meetings. At first, I was a little offended. I wanted to contribute! But I quickly realized the value in observing and seeing the subtle ways Bob guided his clients toward answers. I took a similar approach with a junior advisor. Over time, they saw firsthand how you show up, how you think and how you earn trust. My advice would be not to rush it. Let your actions speak, because trust isn't handed over, it's nurtured moment by moment.

Got a question for Ask Margaret?
Email aspire@raymondjames.com
and we'll get you some answers.



LESSONS FROM LEADERS

5 moments, *5 reflections*

Growth often comes when we pause just long enough to check in with ourselves. These five reflections are designed to meet you in different moments across your career as an advisor – a simple reminder of where you are, and where you're going.

1

TODAY

What's one thing I can do today that moves me closer to my long-term practice goals?

2

THIS WEEK

What project, meeting or client conversation is an opportunity to lead from strength?

3

THIS MONTH

How will I celebrate my team's progress this month, not just our productivity?

4

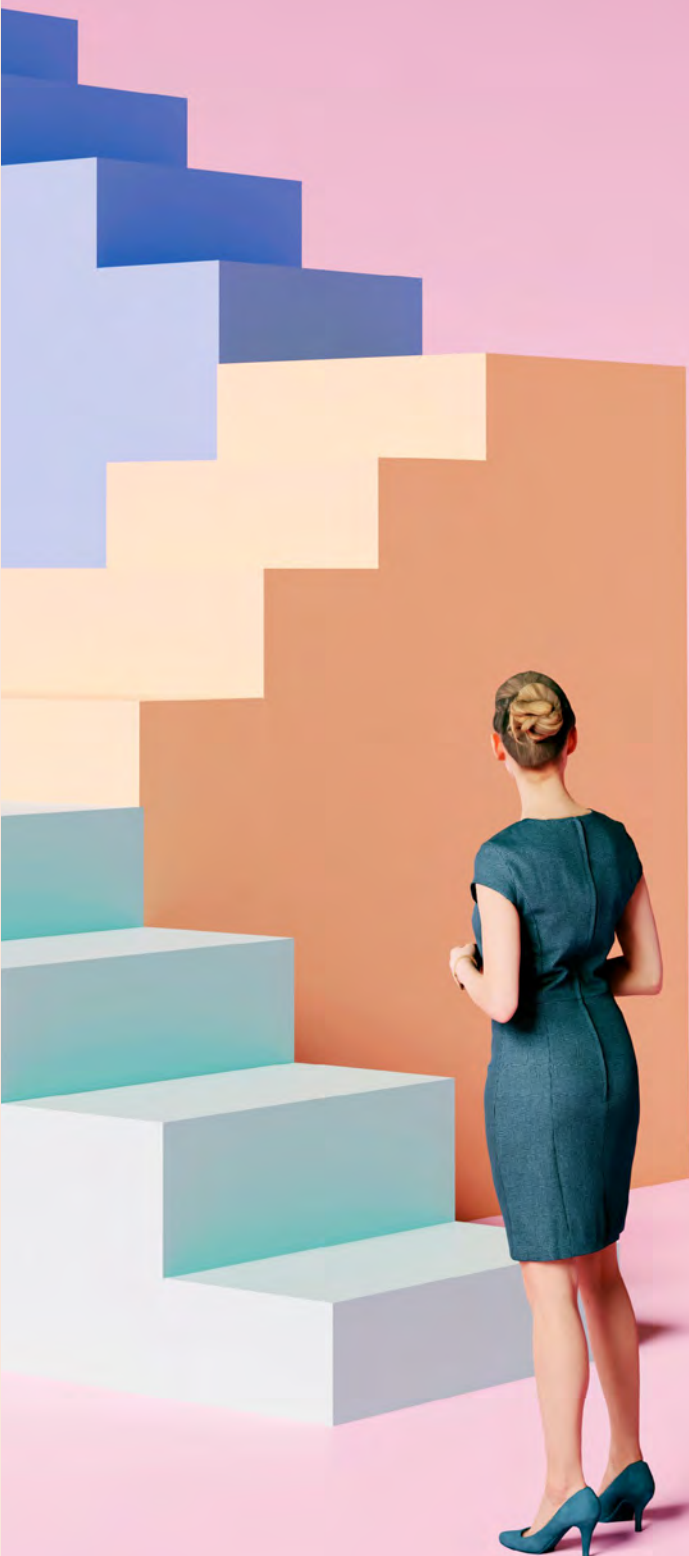
THIS YEAR

Which part of my practice identity do I want to strengthen or redefine?

5

THE FUTURE

When I look back years from now, what one word do I want to define my success as an advisor?



HUSTLE & *holistic planning*

Lisa Detanna learned at an early age that pitching in to keep the family running was everyone's responsibility. At age five, she was punching the clock at her grandfather's two Anaheim, California, businesses. As a college student, she was helping to raise her younger sister.

"I didn't grow up wealthy," she said, "but I had a charmed life."

These days, Lisa is a well-recognized name at Raymond James, but those early experiences continue to inform her practice and her approach to financial management.

