RAYMOND JAMES

A guide to your comprehensive statement

This in-depth statement helps you review your portfolio's progress toward your goals and offers important details about your accounts.

The Raymond James Comprehensive Statement provides in-depth information about your overall portfolio, as well as important details regarding your accounts and investments. This statement is organized to help you clearly view the details of your total financial picture and helps you track your portfolio's progress between periodic review meetings with your financial advisor.

THE INFORMATION YOU NEED, WHEN YOU NEED IT

Your statement helps you and your advisor understand where you stand and if you're on track to achieve your goals. It also serves as a starting point for conversations with your advisor to ensure you have the information to best meet your financial objectives.

As an added convenience, you can receive your statements and other account documents electronically or in the mail. You can indicate your document delivery preferences through Client Access, a secure online system for your Raymond James account information. By choosing electronic delivery, you'll have 24/7 access to your client documents as soon as they become available.
Not only will you be able to view your document sooner, but your documents are available in an online archive.

STATEMENT DELIVERY OPTIONS

ONLINE ONLY

Get your monthly statements and an annual summary electronically.

PAPER ANNUAL

Get monthly electronic statements plus an annual paper summary.

PAPER QUARTERLY

Get monthly electronic statements plus a quarterly paper summary.

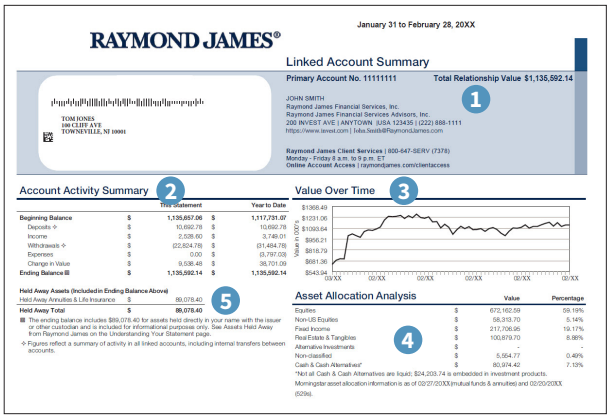
PAPER

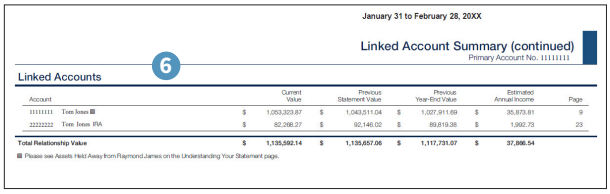
Monthly statements are mailed and are also available online, with an electronic annual summary.

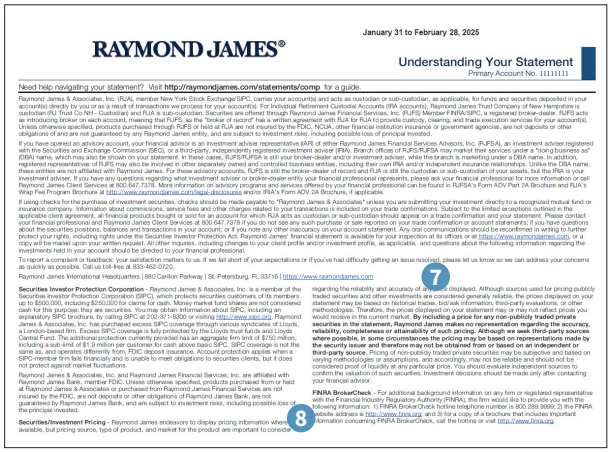
LINKED ACCOUNT SUMMARY

Clients with multiple Raymond James accounts can take advantage of statement linking that consolidates their information into a linked account summary. This service combines information about your various accounts into a comprehensive report. If you would like to take advantage of this offering and link your accounts, please contact your financial advisor.

1. **Contact information** appears in the upper-right corner of the summary to help you easily contact your advisor or Client Services.
2. The **activity** overview totals any deposits, income, withdrawals and expenses made during the statement period and calculates the difference from the previous statement so you can quickly see how and why your portfolio value changed.
3. The **value over time** section uses a simple chart to demonstrate the historical value of your accounts.
4. The **asset allocation** table displays how your overall portfolio is allocated to various asset classes. This chart represents the asset allocation totals across all of your linked accounts.
5. When applicable, details regarding amounts for assets not held at Raymond James will display in the **Held Away Assets** table.
6. The **linked accounts** section provides the description of your accounts, account numbers and page numbers. Any accounts with held away assets will be identified here. This section also allows comparison of prior statement value with current value, both for your individual accounts and for your portfolio overall. If there are important messages or inserts included with the statement, these will be listed here.



