A GUIDE TO YOUR COMPREHENSIVE STATEMENT

This detailed statement helps you review your portfolio's progress toward your goals and offers important information 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.

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.

THE INFORMATION YOU NEED, WHEN YOU NEED IT

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 Investor Access (*raymondjames.com*/*investoraccess*), 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.

ONLINE ONLY

Get your monthly statements and an annual summary electronically.

STATEMENT DELIVERY OPTIONS PAPER ANNUAL PAPER QUAR

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

RAYMOND JAMES[®]

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 investments.

4. The **asset allocation** pie chart displays how your overall portfolio is allocated to various asset classes. This chart represents the asset allocation totals across the entire linked portfolio.

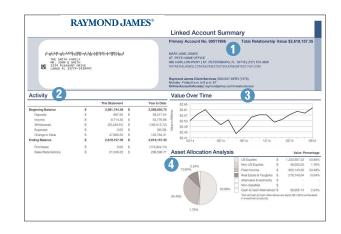
5. The Linked Accounts section provides the **description** of your accounts, account numbers and page numbers. This section also allows comparison of prior statement value with current value, both for your individual accounts and for your portfolio overall. If there are important messages or inserts included with the statement, these will be listed here.

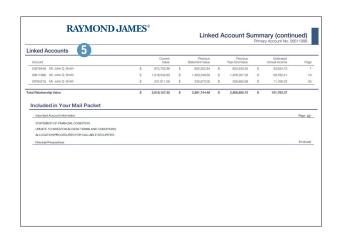
UNDERSTANDING YOUR STATEMENT

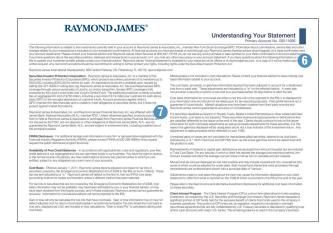
On this page, you'll find information directly related to your relationship with your financial advisor and Raymond James, as well as details regarding specific investment types.

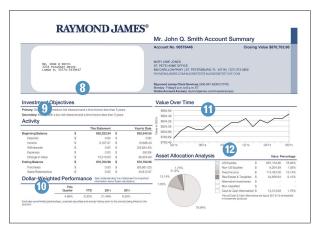
6. The introductory section describes your advisor's relationship with Raymond James and the clearing services provided by Raymond James & Associates.

7. 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.









ACCOUNT SUMMARY

The account summary page precedes the portfolio and activity pages for each of your individual accounts. Similar to the linked account summary, this page consolidates activities by category, reconciles beginning and ending account values, and includes a graphic view of the account's value and allocation.

8. The **investment objectives or account purpose** section details your goals for the account. The primary and secondary objectives are 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.

9. The **activity** section illustrates account deposits, income, withdrawals, expenses and changes in value for this reporting period and year to date. Overall dollar amounts for purchases, sales, margin loan and short sales are provided as well.

10. For certain accounts, the **performance** section shows how your accounts fared over immediate and past time periods. Standard accounts use dollar-weighted reporting, so deposits and withdrawals affect the results. Managed accounts use time weighted reporting, based strictly on market value changes to help you more easily evaluate manager performance.

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

12. The **asset allocation** pie chart displays how your individual account is allocated to various asset classes.

YOUR PORTFOLIO

This section lists all relevant details of each security in your account, grouped by investment type. Categories include:

13. **Cash & cash alternatives:** cash holdings, including funds available in money market funds or Raymond James Bank.