As a leading financial advisor in Beverly Hills, California, Lisa and her 22-person team offer their clients – from sophisticated ultra-high-net-worth clients

to the millionaire next door – seasoned guidance and a comprehensive list of services to address every aspect of their financial lives.

"I try to make sure that if I'm not communicating as a specialist in a particular area, someone else on the team is," she said.

ON THE JOB TRAINING

Lisa started her career at Sears, Roebuck & Co., during the period the retailer owned multiple financial services firms. It was the early '90s, and clients often had multiple advisors – one for investments, one for estate planning, one for insurance and one for lending – which gave her a front-row seat to understanding the complexities of wealth.

While going to school at night for her MBA, she landed a role at a prominent bond house in Beverly Hills.

It was there she got her "baptism by fire," soaking up everything she could watching seasoned advisors work with legendary business figures who, despite their success, often neglected their personal finances.

"They were brilliant, but they weren't looking under the hood," Lisa said. "That's when I realized what I loved most – helping people simplify their financial lives."

During the years that followed, she expanded her knowledge about small-cap

stocks, emerging markets and alternatives. She built her own client base, earned a financial planning degree and eventually joined a mainstream firm where she stayed for 16 years.

"Over that time, I saw the firm drift to being very corporate-centric. I felt they were just focusing on huge, publicly traded companies and big investment banking transactions," Lisa said. Meanwhile, she was more interested in helping business owners grow their business and personal wealth and build a legacy that extended to future generations and the charities they held dear.

"It was time for me to find a firm that was client-centric."

FINDING A HOME AT RAYMOND JAMES

After researching nearly a dozen firms, Lisa transitioned her practice to Raymond James in 2011, arriving just in time for the "Evening with the Boss" event celebrating the firm's 100th consecutive quarter of positive earnings. At 5 p.m. on a Friday, she said, there were over 1,000 associates from all over the firm – assistants, advisors and executives – having a family-style dinner.

"It was astonishing to me," she said. "This was the epitome of open architecture, conflict-free advice, comprehensive financial services and a team that valued, appreciated and admired each other."

She knew she'd landed in the right place – a place that put the client and their holistic financial planning needs first.





“ You have to have the courage to find a place you identify with and where you feel you belong.”

LISA DETANNA

Looking back, she said joining Raymond James ranks among the defining moments of her career. “You have to have the courage to find a place you identify with and where you feel you belong,” she said. “Everyone here is about helping and taking care of the client and for me, that’s like working at Disneyland.”

THE POWER OF TEAMWORK

Today, Lisa leads the Global Wealth Solutions Group, an all-star team offering a vast array of services to individual and institutional clients. She’s also a founding partner of two more practice groups – DH Consulting and Detanna Global Wealth Team of Raymond James – which has enabled her to cast a wide net and serve a broad range of client needs.

“It’s about delineating the practice to be results-driven for each of the groups you want to take on,” she said. “It’s about knowing what you do well and letting others shine where you don’t. That’s what makes a great team, because people are doing what they love.”

Lisa said she enjoys doing the planning and investment analysis, digging in deep with individual clients to see what makes them tick. But when it comes to managing big 401(k) plans or working with foundations and endowments – even managing the team – she’s quick to praise the expertise of her peers, some of whom she’s been working with for decades.

“Allow people to help you,” she said. “That’s what this firm is all about.”

TEACHING THE NEXT GENERATION

More than 30 years in, Lisa is proud of helping her clients achieve dreams they once thought impossible – like buying vacation homes, funding college and retiring without worry – and is committed to preparing the next generation to be responsible stewards of wealth.

“It’s been exciting not only to watch my career grow, but also to watch my clients build their wealth and get their family involved. I’ve had clients ask, ‘Hey, will you help my 15-year-old? They have questions, and I don’t know how to talk to them about finances.’”

Lisa’s passion for teaching financial literacy extends beyond her practice. She co-authored a children’s book, “Treasures in the Winter Vault,” that teaches young readers about the value of saving and financial prudence. She also launched a youth education program called Money Smarts, which uses music, mentorship and hands-on learning to engage kids on financial topics, and her summer internship program has reached hundreds of students.

“It’s been so fulfilling for me and the team,” she said, “because it’s not just learning about money and investing – it’s how to write a resume, how to interview for a job and how to decide what do you want to do with your life.”

She shared the story of a student whose grandmother offered to match his savings five to one. “After working all summer, he came in and said, ‘I have a check for \$3,000. I want to open an account – and grandma owes me more than ten grand.’ It’s really fun to see the lightbulbs going off.” 🌟

Defying CONVENTION

Beth Jeter Hrubala champions women in a career that helped her achieve her dreams

There's an antiquated idea that women have to choose between career success and a fulfilling family life – because, they're told, when one thrives, the other one suffers.

But Beth Jeter Hrubala didn't buy that. The strength of her family and the success of Jeter Hrubala Wealth Strategies in Spartanburg and Isle of Palms, South Carolina, are testaments to her thinking.

"I wanted a demanding, rewarding career, but I didn't want to travel for weeks at a time. I wanted to be at home with my kids at night," Beth says. At the time, she was working for a multinational company in a role based in Brazil. But it wasn't giving her the balance she was seeking. That's when she was approached about starting a career in wealth management. It was an opportunity to build her own business and directly help people achieve their dreams – while pursuing hers.