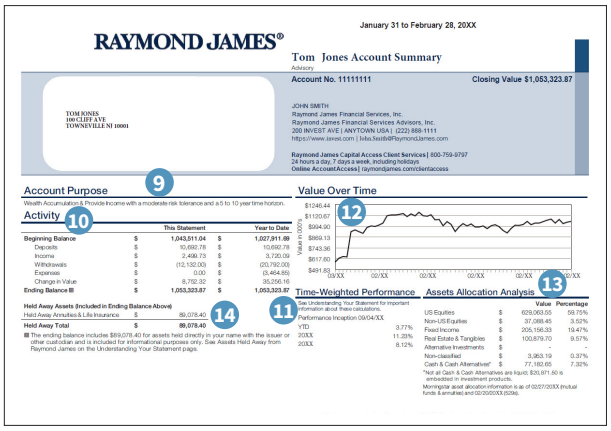




UNDERSTANDING YOUR STATEMENT

On this page, you'll find information and disclosures related to your accounts and holdings.

7. The introductory section describes your advisor's relationship with Raymond James and the clearing and custodial services provided by Raymond James & Associates and, when applicable, Raymond James Trust Company of New Hampshire.
8. Details regarding certain categories of an investment – such as potential risks or how assets are held – are provided. You'll also find general information about the firm's reporting methods.


RAYMOND JAMES®

January 31 to February 28, 20XX

Tom Jones Account Summary

Account No. 11111111 Closing Value $1,053,323.87

TOM JONES
100 CLIFF AVE
TOWNEVILLE NJ 10001

JOHN SMITH
Raymond James Financial Services, Inc.
Raymond James Financial Services Advisors, Inc.
200 INVEST AVE | ANYTOWN USA | (222) 888-1111
https://www.isweb.com | John.Smith@RaymondJames.com

Raymond James Capital Access Client Services | 800-759-9797
24 hours a day, 7 days a week, including holidays
Online AccountAccess | raymondjames.com/clientaccess

9 Account Purpose

Wealth Accumulation & Provide Income with a moderate risk tolerance and a 5 to 10 year time horizon.

10 Activity

	This Statement	Year to Date
Beginning Balance	$ 1,043,511.04	$ 1,027,911.69
Deposits	$ 10,692.78	$ 10,692.78
Income	$ 2,488.73	$ 3,720.09
Withdrawals	$ (12,132.00)	$ (20,792.00)
Expenses	$ 0.00	$ (3,464.85)
Change in Value	$ 8,782.32	$ 35,256.16
Ending Balance ■	$ 1,053,323.87	$ 1,053,323.87

Held Away Assets (Included in Ending Balance Above)

Held Away Annuities & Life Insurance	$ 89,078.40	14
Held Away Total	$ 89,078.40	

■ The ending balance includes $89,078.40 for assets held directly in your name with the issuer or other custodian and is included for informational purposes only. See Assets Held Away from Raymond James on the Understanding Your Statement page.

Value Over Time

12

$1246.44
$1120.67
$994.90
$869.13
$743.36
$617.60
$491.83
Value in (000's)
03/XX 02/XX 02/XX 02/XX 02/XX 02/XX

Time-Weighted Performance

11 See Understanding Your Statement for important information about these calculations.

Performance Inception 09/04/XX

YTD	3.77%
20XX	11.23%
20XX	8.12%

Assets Allocation Analysis 13

		Value	Percentage
US Equities	$	629,063.55	59.73%
Non-US Equities	$	37,088.45	3.52%
Fixed Income	$	205,156.33	19.47%
Real Estate & Tangibles	$	100,879.70	9.57%
Alternative Investments	$	-	-
Non-classified	$	3,953.19	0.37%
Cash & Cash Alternatives*	$	77,182.65	7.32%

*Not all Cash & Cash Alternatives are liquid; $25,871.50 is embedded in investment products.

Morningstar asset allocation information is as of 02/27/20XX (mutual funds & annuities) and 02/29/20XX (ETFs).