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

Cash & Cash Alternati	ives					Mr.	John G. Sm	IT Piccount No	09511996
Raymond James Bank	t Depot 13 gra	° m					Value	Est.	Est. Annual Income
Raymond James Bank Deposit Pr								0.02%	\$4.91
Raymond James Bank N.A.	ogram.					\$24	594.78		
Raymond James Bank Deposit Pr	ogram Total					\$24	594.78		\$4.91
our bank priority state: FL									
articipating banks you declined: Bani	k of China								
articipating banks recently added: 9,	nchrony Bank, added on	06/02/2015;US Bank	added on 05/19/2019						
ash & Cash Alternatives Total Please See the Raymond James Bank Equities	Deposit Program on the L	Indexisinding Your S	alament page.			\$24,	594.78		\$4.91
Please See the Raymond James Bark						Est.	Est.	Ging	
Please See the Raymond James Bank		late Unit	atement page. Total Cost Besis	Price	Value			Gain or (Loss) Pct.	\$4.91 Gain or (Loss)
Please See the Reprint James Bank Equities Stocks	Cuartity C Cuartity Acquir 460.000 12/28/1	inte Unit Ind Cost 905 \$5.928	Total	Pros \$41,940	Value \$18,873.00	Est.	Est. Amcel		Gain or
Please See If a Raymond James Bank Quities Stocks Description Symbol ALTRIA GROUP	Quently Acqu	inte Unit Ind Cost 905 \$5.928	Total Cost Basis			Est. Income Yield	Est. Annual Income	(Loss) Pct.	Gain or (Loss)
Please See the Raymond James Bank Quitties Stocks Description Stymbol ALTHIA GROUP INCOREGRATED (MO) MAREICUM WITH A GROUP	Guently Acqui 450.000 12291 500.000 [®] 07/20/2 300.000 04/30/2	1000 Unit Fred Cost 005 96.028 012 \$42.792 008 \$41.405	Total Cost Basis \$3,117.65	\$41.940	\$18,873.00	Est. Income Yeld 4.58%	Est. Annuel Income \$864.00	(Loss) Pct. 505.39%	Gain or (L055) \$15,756.36
Please See the Ruymond James Bank Equities Stocks Description Stymbol ALTRA GROUP NCORPORATED (MO) AMERICA (MARCH ALER) VCS CAREEN	Guarrety Acqua 460.000 12/28/1 500.000 ⁻⁰ 07/20/2	1000 Unit Fred Cost 005 96.028 012 \$42.792 008 \$41.405	Total Cost Basis \$3,117.65 \$21,395.95	\$41.940 \$55.770	\$18,873.00 \$27,885.00	Est. Income Yield 4.58% 3.59%	Est. Annual hoome \$864.00 \$1,000.00	(Loss) Pct. 505.38% 30.33%	Gain or (Loss) \$15,755.36 \$5,489.05
Present See the Augence James Back Counties Stocks Description Synton Autopopolation (Mor) Autopopolation (Mor) Autopopolation (Mor) Commonation (Mor) Commonation (Mor)	Guently Acqui 450.000 12291 500.000 [®] 07/20/2 300.000 04/30/2	None Unit Intel Cost 0005 \$65.028 D12 \$42.732 0008 \$41.405 0013 \$58.950	Total Cost Bass 83,117.66 821,386.06 812,421.59	\$41.940 \$55.770 \$75.370	\$18,873.00 \$27,885.00 \$22,611.00	Est. Income Yield 4.58% 3.59%	Est. Annual hoome \$864.00 \$1,000.00	(Loss) Pet. 505.39% 30.33% 82.03%	Gain or (Loss) \$15,755.36 \$6,489.05 \$10,189.41

15. 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.

RAYMOND JAMES® 15 Will dem G Smith Account No. 0 Will dem G Smith Account No. 0									
utual Funds									
Open-End Funds	Quantity	Amount Invested	Total Cost Basis	Price	Value	Est. Income Yield	Est. Annual Income	Investment Gain or (Loss)	Cost Basin Gain o (Loss
DWS RREEF REAL ESTATE SECURITIES FUND CLASS A M/F (RRRAX)	1,083.383 4	\$20,000.00	\$22,639,23	\$22,810	\$24,711.97	2.55%	\$629.45	\$4,711.97 23.56%	\$2,072.7- 9.169
DAVIS NEW YORK VENTURE FUND CLASS Y N/L (DNVYX)	3,893,767	\$51,263.85	\$68,068.27	\$44.000	\$171,559.37	0.69%	\$1,175.92	\$120,295.52 234.05%	\$102,891.1 149,849
AMERICAN INTERNATIONAL GROWTH & INCOME FUND CLASS A M/F (IGAAX)	743.499	\$20,000.00	\$22,739.09	\$36.560	\$27,182.32	3.22%	\$876.59	\$7,182.32 35.91%	\$4,442,43 19,549
TEMPLETON GROWTH FUND ADVISOR CLASS N/L (TGADX)	5,662,490	\$50,000.00	\$109,333.66	\$26.370	\$149,319.86	1.22%	\$1,817.66	\$99,319.86 198.64%	\$39,986.20 36.57%
Open-End Funds Total		\$141,263.85	\$223,381.05		\$372,773.52	1.21%	\$4,499.62	\$231,509.67	\$149,392.47
tual Funds Total			\$223,381,05		\$372,773.52	1.21%	\$4,499,62		\$149,392,47

