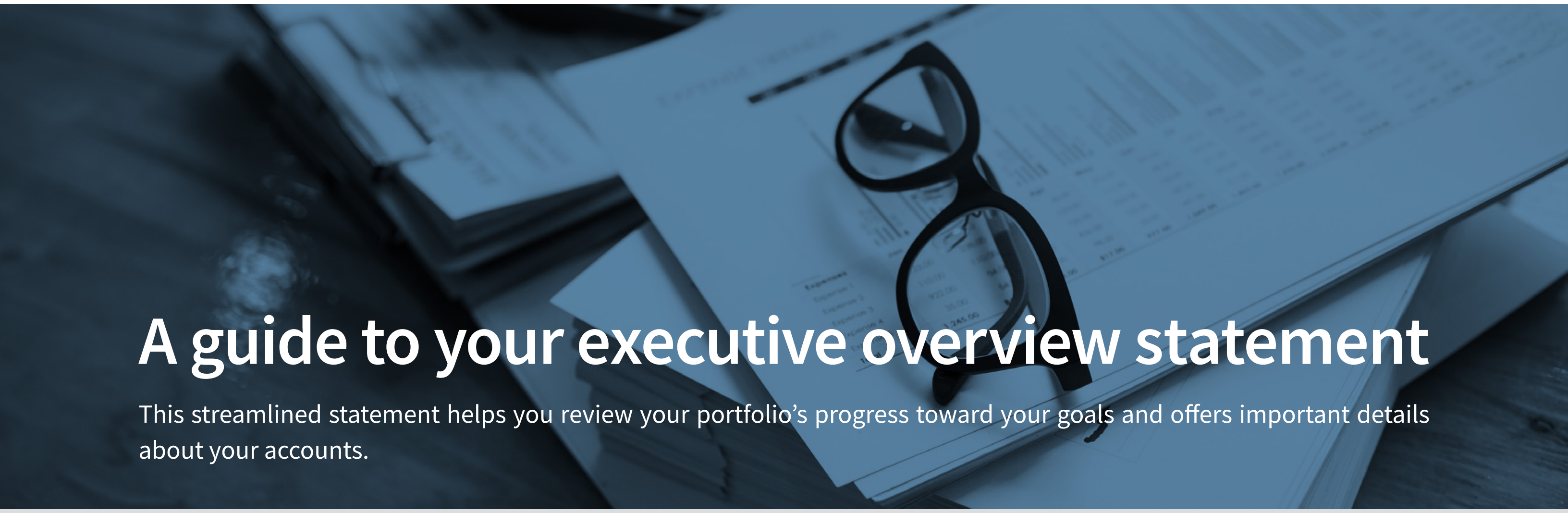
RAYMOND JAMES



# A guide to your executive overview statement

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

The Raymond James Executive Overview Statement provides consolidated information regarding your overall portfolio, as well as important details regarding specific accounts and investments. This easy-to-read statement provides details with your total financial picture and helps 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 determine 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 documents sooner, but also your documents will remain 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.