ACCOUNT SUMMARY

Each account will have its own account summary page which precedes the portfolio and activity pages for each of your accounts. This page displays activities by category, reconciles beginning and ending account values and includes a graphic view of the account's value and allocation.

9 The **account purpose** section details your goals for the account. It is based on information you provided and can help determine if your investments are in line with your expectations. Since your objectives may change over time, be sure to consult your financial advisor if you believe modifications are necessary.

10 The **activity** section illustrates account deposits, income, withdrawals, expenses and changes in value for this reporting period and year to date.

11 Accounts of a certain value will display **performance** here.

12 The **value over time** chart demonstrates the historical value of your investments.

13 The **asset allocation** table displays how your individual account is allocated to various asset classes.

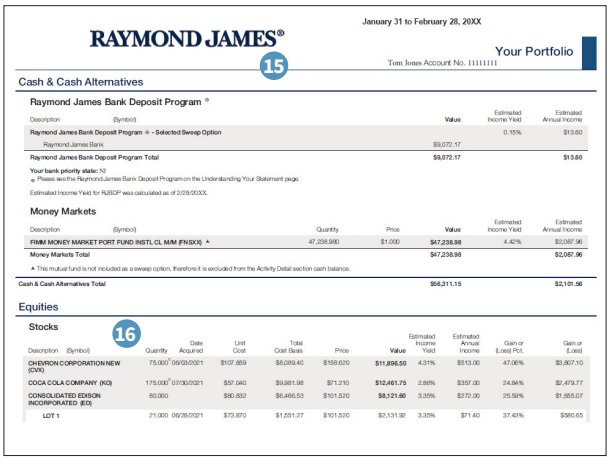
14 When applicable, details regarding amounts for assets not held at Raymond James will display in the **Held Away Assets** table.

YOUR PORTFOLIO

This section lists all relevant details of each security in your account, grouped by investment type. Where applicable, any assets not held at Raymond James will be separated out within each category. Categories include:

15 **Cash & cash alternatives:** cash or cash alternatives, including funds available in cash, CIP, money market funds or RJBDP.

16 **Equities:** options, stocks and any other class of equities in your account. Where applicable, unrealized gains or losses are shown.


RAYMOND JAMES®

January 31 to February 28, 20XX

Your Portfolio

Tom Jones Account No. 11111111

15

Cash & Cash Alternatives

Raymond James Bank Deposit Program ◊

Description (Symbol)	Value	Estimated Income Yield	Estimated Annual Income
Raymond James Bank Deposit Program ◊ - Selected Sweep Option		0.15%	$13.60
Raymond James Bank	$9,072.17		
Raymond James Bank Deposit Program Total	$9,072.17		$13.60

Your bank priority state: NI

◊ Please see the Raymond James Bank Deposit Program on the Understanding Your Statement page.

Estimated Income Yield for RJBDP was calculated as of 2/28/20XX.

Money Markets

Description (Symbol)	Quantity	Price	Value	Estimated Income Yield	Estimated Annual Income
FIMM MONEY MARKET PORT FUND INSTL CL M/M (FNSXX) ▲	47,238.980	$1.000	$47,238.98	4.42%	$2,087.96
Money Markets Total			$47,238.98		$2,087.96

▲ This mutual fund is not included as a sweep option, therefore it is excluded from the Activity Detail section cash balance.

Cash & Cash Alternatives Total	$56,311.15	$2,101.56

Equities

Stocks 16

Description (Symbol)	Quantity	Date Acquired	Unit Cost	Total Cost Basis	Price	Value	Estimated Income Yield	Estimated Annual Income	Gain or (Loss) Pct.	Gain or (Loss)
CHEVRON CORPORATION NEW (CVX)	75.000	09/03/2021	$107.859	$8,089.40	$158.620	$11,896.50	4.31%	$513.00	47.06%	$3,807.10
COCA COLA COMPANY (KO)	175.000	07/30/2021	$57.040	$9,981.98	$71.210	$12,461.75	2.86%	$357.00	24.84%	$2,479.77
CONSOLIDATED EDISON INCORPORATED (ED)	80.000		$80.832	$6,466.53	$101.520	$8,121.60	3.35%	$272.00	25.59%	$1,655.07
LOT 1	21.000	09/28/2021	$73.870	$1,551.27	$101.520	$2,131.92	3.35%	$71.40	37.43%	$580.65