"Being an advisor is the best career I could ever have," says Beth. "It fulfills so many important needs we have in life. It's a service people need. It's rewarding when you get to help people. And you can make a good livelihood doing it."

And now, as a leading advisor within Raymond James and a member of the Women Financial Advisor Network Advisory Board, she also helps other

women pursue a career that supports their ambitions and their lives.

GROWING WITH PURPOSE

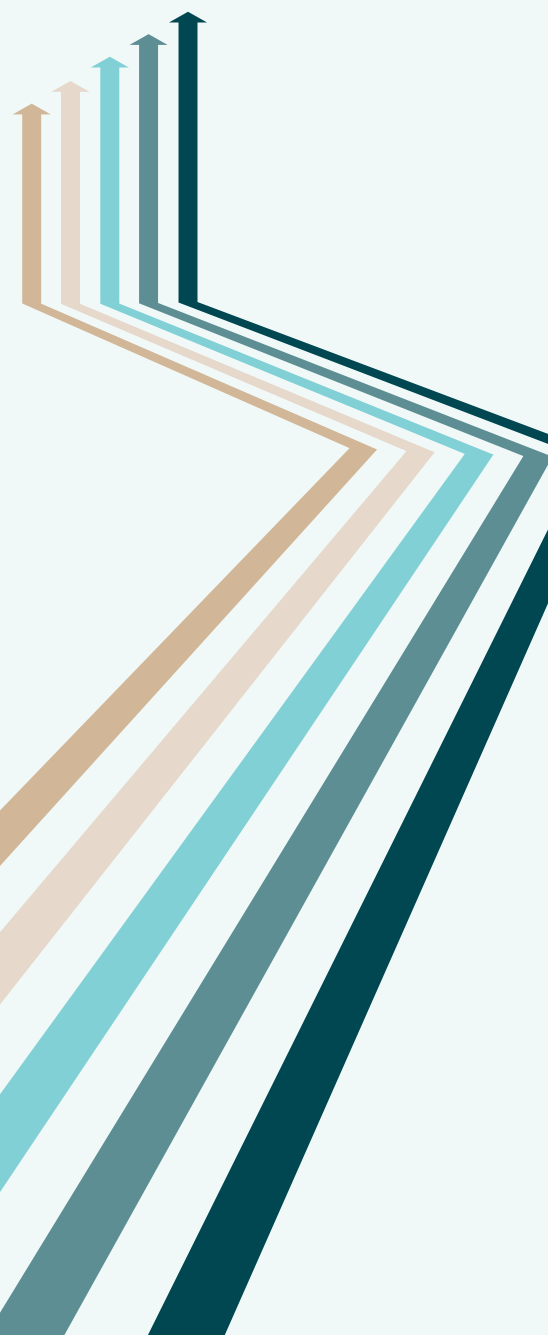
Beth will be the first to admit that hers wasn't an easy path, but that she believes the more you put into it the more you get out of it.

"There were tough times, complex situations and sacrifices along the way. But success came out of those," she says. "Someone mentioned to me early in my career that it's a marathon, not a sprint. And that's true."

This is just one of the aspects of wealth management that Beth loves. She says no matter where you are in your career journey, learning is endless and there are plenty of resources to facilitate it.

"You're always learning. Legislation is changing. The economy is changing. Financial planning capabilities are changing. And people's lives are changing," she says.

Beth describes building a business as both a science and an art. She focused on sharpening her technical skills, cultivating relationships in the community and establishing a reputation as being



thoughtful and trustworthy. And, as she was doing that, people in her social circles were advancing in their own careers.

“Some of them had large liquidity events. They sold a business or inherited money. And we were positioned to help them,” she says. “I didn’t start out 25 years ago like that. I wanted to be the best advisor and wealth manager I could be and began taking on more complex and nuanced situations.”

Beth remembers how clients came to her in the beginning for basic information and to facilitate trades. Then the industry shifted, and clients began seeking research, analytics and curated information to help guide their decisions.

“It moved from information to knowledge. And now clients come for the wisdom. They don’t just want the information or even the knowledge. They want us to be able to filter out all the noise and help them utilize the information to make good decisions,” Beth says.

ADVISING WITH EMPATHY

Beth believes women are naturally well-suited to wealth management with its dual focus on immediate tangible needs and abstract future preparation. Her team is proof, she says.

“We’re empathetic but we also have the technical rigor. We believe in education, and I think a lot of women want to be educated without being talked to in a condescending way.”

Because of the types of clients Jeter Hrubala Wealth Strategies focuses on, women are naturally drawn to the firm.

“We focus on helping individuals and families, often at pivotal and transitional times in their lives. We’ve become known for helping women when they’ve lost a spouse, sold a business, experienced a career change, or been through a divorce,” she says.

Beth feels it’s an honor to be part

of her clients’ journeys. She says when clients come to her during a tough time and she gets to see the transformation from being vulnerable to gaining confidence, it’s an unmatched feeling.

“What I didn’t expect was that I would feel the same way while developing my team,” she says. “I feel a sense of pride when I see my team members experience success and be able to make an impact on someone else’s life.”

