



WORKING WITH A FINANCIAL ADVISOR

An experienced, objective partner can help you stay
on course no matter where life leads you.

RAYMOND JAMES®

The Pioneer of Financial Planning

Back in 1962, when other firms were focused on buying and selling stocks or mutual funds, Bob James realized there should be more to a financial services firm than just making investment transactions. He advocated a more thoughtful and deliberate approach to helping clients manage a wide range of matters that impact their lives. So, Bob James made his vision a reality by creating a different kind of financial services firm – one that focused on client goals rather than sales quotas.

Today, as one of the largest independent financial services firms in the United States, Raymond James continues to steadfastly pursue Bob James' vision. Everything we do is unflinchingly client-focused. Our unique culture of independence gives our advisors the complete freedom to offer objective, unbiased advice. So they can meticulously tailor a long-term plan based solely on a client's well-being and specific goals.

Following in Bob James' footsteps, your Raymond James advisor is able to give you the close, personal attention you need to help you make the right decisions for your situation – and feel confident you have. That's because he or she has access to comprehensive support and a full range of resources from a global – and yet highly personal – financial services firm.

At Raymond James, we view creating a financial plan as an opportunity to get to know you personally. We want to celebrate your accomplishments, your vision, and your commitment to creating a tailored plan for your future. It's a positive step toward financial independence, and we want to be with you on that journey every step of the way.



Bob James, founder of Raymond James.

1962



*Our disciplined approach means
we never blink, no matter the
upturn or downturn.*

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FOR TIMES OF CALM AND CHAOS

Markets go up and down. So does the economy. And when you think about it, so does your life. Staying on track to reach your long-term financial goals while balancing day-to-day needs can be challenging. That's why you need a professional you can turn to for trusted advice and guidance when it comes to your finances and investing.

Together, you and your financial advisor can evaluate your circumstances, identify your short- and long-term objectives and determine an appropriate plan of action. Establishing and implementing an effective, dynamic financial plan can entail some frank discussions and tough decisions. It also involves prudent investing with a well-researched, diversified portfolio that factors in all the elements of your financial plan.*

Just as you develop a long-term relationship with your doctor or attorney, it's important to establish a relationship with a financial advisor that grows over time. When your advisor understands your personal and financial situation – knows where you've been and where you want to go – it creates a relationship that offers a greater return over your lifetime. It will be there for you when things are going well and, more important, when you run into financial challenges.

*Raymond James and your financial advisor are
committed to serving you for the long term.*

WHAT A FINANCIAL ADVISOR DOES

With a financial advisor in your corner, you have a “pragmatic partner,” a trusted financial professional who can provide a sound advisory process and a long-term perspective to help you stay focused on your core objectives. Here are some of the key facets that define a collaborative relationship with your financial advisor.

UNDERSTAND YOUR CONCERNS

This means getting to know you and your family by gathering information about your current circumstances, future goals, aspirations and concerns.

IDENTIFY YOUR FINANCIAL GOALS

Your plan may be as straightforward as saving for retirement or a child's education. But you may need a more complex solution, like selling your business and using the proceeds to develop a sustainable plan for retirement income and establish a charitable trust.

ASSESS YOUR TOLERANCE FOR RISK

Your advisor will factor in your investment horizon and assess the types and levels of risk you can afford and with which you're comfortable.

COLLABORATE WITH YOUR TEAM

When appropriate, your advisor can also work with your CPA, attorney and other professionals to help ensure all aspects of your financial and estate planning are addressed.

DESIGN AND IMPLEMENT AN APPROPRIATE INVESTMENT STRATEGY

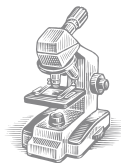
Your financial plan should not be an off-the-rack solution. Your advisor has access to in-depth evaluations of hundreds of potential investments and should offer objective, unbiased recommendations based on what's best for you.

MANAGE, MONITOR AND ADJUST YOUR PLAN AS NEEDED

Financial planning is an ongoing process that requires periodic review. If it becomes necessary to adjust components of your plan in light of changing circumstances and evolving objectives, you'll make decisions and adjustments together.

STAY FOCUSED ON LONG-TERM PLANNING

Your advisor can help keep you apprised of relevant market developments and help you understand their implications. This helps ensure your financial decisions are based on facts and careful research, rather than emotions and market volatility.



*No detail goes unexamined in creating
a comprehensive financial plan.*

WE'RE HERE AND READY TO HELP

The first step is up to you. But we're here when you're ready. Remember, planning and investing for your future, your family or your business doesn't have to be complicated. Especially when you have someone you trust and who has taken the time to get to know you and your specific situation.

From determining your investment time frame to understanding your tolerance for risk. From buying your first home to taking steps to safeguard your retirement. The right financial advisor can help you identify the questions, determine the answers and ultimately help implement the solutions that are right for you.

It's important to develop a long-term relationship with a financial advisor so you have a professional partner focused on your financial goals. After all, life is full of competing priorities – from day-to-day cost-of-living expenses to saving for short-term plans to investing for long-term goals. An advisor can help you develop a plan to balance your financial priorities and help you stay on track. And the sooner you develop a comprehensive financial plan – and get in the habit of re-evaluating it regularly – the more likely you are to achieve your goals.



*We carefully weigh everything.
Most notably, risk and reward.*

Your financial plan your advisor develops is not some cookie-cutter version. It is designed to uniquely reflect your individual needs, goals and situation, and requires a good understanding of who you are by learning about your goals, investment experience, risk tolerance and much more. It's quite an elaborate process, but essential to being fully involved in this important aspect of your life.

*Together, you and your financial advisor can create
a plan designed to help achieve your unique goals.
It's your life. Well planned.*

LIFE WELL PLANNED.

RAYMOND JAMES®

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