Mutual Funds

Open-End Funds 17

Description (Symbol)	Quantity	Amount Invested	Total Cost Basis	Price	Value	Estimated Income Yield	Estimated Annual Income	Investment Gain or (Loss)	Cost Basis Gain or (Loss)
AMERICAN FUNDS AMERICAN HIGH INCOME TRUST FD CL F2 N/L (AHHFX)	2,984.532	$28,558.94	$29,676.53	$9.860	$29,427.49	6.46%	$1,901.15	$868.55 3.04%	$(249.04) (0.84)%
AMERICAN FUNDS AMERICAN MUTUAL FUND CL F2 N/L (AMRFX)	1,159.608	$63,700.74	$66,500.97	$58.080	$67,350.03	1.70%	$1,148.01	$3,649.29 5.73%	$849.06 1.28%
FRANKLIN INCOME FUND ADVISOR CL N/L (FRIAX)	44,254.412	$81,737.84	$102,688.34	$2.390	$105,768.04	5.61%	$5,930.09	$24,030.20 29.40%	$3,079.70 3.00%
AMERICAN FUNDS INCOME FUND OF AMERICA FD CL F2 N/L (AMIFX)	2,760.345	$45,135.90	$62,706.08	$25.720	$70,996.07	2.84%	$2,015.05	$25,860.17 57.29%	$8,289.99 13.22%
T. ROWE PRICE CAPITAL APPRECIATION FD INVSTR CL N/L (PRWCX)	2,077.606	$71,017.95	$76,703.54	$35.300	$73,339.49	2.28%	$1,672.47	$2,321.54 3.27%	$(3,364.05) (4.39)%

17 The **mutual funds** section includes complete information about the funds in your portfolio, including open-end and closed-end. Costs, the current yield, estimated annual income and the percentage and dollar amounts of any gains or losses are all provided.

18 The **fixed income** section offers a credit quality analysis of applicable credit ratings and the percentage and dollar value allocated to each category.

19 **Maturity analysis** provides information regarding the maturities of your fixed income assets.

20 Each individual fixed income holding is categorized by type of security, including corporate bonds asset and mortgage backed securities, CDs, municipal bonds and Treasury or other government-sponsored enterprise securities.

Other investment sections could include **exchange traded products**, **annuities**, **alternative investments**, **life insurance** and **borrowing & short sales**. The **borrowing & short sales** section shows overall dollar amount for short sales and overall dollar amount borrowed against margin balance and the interest rate charged.

YOUR ACTIVITY

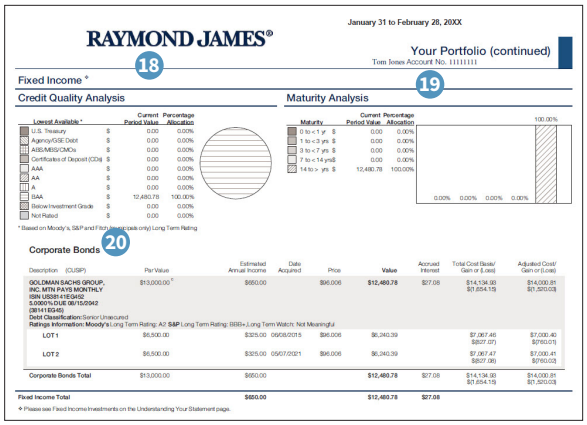
The **your activity** section provides a summary and an in-depth look at the account activity that occurred during the statement reporting period.

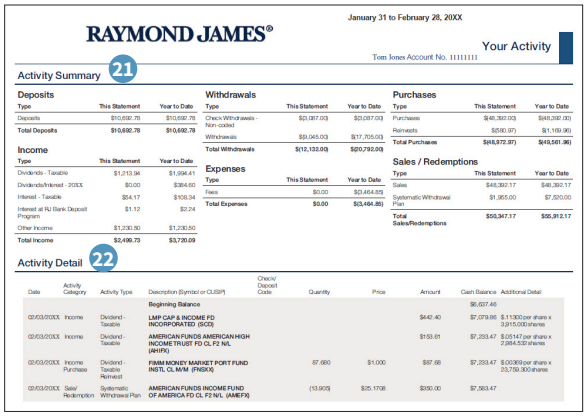
21 The **activity summary** section provides additional detail on the sources of deposits, income, withdrawals and expenses in your account, including dividends, interest, investment purchases and sales. This information is intended to help you better understand changes in account value.