COMPASSION IN ACTION

What started as a way to give back to her alma mater at Wofford College, turned into a growing internship program that has already helped more than 20 college students find their way in the career world.

Described as a “labor of love,” the program has become more robust over the years.

Beth takes a three-pronged approach to the internship program: Interns prepare for their Securities Industry Essentials (SIE) Exam, participate in an 8-week virtual externship program put on by Amplified Planning and come to the office to assist with real-life projects.

About 80% of the interns were women. And while Beth regrets that she can’t hire all of them, she keeps track of where everyone’s landed and about half have found careers in the industry.

In several ways Beth has made it her mission to lift up other women in finance.

“Being on the Women’s Advisory Council, I hope it helps to inspire others,” she says. “I want other women to have role models and see it’s possible. It creates pathways for them to thrive and build successful careers.

“I want to see more women that are equity owners in practices. I would love to be a part of that – to help women become leaders in the industry.”

When Beth started as an advisor, it was on account of wanting to have a



“We’re empathetic but we also have the technical rigor. We believe in education, and I think a lot of women want to be educated without being talked to in a condescending way.”

BETH JETER HRUBALA

successful career and be present in her children’s lives. Now, it’s come full circle. Two of her three children are involved in the business and get to look to their mom for inspiration on a daily basis.

“That is what I’m most proud of – building a business while raising a family – with the support of my husband, and the dedication of my entire team. That was my definition of success, to be able to have both.”



THE 21ST CENTURY social connection paradox

*Connection and community are the promises of social media,
but it can often have the opposite effect.*

In the social media age, relationships are – in some ways – much more durable than in the past. Where once careers, family and life events would cause friendships to fail due to entropy or geography, social media has helped us stay connected, even if only loosely at times. There are pockets of communities helping one another manage the complexities of life. But social media has a dark side as well, and it can often

create a profound sense of loneliness by isolating those who rely on it for connection. Opaque algorithms can put users in a bubble, driven by engagement and preying on their vulnerabilities.

Finding the right balance of connection online and in the real world can help you make the most of what social media has to offer without falling into the traps that can ensnare those who use it too much.

EMBRACE POSITIVITY



Focus your time and energy on the aspects of social media that build community. Try to only engage in productive conversations with people who spend their time online acting in good faith. Limit your online activities to those that make you feel good and experiences that you wouldn't be able to access easily offline.

BEWARE THE ALGORITHMS



Social media has become jam-packed with content that's designed to grab your attention and never let go. Algorithms will use things they learn about you to feed you material that they think will keep you on their platform as long as possible. There's nothing social about endlessly scrolling content produced by people you don't know and with whom you'll never interact.

GET OUT THERE



The real world is still the only place you can connect with people in a truly natural way. By taking classes, joining social clubs or simply exploring your community and interacting with new people, you can form connections completely free from any technologically driven influence. No algorithm can gatekeep the people you'll meet and the experiences you'll have in your own backyard.

While social media certainly has its benefits, using it too much or in the wrong ways can have severe negative consequences. Taking time to evaluate the parts of social media that are a net positive in your life and cutting out the rest can help you avoid being isolated by the very same technology originally designed to keep you connected. And most importantly, make space for real-life connection – the kind that doesn't need a Wi-Fi signal.



Step into **Catan**, where settlers compete to build flourishing colonies in a game of wiles, trading and mild banditry. As one of the first “Eurogames” to hit it big, Catan remains a great introduction to modern board games.

*Craving more complexity? **Agricola** challenges you to grow a humble farm into a thriving homestead, one harvest at a time.*

Game night, made easy

Most modern board games come with quick-start tutorials on YouTube, so you can spend less time reading rules and more time playing.

DISCOVER A NEW WORLD

Rediscover the *magic* of board games

A wave of European-style board games has revitalized the North American board game market, resurrecting the joy of once-common neighborhood game night. These entries can ease you into a hobby that promises to bring friends and family closer, replacing screens with smiles. Many modern board games are seeing success across all ages – from the Silent Generation to Generation Z.

PURSUE HIDDEN STRATEGIES

At first glance, **Ticket to Ride** is a simple game where the biggest railroad network wins, but within its simple ruleset lie deeper strategies, where red herrings and longshots promise to upset the late-game order.

Multiple game versions exist, including sets for younger children, providing intergenerational appeal.

GET INTO THEIR HEADS

Codenames has you give one-word clues to your partner who must then infer your meaning in a crowded information space. The team of spies that best balances cleverness with caution wins in this party game.

*For a quieter challenge, **Codename Duet** provides a cooperative version for two players.*

GROW SOMETHING BEAUTIFUL

As a tree species in **Photosynthesis**, you compete for sunlight in a forest rendered as an artful game set. By the fourth season, early decisions come into full bloom, rewarding foresight with victory and a majestic canopy.

*Then take flight with **Wingspan**, a visually stunning game where players build habitats for birds from around the world.*

Portable gaming

These card games have simple rules, quick rounds and can fit in a fanny pack.

- **Sushi Go!** – Pick a dish and pass the deck, collecting points along the way.
- **Bang!** – Duel, double cross and deduct secret identities in this spaghetti western.
- **Exploding Kittens** – Off-kilter and chaotic, gleefully twist the knife but beware karmic comeuppance.
- **Munchkin** – Delve dungeons for loot and backstab buddies for theirs.