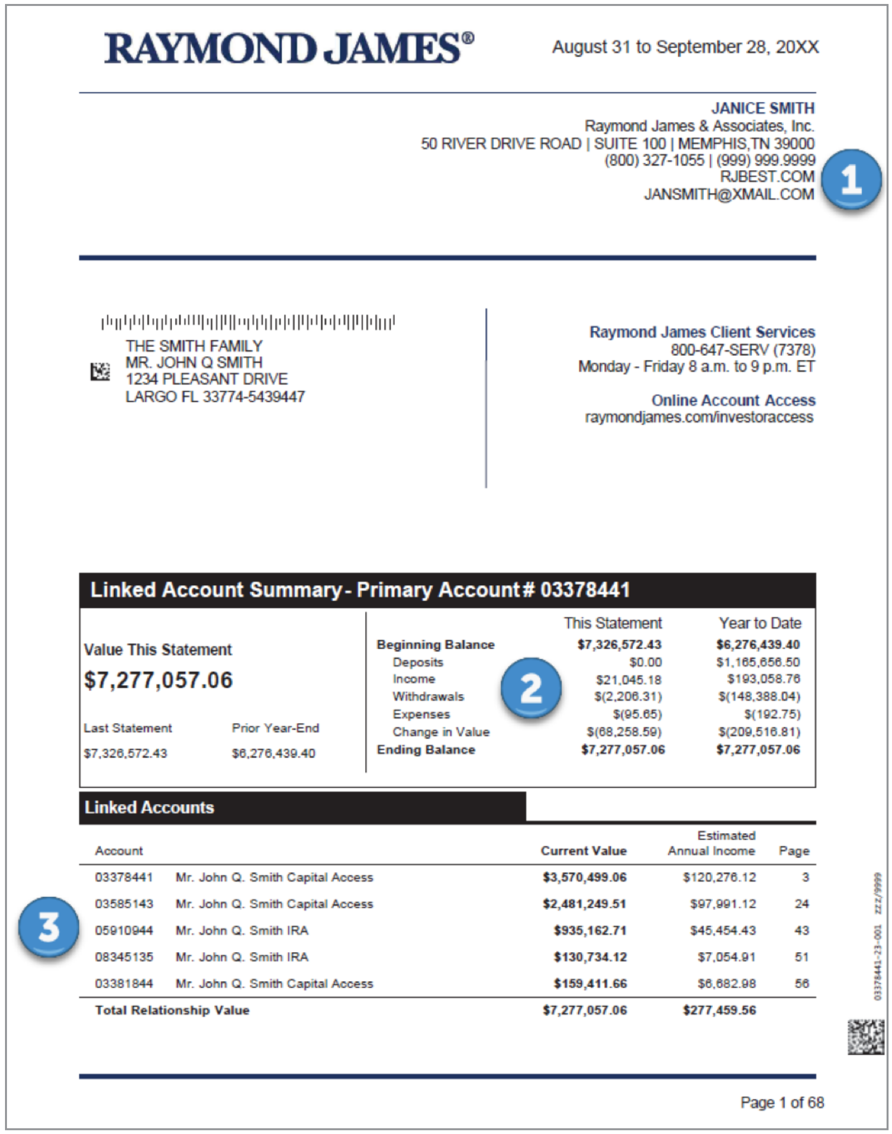
## LINKED ACCOUNT SUMMARY

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 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 **linked accounts** section provides the description and numbers of your accounts and reference page numbers, as well as the value and estimated annual income for individual accounts and your overall portfolio. If there are important communications or inserts included with the statement, these will be listed here.



RAYMOND JAMES®

August 31 to September 28, 20XX

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Raymond James & Associates, Inc.
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(800) 327-1055 | (999) 999.9999
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THE SMITH FAMILY
MR. JOHN Q SMITH
1234 PLEASANT DRIVE
LARGO FL 33774-5439447

**Raymond James Client Services**
800-647-SERV (7378)
Monday - Friday 8 a.m. to 9 p.m. ET

**Online Account Access**
raymondjames.com/investoraccess

**Linked Account Summary - Primary Account # 03378441**

**Value This Statement**

**$7,277,057.06**

| Last Statement | Prior Year-End |
|---|---|
| $7,326,572.43 | $6,276,439.40 |

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| | This Statement | Year to Date |
|---|---|---|
| **Beginning Balance** | **$7,326,572.43** | **$6,276,439.40** |
| Deposits | $0.00 | $1,165,656.50 |
| Income | $21,045.18 | $193,058.76 |
| Withdrawals | $(2,206.31) | $(148,388.04) |
| Expenses | $(95.65) | $(192.75) |
| Change in Value | $(68,258.59) | $(209,516.81) |
| **Ending Balance** | **$7,277,057.06** | **$7,277,057.06** |

**Linked Accounts**

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| Account | | Current Value | Estimated Annual Income | Page |
|---|---|---|---|---|
| 03378441 | Mr. John Q. Smith Capital Access | **$3,570,499.06** | $120,276.12 | 3 |
| 03585143 | Mr. John Q. Smith Capital Access | **$2,481,249.51** | $97,991.12 | 24 |
| 05910944 | Mr. John Q. Smith IRA | **$935,162.71** | $45,454.43 | 43 |
| 08345135 | Mr. John Q. Smith IRA | **$130,734.12** | $7,054.91 | 51 |
| 03381844 | Mr. John Q. Smith Capital Access | **$159,411.66** | $6,682.98 | 56 |
| **Total Relationship Value** | | **$7,277,057.06** | **$277,459.56** | |

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## ACCOUNT SUMMARY

4. Each individual account receives its own account summary that mirrors the information found in the linked account summary.

## IMPORTANT MESSAGES

5. The important message section contains essential information related to your account(s).

- Your primary and secondary objectives that were determined in coordination with your financial advisor help determine if your investments are in line with your expectations.
- Year-to-date realized gain/loss summary shows short- and long-term results from the sale of securities. The information is updated each quarter and again toward the end of the year. In addition, your advisor can update your account to display the realized gain/loss monthly.
- If applicable, you will see information related to open orders and unsettled trades.
- If applicable, you'll see information related to retirement contributions, distributions, required minimum distributions and beneficiaries.
- Additional statement recipients, if any, will be listed.

