

Raymond James Bank Enhanced Savings Program

The Raymond James Bank Enhanced Savings Program¹ 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.



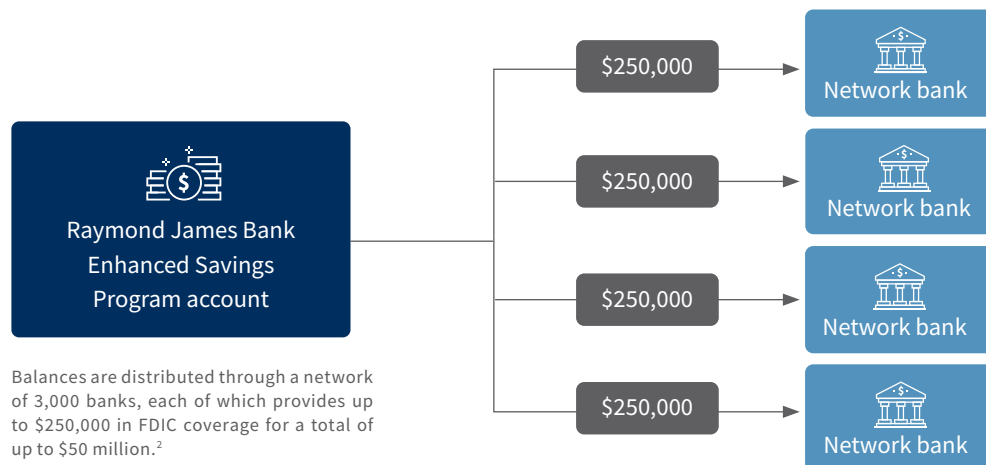
PAPERLESS¹: Open an account electronically and view all communications and program statements through your Client Access portal.

CURRENT OFFERING

Rate: 3.25% annual percentage yield¹

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.





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

¹Offer 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.

²Cash 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.

© 2025 Raymond James Bank, member FDIC. Raymond James® is a registered trademark of Raymond James Financial, Inc. Raymond James & Associates, Inc., and Raymond James Financial Services, Inc., are affiliated with Raymond James Bank. Unless otherwise specified, products purchased from or held at Raymond James & Associates or Raymond James Financial Services are not insured by the FDIC, are not deposits or other obligations of Raymond James Bank, are not guaranteed by Raymond James Bank, and are subject to investment risks, including possible loss of the principal invested. Banking and lending solutions are offered through Raymond James Bank, an affiliate of Raymond James & Associates, Inc., and Raymond James Financial Services, Inc. Investing involves risk and you may incur a profit or loss regardless of strategy selected.

© 2025 Raymond James & Associates, Inc., member New York Stock Exchange/SIPC. © 2025 Raymond James Financial Services, Inc., member FINRA/SIPC. Investment products are: not deposits, not FDIC/NCUA insured, not insured by any government agency, not bank guaranteed, subject to risk and may lose value. 25-OPSCASH-0674 TA 12/25