Source: theatlantic.com





GUIDING GROWTH

Michelle Lynch turns her talents toward organic growth and advisor success at every career phase.

At the dawn of an advisor's career, the Advisor Mastery Program is a guide. As advisors grow their practices and pivot with the market, Practice Management & Education is a partner. And when the next chapter beckons, Succession & Acquisition Planning is a facilitator.

At the intersection of these teams is Michelle Lynch, whose more than 20 years at Raymond James has brought her ever closer to the day-to-day and year-to-year experience of financial advising as a business, as a practice and as a career.

"Creating policies, procedures and programming from the home office is one thing, they're always well-intentioned and designed with purpose. But living them out day-to-day gives you a very different perspective," Michelle said.

Michelle recently concluded a four-year tenure as the Raymond James & Associates Tampa Bay complex manager, a high profile position in the hometown of the home office. Earlier this year, she returned to the home office as the new senior vice president of Practice Management & Growth Consulting. This combination of experiences has made her an ideal advocate for advisors' practical needs inside the home office.

"Raymond James is a firm that prides itself on its advisor-centric approach," Michelle said, "and part of that culture means always being willing to say we could be doing things even better."

Even putting aside the complication of the COVID-19 pandemic, Michelle said her first days at the Tampa Bay complex quickly reset her assumptions.

"My objective was to clear roadblocks out of advisors' way so they could focus solely on their business. I came in thinking I knew more than I did," Michelle recalled. "Having 16 or 17 years at the firm at that time, I had a pretty good rolodex of people I could go to if I had questions."

"Then I realized just how much I thought I knew that was actually different in practice."

She also recognized that home office resources often weren't top-of-mind for advisors at the moments they were most needed. Amid the daily noise, advisors could struggle to identify the barriers hindering their progress.

In this new role, Michelle aims to address both sides of that dynamic.

"The goal is growth. Our job is to help advisors identify their hurdles – help them have those 'aha' moments – so they can take

the next step. And while our programs are well-oiled machines, that doesn't free us from the need to stay relevant to advisors as the industry changes."

BUILDING A BIGGER NEXT GENERATION OF ADVISOR

The industry's demographic challenges are well documented.

"Across the industry, we'll be facing a shortage of nearly one hundred thousand advisors as they retire and there are not enough people to replace them," Michelle said.

Broker/dealers that learn to solve it will be well positioned for growth in the next era of the business.

The Raymond James Advisor Mastery Program (AMP), which has a reputation as a highly regarded on-the-job training program for new advisors, is doing its part. It has been successful, boasting an admirable completion rate and a perennially strong cohort. But we want it to do even more, Michelle said.

"We have about 600 AMP participants actively contributing to Raymond James & Associates. Since 2021, they have accounted for 22% of the firm's net new assets – excluding established recruits. That's pretty powerful. To help make a dent in the demographics, it makes sense to significantly expand the number of AMP advisors."

Concurrently, the firm will continue to support teambuilding and enhance the incentives for fostering new talent, Michelle said.

Client service associates and home office associates are another underutilized resource. While programs already exist to onramp both groups into advising

“I always encourage recent college graduates who want to become advisors to go work somewhere else in the firm. Get exposure, learn the lingo. We're a greenhouse for growing the next generation of advisors.

MICHELLE LYNCH

careers, Michelle thinks there is room for improvement.

Expanding these opportunities may also help address one driver of the looming advisor gap: Few pre-retirees are eager to hand over their life savings for a 22-year-old recent graduate to manage. Fair or not, most potential clients want an advisor with a little more seasoning. A branch or the home office could be where that happens.

"I always encourage recent college graduates who want to become advisors to go work somewhere else in the firm. Get exposure, learn the lingo. We're a greenhouse for growing the next generation of advisors," Michelle said.

MASTERING THE MID-CAREER INFLECTION POINT

Another one of Michelle's focus areas is helping advisors better manage the mid-career inflection point, which is the realm of the Experienced Advisor Coaching, Practice Intelligence and Branch Admin Development teams.

One-on-one and group-based coaching opportunities help advisors pivot their offerings and approach to serve the sophisticated needs of a high-net-worth clientele.

"As an advisor grows their practice, it's about more than raising the minimum. The practice has to be elevated. That's where coaches can help advisors recast their practice to meet the higher-complexity needs associated with a more affluent client," Michelle said. "These coaching programs are powerful, and I believe are the most integral part of how we're helping experienced advisors grow."

Concurrently, as advisors' practices continue to grow in size and complexity, time becomes their most strained resource. The path toward growth thus lies through efficiency.

Technology plays a critical role as "one of the most powerful growth levers we have today," Michelle said, as is investing in support staff. The STEER program, which trains support staff members deeply on specific topics like efficiency or operations, "enables them to add tremendous value to the business."

"But everyone's business is unique so it's hard to have one-size-fits-all solutions," Michelle said. The first step, then, is to identify potential improvements.