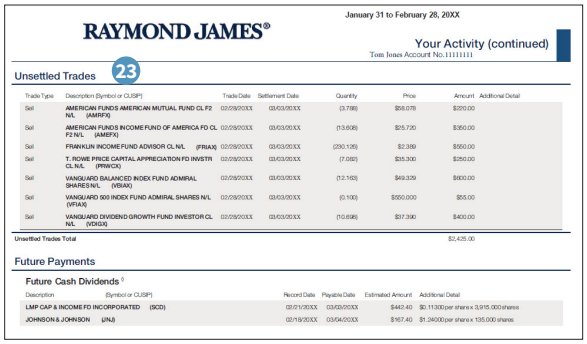
22 The **activity detail** section shows all your summarized activity by date, including every deposit and/or withdrawal, every dividend, stock purchase or sale.

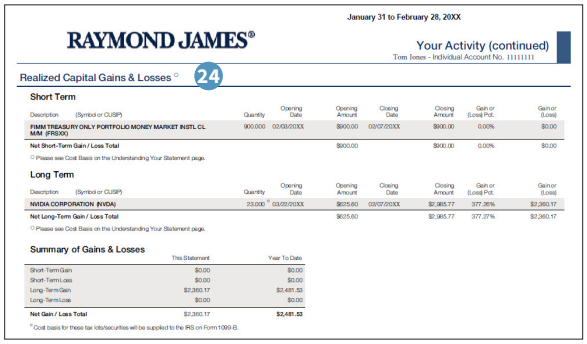
23 When applicable, **unsettled trades**, **open orders** and **future payments** will display after the activity detail section.

24 Short- and/or long-term gains and losses realized from the sale of securities are summarized in the year-to-date realized gain/loss summary. This information is updated quarter-end month and additionally in November statements, or your advisor can update your account to display the realized gain/loss summary every month instead.









RETIREMENT PLAN SUMMARY

If applicable, you may also see Your Retirement Plan Summary that includes vital information for any Raymond James retirement accounts.

25 The **activity summary** shows recent contributions by tax year and, if applicable, gross and net distributions.

26 The **required minimum distribution** information, taken from the Internal Revenue Service-approved longevity table, shows how much you are required to withdraw from your retirement funds.

27 The **distribution standing withholding elections** section displays your federal and state withholding elections that apply to all distributions from your IRA. If you have not established standing withholding elections, you'll see "No election on file" displayed instead.

28 The **beneficiaries** section reflects the beneficiaries you have chosen and the percentage of your retirement fund they stand to inherit.

CAPITAL ACCESS

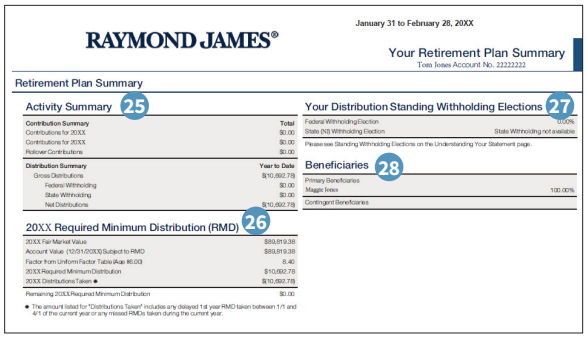
If you have Capital Access, your statement also will report details specific to that account within the Your Activity section of the account statements. The Raymond James Capital Access account offers a Visa® Platinum debit card, online bill payments and check and deposit coding to help track income and expenses.

29 The **activity summary** provides information about transfers to and from your account, including total Visa Platinum debit card charges, check deposits and withdrawal activity. Checks are separated by coded and uncoded transactions.

30 Within the **activity detail** section, your personalized check coding information is provided for easy reconciliation.

31 The **check and electronic withdrawal recaps** display any relevant check writing activity and electronic payments, as do the check and electronic deposits recaps.

32 A **Visa Platinum debit card recap** is provided to consolidate those debit card transactions into an easy-to-review list.



