RAYMOND JAMES

Raymond James Bank Enhanced Savings Program

The Raymond James Bank Enhanced Savings Program[1] is a strategic savings program that offers higher yields and more FDIC deposit insurance than standard savings or checking accounts.[2] Connecting your cash savings to your investment portfolio allows you to have a more comprehensive financial plan, whether you're setting money aside for the security of knowing it's there – or for a specific purpose, such as purchasing a home.

KEY BENEFITS

FDIC INSURANCE: Protects your cash savings up to $50 million through a network of banks, each providing up to $250,000 in coverage.[2]

LIQUIDITY: Transfer funds quickly and easily to and from your brokerage account with next-day availability.

YIELD: Make the most of qualifying cash from your brokerage account with no bank fees or holding periods.

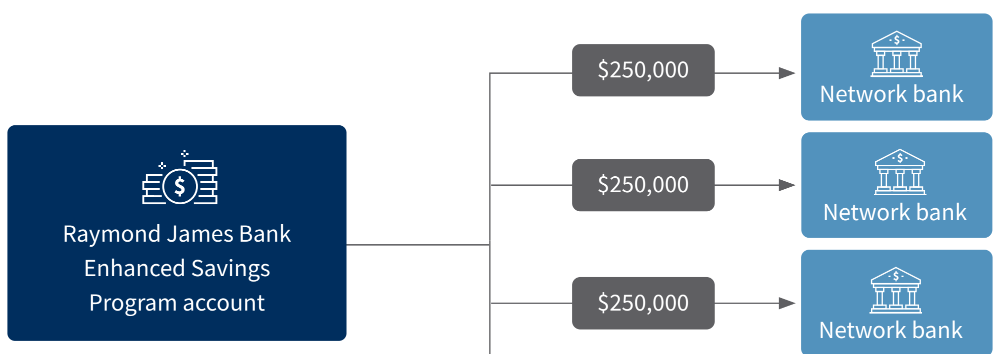
PAPERLESS[1]: Open an account electronically and view all communications and program statements through your Client Access portal.

CURRENT OFFERING

Rate: 3.25% annual percentage yield[1]

Effective date: December 12, 2025

Qualifying cash includes net new money brought to Raymond James from external sources or the proceeds from the sale of securities held in Raymond James brokerage accounts.



Balances are distributed through a network of 3,000 banks, each of which provides up to $250,000 in FDIC coverage for a total of up to $50 million.[2]

To learn more about the Enhanced Savings Program and how it can help you pursue your financial goals, have a conversation with your advisor.

RAYMOND JAMES®

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

[1]Offer is subject to availability. Terms and conditions apply. Interest rate may change after the account is opened. Qualifying cash may vary. It is generally defined as net new money brought to Raymond James. Contact your advisor to confirm what currently constitutes qualifying cash. The Enhanced Savings Program is an online only product. Clients must have an email address in order to open an account and must be enrolled in Client Access to view program statements.

[2]Cash on deposit at FDIC-insured institutions through the Enhanced Savings Program offered by Raymond James Bank is insured by the FDIC up to $250,000 per insurable capacity per depository institution (bank), subject to applicable FDIC rules and limitations. The Enhanced Savings Program relies on the services of IntraFi Network, LLC for the placement of deposits at a network of third party FDIC-insured depository institutions. The current list of FDIC insured depository institutions in the network is shown at https://www.intrafi.com/network-banks. Raymond James is not affiliated with IntraFi Network, LLC. Certain conditions must be satisfied for pass-through deposit insurance coverage to apply.