Michelle encourages all advisors with growth ambitions to take a Start Smart Assessment, a 15-minute questionnaire that can help identify potential areas of improvement. A more involved Gap Analysis assessment – taking about 45 minutes – provides a deeper look and helps advisors create a customized roadmap while identifying group and one-on-one coaching opportunities.

"From assessments to coaching, these are strong programs in high demand," Michelle said. To increase their availability and make it easier for advisors to pick a level of engagement that's right for them, she is

seeking to build a platform for on-demand virtual coaching.

“We want to build a product for advisors who don’t need that full coaching experience – maybe they just want to dig deeper into one or two topics. We want to better meet advisors where they are,” Michelle said.

SUCCEEDING IN SUCCESSION

Since its creation, the Succession & Acquisition Planning team has been another feather in the Raymond James cap, helping to add material meaning to the firm’s commitment to advisor book ownership while helping growth-oriented advisors add to their book of business.

Its Catastrophic Planning team has also been a success story, with signed plans on file for 86% of Raymond James advisors. (“Our goal is 100%, for the sake of advisors’ beneficiaries,” Michelle said.)

“The Succession & Acquisition team is amazing,” Michelle said. “They’re excellent with the transactions, the cash flow conversations, connecting buyers and sellers. I think the next phase is bringing in the behavioral psychology of it. There’s a huge emotional aspect to retirement; there’s a big emotional aspect to buying a book. I want us to think about how we coach through that entire process and follow through.”

BUILDING ON STRONG FOUNDATIONS

Throughout her career, Michelle has made her mark as an improvement specialist, taking things that work well and making them that much better.

Coming from a marketing agency background, she was originally hired by Chief Marketing Officer Mike White to institute an agency-style workflow for serving both internal and advisor clients, becoming the firm’s first marketing account manager. From there, she helped Eagle Asset Management, part of Raymond James Investment Management, hone its marketing and sales approach.

Michelle was later tapped to lead the Women Financial Advisors Network and is credited with rapidly growing its membership under a focus on career and practice success. From there, she jumped to the working edge of the business, supporting PCG Sales through recruitment, retention and advisor development.

In each of these roles, an overarching truth has helped her make a difference.

“Nothing stands still. The world moves, the market moves, client expectations increase. If you want to stay in the same spot, you have to keep stepping forward. You can’t assume you’ve got it all figured out, because to grow, you have to double the effort.

And above all, you’ve got to listen.” 🗣️

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Thinking OUTSIDE the bottle

Make fire

For campers, the cozy-night-in type or ambiance enthusiasts, a smokeless tabletop bonfire system will surely inspire conversation. Bonus points if you bring the s'mores kit.



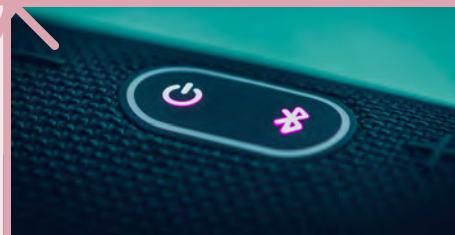
Let's be honest, we've all done it. The holiday party you're attending is just a few days away and you'd like to bring something special for your hosts. But there's no busier or more stressful time than the holiday season. Before you know it, you're rushing out the door empty-handed.

Voilà! The store on your way boasts a fabulous wine selection. With a victorious smile, you present your hosts with their prize, which is placed on the counter next to a lineup of chardonnays, merlots, pinot noirs and a lonesome muscat.

While it's no major harm nor foul, why not bring a gift that sparks delight, starts conversations and earns you a permanent spot on the guest list? Here are some non-vino ideas that say you've thought this through.

The gift of music

Most people have their workout music covered, but what about the post-sweat shower? A waterproof, take-anywhere Bluetooth speaker will keep the beats going and show you have style in and out of the shower.



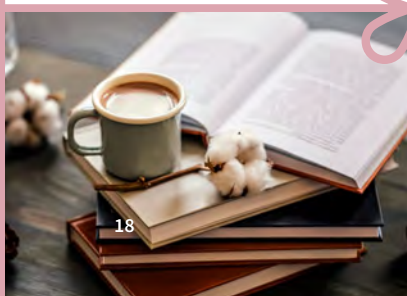
Just, yum

From pasta to popcorn to almost everything in between, a drizzle of black truffle oil will seal the taste deal. It's indulgent, versatile and guaranteed to get opened on the spot.



Reading nook

If your hosts love cozying up with a great read and a cup of joe, they'll genuinely appreciate a coffee and book club subscription. It's the perfect pairing of two favorite pastimes.



Luxurious recovery

After hosting, hands need a little TLC. A set of high-end hand creams in universally loved scents is both practical and pampering. Your hosts will thank you long after the party ends.



Give gifting

If your hosts are passionate about a specific cause, you can't go wrong with making a charitable contribution in their name. It's meaningful, memorable and you could even let them know with a hand-written note attached to their favorite ... bottle of wine.



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GUIDED BY HEART AND HERITAGE

Advisor **Valery Messer McMann** built a practice that reflects her father's values and her own empathetic touch

When Valery Messer McMann was growing up, she heard about insurance products every night at the dinner table. So, when it was time for her to consider her own career path, she felt like she had her fill of finance.