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August 31 to September 28, 20XX
Account # 03378441

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**Mr. John Q. Smith Capital Access Account Summary - #03378441**

Registered to: MR. JOHN Q SMITH | 1234 PLEASANT DRIVE | LARGO FL 33774-5439447

**Value This Statement**

**$3,570,499.06**

| Last Statement | Prior Year-End |
|---|---|
| $3,601,544.97 | $2,549,002.14 |

Dollar-Weighted Performance*

| YTD | Annualized Since 05/01/2003 |
|---|---|
| (0.90)% | 6.11% |

| | This Statement | Year to Date |
|---|---|---|
| **Beginning Balance** | **$3,601,544.97** | **$2,549,002.14** |
| Deposits | $0.00 | $1,110,476.21 |
| Income | $7,216.19 | $76,564.52 |
| Withdrawals | $(2,173.32) | $(56,084.76) |
| Expenses | $(95.65) | $(192.75) |
| Change in Value | $(35,993.13) | $(109,266.30) |
| **Ending Balance** | **$3,570,499.06** | **$3,570,499.06** |

Performance Inception: 05/01/2003

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**Important Messages**

- Your primary objective is Income, with a high risk tolerance and a 5 to 10 year time horizon.
  Your secondary objective is Growth, with a high risk tolerance and a 5 to 10 year time horizon.
- Raymond James Capital Access Client Services
  800-759-9797
  24 hours a day, 7 days a week,
  including holidays
- Realized gain/loss summary (Please see Cost Basis on the Understanding Your Statement page.)

| | Year-To-Date |
|---|---|
| • Short-term gains | $0.00 |
| • Short-term losses | $0.00 |
| • Long-term gains | $103.85 |
| • Long-term losses | $0.00 |
| **Net Gain/Loss Total** | **$103.85** |

## YOUR PORTFOLIO

6. This section lists all relevant details of each security in your account and how it's allocated. Categories include:

- Cash & Cash Alternatives
- Equities
- Mutual Funds
- Exchange Traded Funds
- Fixed Income
- Annuities
- Alternative Investments
- Life Insurance

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August 31 to September 28, 20XX
Account # 03378441

**Your Portfolio**

For more information,
visit raymondjames.com/investoraccess

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| | Quantity | Price | Value | Gain or (Loss)* | Estimated Annual Income |
|---|---|---|---|---|---|
| **Cash & Cash Alternatives** | | | | | |
| Raymond James Bank Deposit Program ◊ 0.25% - Selected Sweep Option | | | **$308.31** | | $0.77 |
| Raymond James Bank N.A. | | | $308.31 | | |
| **Your bank priority state:** MI | | | | | |
| **Participating banks recently added:** Fulton Bank, N. A. 08/22/20XX | | | | | |
| ◊ Please see the Raymond James Bank Deposit Program on the Understanding Your Statement page. | | | | | |
| ***Cash & Cash Alternatives Total*** | | | ***$308.31*** | | ***$0.77*** |
| **Mutual Funds** | | | | | |
| DODGE & COX INCOME FUND N/L (DODIX) | 172.433 | $13.360 | **$2,303.70** | $69.07B | $64.66 |
| EUROPACIFIC GROWTH FUND CLASS F2 - AMERICAN FUNDS N/L (AEPFX) | 45.113 | $52.940 | **$2,388.28** | $502.39B | $22.47 |

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August 31 to September 28, 20XX
Account # 03378441

**Your Activity (continued)**

| Date | Activity Type | Check/ Deposit Code | Description | Quantity/ Price | Amount |
|---|---|---|---|---|---|
| **Income (continued)** | | | | | |
| 09/24/20XX | Dividend - Taxable | | AEGON N V NY REGISTRY SH (NETHERLANDS) (AEG) *OPT DIV PD 09/24/XX* | | $542.02 |
| 09/24/20XX | Dividend - Taxable | | AEGON N V NY REGISTRY SH (NETHERLANDS) (AEG) *CXL OPT DIV PD 09/24/XX* | | $(542.02) |
| 09/24/20XX | Dividend - Taxable | | AEGON N V NY REGISTRY SH (NETHERLANDS) (AEG) *OPT DIV PD 09/24/XX* | | $637.67 |
| 09/28/20XX | Interest at RJ Bank Deposit Program | | Raymond James Bank Deposit Program | | $471.81 |
| 09/28/20XX | Dividend - Taxable | | BLACKROCK TCP CAP CORPORATION (TCPC) *$.36000 per share x 500.000 shares* | | $180.00 |
| 09/28/20XX | Dividend - Taxable | | EVERSOURCE ENERGY (ES) *$.50500 per share x 1,049.000 shares* | | $529.75 |
| 09/28/20XX | Dividend - Taxable | | AMEREN CORPORATION (AEE) *$.45751 per share x 606.000 shares* | | $277.25 |
| ***Income Total*** | | | | | ***$7,216.19*** |

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**Understanding Your Statement**

Need help navigating your statement? Visit **http://raymondjames.com/statements/eos** for a guide.