RAYMOND JAMES®

January 31 to February 28, 20XX

Your Retirement Plan Summary
Tom Jones Account No. 22222222

Retirement Plan Summary

Activity Summary 25

Contribution Summary	Total
Contributions for 20XX	$0.00
Contributions for 20XX	$0.00
Rollover Contributions	$0.00

Distribution Summary	Year to Date
Gross Distributions	$10,692.78
Federal Withholding	$0.00
State Withholding	$0.00
Net Distributions	$10,692.78

20XX Required Minimum Distribution (RMD) 26

20XX Fair Market Value	$89,819.38
Account Value (12/31/20XX) Subject to RMD	$89,819.38
Factor from Uniform Factor Table (Age: 85.00)	5.40
20XX Required Minimum Distribution	$10,692.78
20XX Distributions Taken ◆	$10,692.78
Remaining 20XX Required Minimum Distribution	$0.00

◆ The amount listed for "Distributions Taken" includes any delayed 1st year RMD taken between 1/1 and 4/1 of the current year or any missed RMDs taken during the current year.

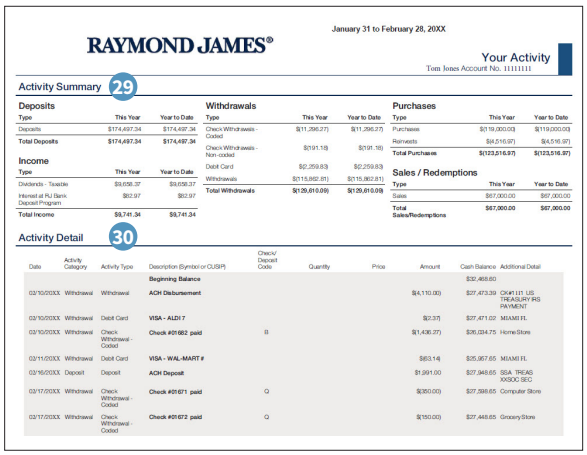
Your Distribution Standing Withholding Elections 27

Federal Withholding Election	10.00%
State (NJ) Withholding Election	State Withholding not available

Please see Standing Withholding Elections on the Understanding Your Statement page.

Beneficiaries 28

Primary Beneficiaries	
Maggie Jones	100.00%
Contingent Beneficiaries	



RAYMOND JAMES®

January 31 to February 28, 20XX

Your Activity
Tom Jones Account No. 11111111

Activity Summary 29

Deposits

Type	This Year	Year to Date
Deposits	$174,497.34	$174,497.34
Total Deposits	$174,497.34	$174,497.34

Income

Type	This Year	Year to Date
Dividends - Taxable	$9,658.37	$9,658.37
Interest at RJ Bank Deposit Program	$82.97	$82.97
Total Income	$9,741.34	$9,741.34

Withdrawals

Type	This Year	Year to Date
Check Withdrawals - Coded	$(11,286.27)	$(11,286.27)
Check Withdrawals - Non-coded	$(191.18)	$(191.18)
Debit Card	$(2,259.83)	$(2,259.83)
Withdrawals	$(115,862.81)	$(115,862.81)
Total Withdrawals	$(129,610.09)	$(129,610.09)

Purchases

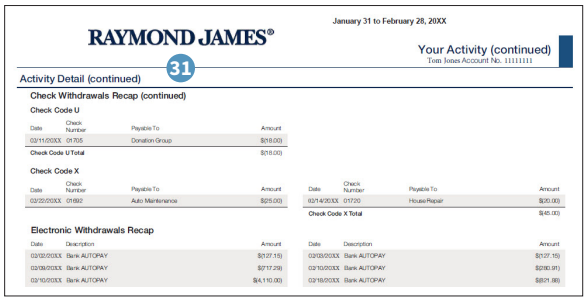
Type	This Year	Year to Date
Purchases	$(119,000.00)	$(119,000.00)
Reinvests	$(4,516.97)	$(4,516.97)
Total Purchases	$(123,516.97)	$(123,516.97)

Sales / Redemptions

Type	This Year	Year to Date
Sales	$67,000.00	$67,000.00
Total Sales/Redemptions	$67,000.00	$67,000.00

