ANNUITY AND INSURANCE PRODUCTS

Manage your risk and plan for the future with products available through Raymond James Insurance Group.

RAYMOND JAMES

There are no guarantees in life.

RAYMOND JAMES CAN SUPPORT ALL OF YOUR ANNUITY AND INSURANCE NEEDS.

Bob James, the founder of Raymond James, believed that financial planning is about much more than investing in stocks and bonds. It's about investing in the future – and in yourself and your family. Nearly 50 years ago, he was one of the first in the industry to recognize the critical role of annuities and insurance in the lives of clients and the financial planning process.

Today, Raymond James Insurance Group, a division of Raymond James & Associates, Inc., provides much more than standard annuity and insurance products. Our professionals are structured into specialized service areas capable of providing customized support for your financial advisor, bringing together technical knowledge and solid experience to strengthen our commitment to you and your financial security.

Rigorous research

Raymond James Insurance Group has developed longstanding relationships with a number of insurance carriers – partnerships that facilitate open communication about new products and industry trends. Before agreeing to work with a carrier or offering a product to clients, we carefully examine financials, investment strategies, industry ratings and operational and technical competencies. We monitor these carriers on an ongoing basis, and track them amongst the rating agencies such as Standard & Poor's, to assure that our clients can find confidence in our knowledge and resources.

Plentiful products

Concurrent with our mission to provide substantive annuity and insurance solutions to meet your unique needs, your Raymond James advisor has access to a wide array of investment solutions that can offer an important layer of security for you and your family. We can help manage many of the uncertainties you face every day. We take pride in offering access to a wide array of financially solid insurance companies, enabling your Raymond James financial advisor to help you select the annuity, life, long-term care and disability strategies that meet your needs.

GROW YOUR OWN WAY

ANNUITIES: Whether you're facing retirement in a few years or are already there, selecting an appropriate annuity can help provide you with tax-deferred growth[1] as you save and plan for regular income once you've reached retirement. We offer several types of annuities, including but not limited to fixed and fixed index annuities that provide principal protection[2], as well as variable and structured annuities, which can be used as investment vehicles.

PROTECTION WITH PURPOSE

LIFE INSURANCE: Life insurance payments can help you transfer wealth to beneficiaries on a tax-efficient basis. But did you know they also can be used to fund business succession plans, provide individual supplemental retirement income and offer a tax-free source of income upon the passing of the insured? Among our offerings are term life insurance, universal life, variable universal life and whole life insurance.

LIVE LONGER, LIVE BETTER

LONG-TERM CARE INSURANCE: Speak with your advisor about creating a specific funding plan to prepare for the potential of you and/or your spouse experiencing a long-term care event. We offer LTC insurance solutions for home care and facility care alike, as well as asset-based long-term care solutions and life insurance with long-term care payout riders. The latter two options give you the flexibility to leave money to heirs and use the insurance death benefit to pay for long-term care assistance on an income tax-free basis.

PLAN WHILE YOU CAN

DISABILITY INSURANCE: One of the most valuable assets you may wish to protect is your income. If you are unable to work due to illness or injury, disability insurance can provide income tax-free cash flow to help you pay your bills. Disability insurance allows you to replace a portion of your income to help provide financial security until you are healthy enough to return to work. We offer disability insurance for individuals who may need to replace a portion of their wages as long as they are unable to work. We also offer disability insurance for business owners whose needs may include covering overhead costs, selling their business or replacing a key employee in the event that the business owner or key employee is no longer able to work.

A TEAM OF EXPERTS

Raymond James Insurance Group works closely with your advisor to help you select the most suitable strategies and products for your needs. We provide:

- Consultative services
- Product comparisons
- Technical support
- Advanced estate and business planning
- Comprehensive training

[1] Deferred annuities are long-term investment alternatives designed for retirement purposes. Surrender charges may apply for early withdrawals. Withdrawals of taxable amounts are subject to income tax, and if taken prior to age 59 ½, a 10% federal tax penalty may apply.

[2] Guarantees are based on the claims-paying ability of the issuing company.

An investment in variable annuities and variable life insurance involves investment risk, including possible loss of principal. The contracts, when redeemed, may be worth more or less than the total amount invested. Past performance is no guarantee of future results.

Investors should consider the investment objectives, risks, and charges and expenses of variable annuities and variable life insurance carefully before investing. The prospectus contains this and other important information. Prospectuses for variable annuities and variable life insurance and their underlying funds are available from your financial advisor and should be read carefully before investing.

Plan today, protect tomorrow

At Raymond James, our focus is and always has been on you, our client.

When you and your family are in need of insurance and annuity services, your advisor – backed by the team of experts at Raymond James Insurance Group – delivers. From day one, we've always done business differently, supporting our advisors with exceptional service and resources so that they, in turn, can provide you with the products and attention you expect and deserve. We are here for one reason: to serve and protect you, now and in the future.

LIFE WELL PLANNED.

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