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

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

18. 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 and Life Insurance.

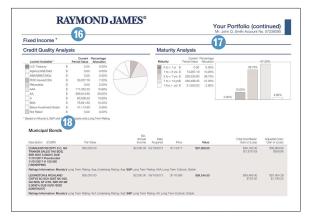
YOUR ACTIVITY

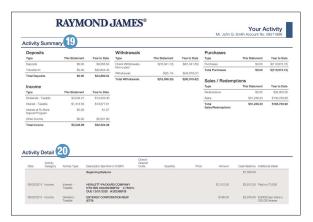
The **your activity** section provides a summary and an in-depth look at the account activity that occurred during the statement reporting period.

19. 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.

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

21. The **cash sweep activity recap** displays sweep activity by date and type, as well as the resulting balance.





ash Sw	eep Activity Recap	(continued)		21					
RJ Ban	k Deposit Program (co	ntinueď)							
Date	Activity Type	Amount	Balance	Date	Activ	ity Type		Amount	Balance
06/06/2015	Transfer From	8(4,765.32)	\$1,961.00	06/16	/2015 Tran	ster To		\$1,176.46	\$32,366.55
05/10/2015	Transfer To	\$1,378.00	\$3,339.00	06/17	/2015 Tran	der From		\$(5.400.00)	\$26,966.55
06/10/2015	Transfer From	\$(2,340.00)	\$999.00	06/20	/2015 Tran	der From		\$(1,185.80)	\$25,780.75
06/11/2015	Transfer From	\$(55.14)	\$943.85	06/30	/2015 Tran	ifor To		\$163.75	\$25,944.50
06/12/2015	Transfer To	\$31,246.23	\$32,190.09	06/30	/2015 Tran	dar From		\$(1,350.00)	\$24,594.50
06/12/2015	Transfer From	\$(1,000.00)	\$31,190.09	06/30	/2015 Inter	et at RJ Bank Deposit P	rogram	\$0.28	\$24,594.78
Description	ayments Cash Dividends * (8)mbol or CUSH	3			Payable Da		Additional Detail		
Description ALTRIA GR PHILIP MO	Cash Dividends	NATED (PM)		Record Date 05/16/2015 05/25/2015 05/04/2015	Payable Da 07/10/20 07/11/20 07/11/20	15 \$216.00 15 \$423.00	\$0.48000 per sh \$0.94000 per sh	ano x 450.000 shares ano x 450.000 shares ano x 500.000 shares	
Description ALTRIA GP PHILIP MO SCHLUMB	Cash Dividends * Symbol or CUSH OUP INCORPORATED (MO) RRIE INTERNATIONAL INCORPOR	NATED (PM)		05/16/2015 05/26/2015	07/10/20	15 \$216.00 15 \$423.00 15 \$120.00	\$0.45000 per sh \$0.94000 per sh \$0.40000 per sh	sane x 450.000 shares sane x 450.000 shares	
Description ALTRIA GP PHILIP MO SCHLUMB GENERAL Future Case	Cash Dividends ⁵ (Symbol or CUSI OUP INCORPORATED (MO) RRIS INTERNATIONAL INCORPOR ERGER LIMITED (NETHERLANDS)	NATED (PM) ANTILLES (SLB)		05/16/2015 05/26/2015 05/04/2015	07/10/20 07/11/20 07/11/20	15 \$216.00 15 \$423.00 15 \$120.00	\$0.45000 per sh \$0.94000 per sh \$0.40000 per sh	ane x 450.000 shares ane x 450.000 shares ane x 500.000 shares	

22. 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 each quarter and 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.