Activity Detail 30

Date	Activity Category	Activity Type	Description (Symbol or CUSIP)	Check/ Deposit Code	Quantity	Price	Amount	Cash Balance	Additional Detail
			Beginning Balance					$32,468.60	
02/10/20XX	Withdrawal	Withdrawal	ACH Disbursement				$(4,110.00)	$27,473.39	CK#1111 US TREASURY RS PAYMENT
02/10/20XX	Withdrawal	Debit Card	VISA - ALDI 7				$(2.37)	$27,471.02	MIAMI FL
02/10/20XX	Withdrawal	Check Withdrawal - Coded	Check #01662 paid	R			$(1,436.27)	$26,034.75	Home Store
02/11/20XX	Withdrawal	Debit Card	VISA - WAL-MART #				$(63.14)	$25,967.65	MIAMI FL
02/16/20XX	Deposit	Deposit	ACH Deposit				$1,991.00	$27,948.65	SSA TREAS XXXDC SEC
02/17/20XX	Withdrawal	Check Withdrawal - Coded	Check #01671 paid	Q			$(350.00)	$27,598.65	Computer Store
02/17/20XX	Withdrawal	Check Withdrawal - Coded	Check #01672 paid	Q			$(150.00)	$27,448.65	Grocery Store



RAYMOND JAMES®

January 31 to February 28, 20XX

Your Activity (continued)
Tom Jones Account No. 11111111

Activity Detail (continued) 31

Check Withdrawals Recap (continued)

Check Code U

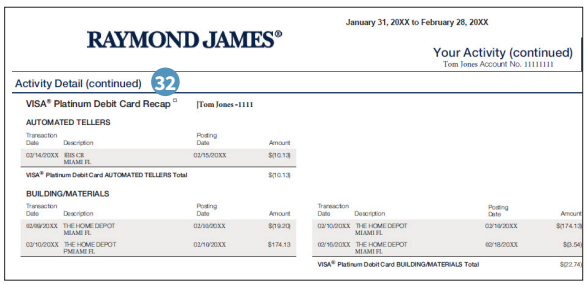
Date	Check Number	Payable To	Amount
03/11/20XX	01705	Donation Group	$(18.00)
Check Code U Total			$(18.00)

Check Code X

Date	Check Number	Payable To	Amount
02/22/20XX	01692	Auto Maintenance	$(25.00)
02/14/20XX	01720	House Repair	$(20.00)
Check Code X Total			$(45.00)

Electronic Withdrawals Recap

Date	Description	Amount
02/02/20XX	Bank AUTOPAY	$(27.15)
02/08/20XX	Bank AUTOPAY	$(717.29)
02/10/20XX	Bank AUTOPAY	$(4,110.00)
02/03/20XX	Bank AUTOPAY	$(127.15)
02/10/20XX	Bank AUTOPAY	$(290.91)
02/18/20XX	Bank AUTOPAY	$(821.88)



RAYMOND JAMES®

January 31, 20XX to February 28, 20XX

Your Activity (continued)
Tom Jones Account No. 11111111

Activity Detail (continued) 32

VISA® Platinum Debit Card Recap [Tom Jones -1111

AUTOMATED TELLERS

Transaction Date	Description	Posting Date	Amount
03/14/20XX	BBS CB MIAMI FL	03/15/20XX	$(10.13)
VISA® Platinum Debit Card AUTOMATED TELLERS Total			$(10.13)

BUILDING/MATERIALS

Transaction Date	Description	Posting Date	Amount
02/09/20XX	THE HOME DEPOT MIAMI FL	02/10/20XX	$(19.20)
02/10/20XX	THE HOME DEPOT PMEAMI FL	02/19/20XX	$(174.13)
02/10/20XX	THE HOME DEPOT MIAMI FL	02/19/20XX	$(174.13)
02/16/20XX	THE HOME DEPOT MIAMI FL	02/18/20XX	$(8.54)
VISA® Platinum Debit Card BUILDING/MATERIALS Total			$(22.74)

Your statement ultimately serves to add value to the relationship you've built with your Raymond James advisor. It's not just knowing how much you have, but also where you're headed. If you have any questions regarding your statement or would like assistance to better understand what's included, please contact your financial advisor or Raymond James Client Services at 800.647.SERV (7378).

RAYMOND JAMES®

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER
880 CARILLON PARKWAY // ST. PETERSBURG, FL 33716 // TOLL-FREE: 800.248.8863 // RAYMONDJAMES.COM

Investment products are: not deposits, not FDIC/NCUA insured, not insured by any government agency, not bank guaranteed, subject to risk and may lose value. © 2025 Raymond James & Associates, Inc., member New York Stock Exchange/SIPC. © 2025 Raymond James Financial Services, Inc., member FINRA/SIPC. Raymond James® is a registered trademark of Raymond James Financial, Inc. 25-Client Access-0102 KS 10/25