The following information is related to the investments currently held in your account at Raymond James & Associates, Inc., member New York Stock Exchange/SIPC. Information about commissions, service fees and other charges related to your transactions is included on your transaction confirmations. All financial products you have purchased or sold through your Raymond James financial advisor should appear on a trade confirmation and your account statements. Please contact your financial advisor and Raymond James Client Services at 800.647.7378 if you do not see any such purchase or sale reported on your trade confirmation or account statements; if you have questions about the securities positions, balances and transactions in your account; or if you note any other inaccuracy on your account statement. If you have questions about the following information or would like to update your investment profile, please contact your financial advisor. Raymond James' financial statement is available for your inspection at its offices or at https://www.raymondjames.com, or a copy of it will be mailed upon your written request. Any oral communications should be reconfirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act.

Raymond James International Headquarters | 880 Carillon Parkway | St. Petersburg, FL 33716 | https://www.raymondjames.com

**Securities Investor Protection Corporation** - Raymond James & Associates, Inc. is a member of the Securities Investor Protection

**Third Party Payments Disclosure** - In addition to the fees you pay directly for the services offered by Raymond James and your

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**Your Activity (continued)**

| Date | Activity Type | Check/ Deposit Code | Description | Quantity/ Price | Amount |
|---|---|---|---|---|---|
| **Withdrawals (continued)** | | | | | |
| 09/10/20XX | Debit Card | | VISA - SQ *TEJI'S *ROCK TX* | | $(57.30) |

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**Check Transaction Recap**

| Date | Check Number | Description | Check/ Deposit Code | Amount |
|---|---|---|---|---|
| **Withdrawals** | | | | |
| 09/19/20XX | 01234 | COMM GARDEN ASSOC | | $(15.00) |
| 09/07/20XX | 01235 | HOMES AND GARDENS | | $(18.98) |
| 09/24/20XX | 01236 | CHRISTINE SMITH | | $(70.00) |
| ***Check Withdrawals Total*** | | | | ***$(103.98)*** |

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**Electronic Transaction Recap**

| Date | Description | Amount |
|---|---|---|
| **Withdrawals** | | |
| 09/17/20XX | BANK CREDIT CRD EPAY | $(1,794.96) |
| ***Electronic Withdrawals Total*** | | ***$(1,794.96)*** |
| **Deposits** | | |
| 09/11/20XX | SSA TREAS 333 XXSOC SEC | $1,443.00 |
| ***Electronic Deposits Total*** | | ***$1,443.00*** |

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**VISA® Platinum Debit Card Recap**

| Transaction Date | Description | Posting Date | Amount |
|---|---|---|---|
| 09/02/20XX | AAA AUTO CLUB S 800-222-1111FL | 09/04/20XX | $(115.00) |
| 09/11/20XX | Thornton #709 3 FL | 09/12/20XX | $(28.54) |
| 09/11/20XX | Thornton #709 3 FL | 09/12/20XX | $(2.32) |
| 09/11/20XX | THORNTONS #0333 OLDSMAR FL | 09/13/20XX | $(3.18) |
| 09/12/20XX | Theatre 855 604-678-3275DE CTS | 09/13/20XX | $(107.95) |
| 09/15/20XX | FRONTIER ON INROCHESTER | 09/17/20XX | $(36.98) |
| 09/17/20XX | RACETRAC 2333 TAMPA FL | 09/18/20XX | $(6.29) |

## YOUR ACTIVITY

7. An in-depth look at the account activity that occurred during the statement reporting period, conveniently sorted by type so you can easily identify specific entries.

## UNDERSTANDING YOUR STATEMENT

8. Here you'll find information directly related to your relationship with your financial advisor and Raymond James, as well as details regarding specific investments you hold.

## CAPITAL ACCESS

If you have a Capital Access account, your statement also will report details specific to the features of that account.

9. **Your activity** reflects deposits and withdrawals made from the account. Your personalized check coding information also is provided for easy reconciliation.

10. The **check transaction** recaps display any relevant check writing activity.

11. Electronic deposit and withdrawal transactions are provided to consolidate those transactions into an easy-to-review list.

12. If you participate in the debit card program, detailed transactions will be listed.

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).

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INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER
880 CARILLON PARKWAY // ST. PETERSBURG, FL 33716 // 800.248.8863

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