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

24. 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.

25. 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.

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

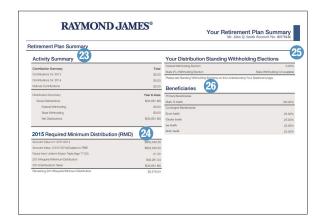
CAPITAL ACCESS

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.

27. 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.

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

						Your Acti Mr. John Q. Sm	th Account No.	09511996
ealized Capital Gains &	Losses ° 22							
Short Term	-							
Description (Symbol or CUSIP)		Quantity	Opening Date	Opening Amount	Closing Date	Closing Amount	Gain or (Loss) Pot.	Gain (Lot
GENERAL ELECTRIC COMPANY	(GE)	500.000	06/17/2013	\$12,091.73	05/09/2015	\$13,244.50	9.53%	\$1,152.
Net Short-Term Gain / Loss Total				\$12,091.73		\$13,244.50	9.53%	\$1,152
O Please see Cost Basis on the Understa	anding Your Statement page.							
Long Term								
Description (Symbol or CUSIP)		Quantity	Opening Date	Opening Amount	Closing Date	Closing Amount	Gain or (Losa) Pot.	Gain
AT&T INCORPORATED (T)		300.000	07/20/2012	\$10,810.47	05/09/2015	\$10,296.64	(4.73)%	\$(511.0
CVS CAREMARK CORPORATION	(CV8)	100.000	04/30/2008	\$4,140.53	05/09/2015	\$7,702.89	86.03%	\$3,562
Net Long-Term Gain / Loss Total				\$14,951.00		\$18,001.73	20.40%	\$3,050.
O Please see Cost Basis on the Understa	anding Your Statement page.							
Summary of Gains & Los	ses							
	This Statement		Year To Date					
Short-Term Gain	\$1,152,77		\$1,152.77					
Short-Term Loss	\$0.00		\$(3.929.21)					
Long-Term Gain	\$3,562.36		\$16,754.76					
Long-Term Loss	\$(511.63)		\$(3,606.81)					
Net Gain / Loss Total	\$4,203.50		\$10,371.51					
	vill be supplied to the IRS on Form 1099-							



		27					Mr. John G	Your Activity 8. Smith Account No. 09794216
Deposits	Summar S			Withdrawals			Cash Sweep T	
Type Chick Decos		This Statement \$150.00	Year to Date	Type Check Withdowsite -	This Statement \$12,200,001	Year to Date	Type Transfers From	This Statement \$4,153,25
Non-Coded	85-	8000.00	\$3000.00	Non-coded	5(2200.00)	S(S(()e)(e))	Transfers From	\$907.50
Deposits		\$437.50	\$437.50	Debit Card	\$(1,953.25)	\$(14, 128.30)	Net Transfers	\$3,165.75
Total Deposi	ts	\$967.50	\$3,437.50	Total Withdrawals	\$(4,153.25)	\$(34,771.70)		
Income								
Туре		This Statement	Year to Date					
Interest - Tax	sbie	\$0.00	\$5,581.25					
Interest at RJ Deposit Progr	Bark	\$0.29	\$3.13					
Total Income		\$0.29	\$5,584.38					
ctivity E	Detail			Check				
					Quantity	Pio	Amount	Cash Balance Additional Detail
Date	Category	× 28	Description (Symbol o	or CUSIP) Code	Quantity	1994		
Date	Category	~28	Description (Symbol o Beginning Balance	or CUSIP) Code	Quantity	rau		\$21,817.52 RJ Bank
	Category	Ar 28		or OUSIP) Code	Quarry	- Hu	\$(91.00)	\$21,817.52 RJ Bank \$21,723.59 TAMPA FL
12/02/2015	Category		Beginning Balance	sr OUSIP) Gode	Guarray	196		
12/02/2015 12/02/2015	Category	Debit Card	Beginning Balance	sr CUSP) Code	Guarray	Pilo	\$(01.03)	\$21,723.59 TAMPA FL
12/02/2015 12/02/2015 12/02/2015	Category Withchawai Withchawai	Debit Card Debit Card	Beginning Balance VISA - HILTON VISA - HERTZ	× CUSP) Code	GANTRY	190	\$(91.93) \$(150.03)	\$21,725.39 TAMPA PL \$21,575.39 TAMPA PL