But then her mom brought her to a career workshop in high school to help her discover job possibilities, and "insurance agent" was a top prospect. Maybe it was fate, but Valery made it her own.

"I took our business more to the investment side while my dad was focused on insurance," Valery says. "But I still have a lot of the same clients. He's 90 years old now, and he's happy I'm in the business and taking care of his former clients."

THE BUSINESS OF CARING

Valery cares for her clients as if they were family. It's something her dad instilled in her while they worked together.

"My dad taught me to always treat my clients and prospects like I would want my family to be treated," she says. "It's my guiding principle. If I ever question what to do, it tells me."

"I feel very much like a nurturer all the time. I feel like I'm either nurturing my family because of where I'm at in life right now, or nurturing my clients," she says.

Valery just moved her youngest of three children to college, becoming an empty nester. She recently lost her mother and continues caring for her father.

But Valery pulls from these life experiences to bring knowledge and empathy into her practice.

"What we just went through with my mom has made me think about how I can help my clients better. I have a strong interest in all the longevity resources now," she says.

Valery composed a letter shortly after her mom's passing and shared what she learned with

her friends, family and clients. She received notes of thanks in return for being so vulnerable and thoughtful enough to share.

“My mom was a teacher, so I think I got to combine the skills I learned from both my parents in this career,” she says. “I’m a teacher of financial affairs.”

She believes people are attracted to the type of advisor they need eventually. So, Valery tends to gain clients who are looking for education and guidance. They may not have estate plans or college plans for their children, and she is able to teach them about how all of it works.

“Sometimes people are embarrassed that they don’t know enough about finances. If they’re able to admit that, it can go a long way,” she says.

“Because women tend to be nurturers, we also tend to be good listeners. When I take this approach with clients, I put them at ease.”

It’s a skill she puts to good use in her practice. It’s contributed to the solid relationships she’s been able to build.

LASTING BONDS, NEW CONNECTIONS

Valery’s clients span generations, and several she’s known most of her life. She values the unique connections she has with each of them, formed at each stage of life and her career.

But there’s also a certain fulfillment that comes with helping new clients, showing them what they can do to pursue their most meaningful goals.

“What excites me most is when I meet with a new client, and they realize they can retire now or send their kids to college. I love that I can actually help people in that way,” Valery says.

Operating in a small town, she is one of a few female advisors in the area. As a result, she often attracts clients who feel more at ease discussing their finances with another woman.

“Women are increasingly taking the lead in financial decision-making. And in many cases, they feel a deeper sense of connection and comfort speaking with another woman. That shared perspective can make all the difference.”

Valery strives to take a holistic approach to managing her clients’ finances. She says it’s the best scenario for everyone involved when she can see the big picture. The balancing act between saving for tomorrow and enjoying today is a constant conversation with her clients.

But, being an astute listener, Valery welcomes that collaboration – especially when she feels her clients go away feeling better about their financial situation.

ROOTED IN GRATITUDE

When Valery noticed a need to support women’s career growth within her bank, she sprang into action. She was part of a team responsible for creating a women’s leadership group, which gave women the opportunity to gain confidence and motivation to grow their careers. Some participants even earned promotions through the program.

“I grew up seeing my parents involved in lots of different nonprofits, so it’s ingrained in me. I am also a big believer in ‘to those who much is given, much is expected,’” she says. “We didn’t grow up with a lot of money, but we grew up with a lot of love and support. And my dad allowing me to come join the business has been one of the greatest gifts I ever received. It’s given me this career that I love and that provides a good living. I feel like it’s my responsibility to give back.”

She says it’s a bonus that being involved in the community helps her business too. The more she’s involved, the more people she meets and the more she can tell her story. It provides comfort to prospects

and lends credibility that she’s well-known in the community.

Valery hopes the family legacy will continue in Danville, Kentucky. One of her children is now considering joining her in the business, even though she made sure to never bring up insurance products over dinner. While she has no imminent plans of retiring, she’s excited about the prospect of putting a succession plan in place and creating a framework for the legacy that her father began. 

“Women are increasingly taking the lead in financial decision-making. And in many cases, they feel a deeper sense of connection and comfort speaking with another woman. That shared perspective can make all the difference.”

VALERY MESSER McMANN

STAYING *connected*

A GLIMPSE OF THE LATEST NEWS AND EVENTS AT RAYMOND JAMES

HONOR AND IMPACT

Patrice Henning, financial advisor with a heart for philanthropy, has blended her professional expertise with a deep dedication to empowering women and children – both locally and abroad. In 2018, she co-founded The Centre of Love Foundation in Kibera, Kenya. The foundation provides essential resources such as purified water, safe sanitation facilities and secure spaces for vulnerable children. It also offers nutrition and vocational training programs that help women build sustainable futures.



Patrice Henning, right, and Martha Nailoj hold a piece of cornerstone from the first school built in Maasai land region of Kenya, Africa.



CELEBRATING ACHIEVEMENT

President of Raymond James Financial Services and Independent Contractor Division **Shannon Reid** and CEO of Raymond James Bank **Amanda Stevens** were both recognized as 2025 Tampa Bay Business Journal's Business Woman of the Year honorees. They were celebrated among other influential businesswomen at a black-tie gala in Tampa.