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

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

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).

		YMOND JA				Your Activity (Mr. John Q. Smith Accord	continued) unt No. 07337274
	Detail (conti						
Check '	Withdrawals	Recap					
Non-Coc	led Checks						
	Check				Check		
Date	Number	Payable To	Amount	Date	Number 00907	Payable To	Amour
04/04/2015	00899	TOM CAFE	\$(550.00)	05/29/2015		SHANE WRIGHT	\$(200.00
04/11/2015	00900	HOME DEPOT	\$(425.00)	05/02/2015		BRAD SMITH	\$\$200.00
04/15/2015	00901	I-STORE	\$(4,102.00)	06/09/2015		SAMSON TANTO	\$(40.00
04/14/2015	00905	7-11	\$(26.00)	05/11/2015	00910	FRANK FRANKSON	\$(40.00
04/16/2015	00903	B. THOMPSON	\$(1,200.00)	05/12/2015		BRIDGET STINSON	\$(1,000.0)
06/04/2015	00904	TDELL COMPUTER SVS	\$(85.00)	06/18/2015	00912	FRANKS HEATING	\$(370.0
06/07/2015	00905	HOME DEPOT	\$(2,540.00)	05/23/2015	00913	LAWN SERVICE INC	\$(433.50
06/27/2015	00908	VERIZON WIRELESS	\$(310.92)	06/30/2015	00914	BOB 502HO	\$(40.0
				Non-Coded	Checks Total		\$(11,562.4)
Electro	nic Withdraw	als Recap	Amount	Date Descri	ption		Amour
04/01/2019	SMITH CNTY		\$(113,71)	05/05/2015	USAA INS PREMI	IM	\$1450.0
	VERZON		8(157.64)	05/05/2015			306.4
04/01/2015			\$(132.01)		LO KITCHENS IN		5(250.9 S(250.9
04/01/2015			8/56.40		FRANK AND SON		\$12.754.B
04/02/2019	WHOLE FOODS						8(150.1)
04/02/2015			\$220.85	(5/28/2015	AUTO INSURANC		
04/02/2019 04/03/2019 04/07/2019	WHOLE POODS		\$(230.85)		AUTO INSURANCE COTTAGE GROV		2000 /
04/02/2019 04/03/2019 04/07/2019 04/15/2019	WHOLE FOODS WALMART FIA CARD SRVC		\$(1,785.98)	06/02/2015	COTTAGE GROV	E HISTORICAL	
04/02/2015 04/03/2015 04/07/2015 04/15/2015 04/30/2015	WHOLE FOODS WALMART FIA CARD SRVC			06/02/2015 06/02/2015		E HISTORICAL	\$(66.48 \$(40.00 \$(157.6-

tivity D	letail (continued)				
VISA [®] F	latinum Debit Card Re	сар			
Date	Description		Posting Date	Amount	Additional Detail
1/13/2015	'OCEAN	INY LARGO FL	11/13/2014	\$(400.00)	
1/13/2015	ATM BANK FEE	-	11/13/2014	\$(3.00)	
1/13/2015	REVERSE ATM BANK FEE	20	11/13/2014	\$3.00	
1/25/2015	1014 OVER	BAT	11/26/2014	\$(400.00)	
1/25/2015	ATM BANK FEE		11/26/2014	\$12.50)	
1/25/2015	REVERSE ATM BANK FEE		11/26/2014	\$2.50	
				Rewards Progra and Point Reder	

RAYMOND JAMES®

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

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