EXCELLENCE AWARDED

Sharon Dunaway-Alt was named the winner of the 2025 Ascend Award, which recognizes a financial advisor with less than seven years of experience who exemplifies the qualities to support the next generation of LGBTQ+ clients. She was humbled by the honor, and said, "If you're ascending, you have not yet reached the summit. You're still working your way toward it." And she intends to climb all the way to the top.





LEADERSHIP IN MOTION

Kim Jensen has been appointed chief executive officer of Raymond James Wealth Management, UK. She joins from Raymond James Financial, Inc. in the US, where she was chief operating officer for Raymond James' US Private Client Group, a business with over \$1.5 trillion in assets under administration that supports more than 1.5 million clients. Kim brings over 40 years of experience to the role, in addition to her eight-year tenure at Raymond James.



EVENT HIGHLIGHT

Raymond James recently supported the 2025 Association of African American Financial Advisors V.I.S.I.O.N. Conference. Branch Manager **Rachel Webster** in Atlanta, Georgia, was one of several attendees and hosted the Raymond James booth at the event.



NATIONAL INTERN DAY

Amanda Stevens, CEO, Raymond James Bank spoke to Raymond James interns as part of National Intern Day 2025. We believe our investment in people starts with providing opportunities for young talent to learn, contribute and grow.



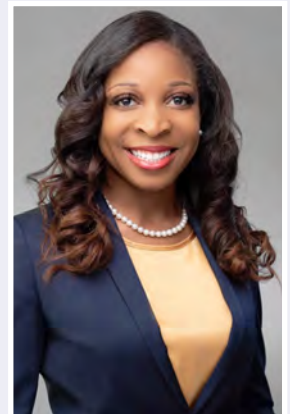
EXPERIENCE & CONFERENCE CENTER

New spaces and new technologies brought a strong sense of connection and excitement to the Quarterly Town Hall. Paul Shoukry, CEO, Raymond James Financial, Inc., officially cut the ribbon on the state-of-the-art Experience & Conference Center at headquarters, where we celebrated recent achievements and shared new initiatives, reinforcing our commitment to excellence.

INFLUENCE IN ACTION

Our very own **Mary Clements Evans**, founder of Evans Wealth Strategies and author who was featured in Aspire last year, has published her much-anticipated book, "Emotionally Invested: Outsmart your Anxiety for Fearless Retirement Planning." Happy reading!

A University of Florida Warrington College of Business alumna, Financial Advisor **Camille York Adrien** was recently featured in an article about the university's relationship with the firm and her journey into finance.





UK INCLUSION AND ALLYSHIP

Raymond James UK recently held a celebration of inclusion and allyship at our head office. The session featured two insightful panel discussions on “the power of personal storytelling” and “practicing active allyship,” followed by a networking lunch. Colleagues from around the business came together to explore how collaboration drives meaningful progress in inclusion – it was insightful and empowering.



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Your strength is backed by ours

Raymond James proudly recognizes that our own successes are dependent on the hard work and dedication of the advisors who choose to call our firm home. That's why we're committed to furthering the successes of all advisors and are the first to offer support wherever it's needed.

Since its founding in 1994 and throughout the next three decades, the Women Financial Advisors Network has helped expand opportunities for women in financial services and beyond. We invite you to take a brief look at our history – and become part of our future.

1994

The Raymond James Women Financial Advisors Network, then known as the Network for Women Advisors, makes its official debut, holding the inaugural Women's Symposium in Marco Island, Florida, that same year, and kicking off a tradition that has endured for 30 consecutive years.



1996

Raymond James appoints its first woman branch manager.

2004

The Women Financial Advisors Network launches its first coaching program.

2007

The Women's Advisory Council welcomes its first international member from Canada.

2013

The network launches the Registered Associate Mentoring Program (RAMP) alongside a new dedicated network for Canadian advisors with Raymond James Limited.

2017

The industry's first magazine for women advisors, Aspire, launches to great acclaim.



2019

WFAN celebrates its 25th year, and the Women's Advisory Council welcomes its first member from the United Kingdom.



2020

Despite the global COVID-19 pandemic, the 26th annual Women's Symposium is a smashing success. Held virtually for the first and only time, the symposium hosted 1,480 registrants comprising more than 750 woman advisors and 40 prospective woman advisors across the United States, United Kingdom and Canada tuning in for live and on-demand sessions.



2024

The Women Financial Advisors Network celebrates 30 years of empowerment, growth and achievement. Having grown to over 1,300 financial advisors and inspired three other inclusion networks at Raymond James, WFAN is a beacon in the financial services industry and has carved a brighter path forward for all advisors from diverse backgrounds.

Here's to the next **30 years!**



For more information, visit
WOMENADVISORS.COM



redefine what it means to
SUCCEED

The Raymond James Women Financial Advisors Network is behind you.

Since 1994, the Raymond James Women Financial Advisors Network has dedicated time and resources to the growth, development and success of women financial advisors like you. From educational tools to developmental workshops and networking events, we offer women advisors the opportunity to establish and strengthen their connections to learn and grow – together. **To learn more, visit womenadvisors.com or call 866.903.6333.**



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