

KIM SMITH

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SUSAN JONES
SUSAN JONES IRA
RJ TRUST CO NH - CUSTODIAN
111 MAIN ST. NICETOWN, OH 11234

Raymond James Client Services

800-647-SERV (7378)
Monday - Friday 8 a.m. to 9 p.m. ET

Online Account Access

raymondjames.com/clientaccess

Linked Account Summary - Primary Account# 12345678

Value This Statement		Beginning Balance	This Statement	Year to Date
\$3,347,927.45			\$3,327,525.97	\$3,139,871.07
Last Statement	Prior Year-End	Deposits ◇	\$0.00	\$160,000.00
\$3,327,525.97	\$3,139,871.07	Income	\$5,007.99	\$7,555.05
		Withdrawals ◇	\$(3,477.25)	\$(6,477.25)
		Expenses	\$(236.70)	\$(3,932.26)
		Change in Value	\$19,107.44	\$50,910.84
		Ending Balance	\$3,347,927.45	\$3,347,927.45

◇ Figures reflect a summary of activity in all linked accounts, including internal transfers between accounts.

Linked Accounts

Account	Current Value	Estimated Annual Income	Page
12345678 Susan Jones- IRA	\$1,384,238.34	\$26,927.27	2
33333333 Susan Jones - Individual	\$476,639.85	\$13,750.01	8
22222224 Susan Jones - Roth IRA	\$4,436.32	\$0.38	13
99999990 Bob Jones	\$1,482,612.94	\$55,226.16	15
Total Relationship Value	\$3,347,927.45	\$95,903.82	

KIM SMITH

Susan Jones - IRA Account Summary - #12345678

Registered to: SUSAN JONES IRA | RJ TRUST CO NH - CUSTODIAN | 111 MAIN ST | NICETOWN OH 11234

		This Statement	Year to Date
Value This Statement		\$1,375,892.81	\$1,346,718.99
\$1,384,238.34			
Last Statement		Prior Year-End	
\$1,375,892.81		\$1,346,718.99	
Time-Weighted Performance*			
YTD		2.86%	
2024		16.54%	
Beginning Balance		\$1,375,892.81	\$1,346,718.99
Deposits		\$0.00	\$0.00
Income		\$1,491.91	\$1,575.82
Withdrawals		\$0.00	\$0.00
Expenses		\$0.00	\$(2,988.58)
Change in Value		\$6,853.62	\$38,932.11
Ending Balance		\$1,384,238.34	\$1,384,238.34

Performance Inception: 11/01/2018

Important Messages

- Realized gain/loss summary (Please see Cost Basis on the Understanding Your Statement page.)

	This Statement	Year to Date
• Short-term gains	\$0.00	\$0.00
• Short-term losses	\$0.00	\$0.00
• Long-term gains	\$11,381.42	\$11,381.42
• Long-term losses	\$0.00	\$0.00
Net Gain/Loss Total	\$11,381.42	\$11,381.42

- Your Distribution Standing Withholding Elections

- Federal Withholding Election (No Election on File)
- State (OH) Withholding Election (No Election on File)

Please see Standing Withholding Elections on the Understanding Your Statement page.

- Primary Beneficiaries: Alan Jones (50.00%), Larry Jones (50.00%)

Your PortfolioFor more information,
visit raymondjames.com/clientaccess

	Quantity	Price	Value	Gain or (Loss)°	Estimated Annual Income
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Cash & Cash Alternatives

Raymond James Bank Deposit Program ‡ 0.08% - Selected Sweep Option			\$52,445.85		\$41.95
Raymond James Bank			\$52,445.85		

Your bank priority state: OH

‡ Please see the Raymond James Bank Deposit Program on the Understanding Your Statement page.

Estimated Income Yield for RJBDP was calculated as of 2/28/2025.

Cash & Cash Alternatives Total	\$52,445.85	\$41.95
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Your Portfolio (continued)

	Quantity	Price	Value	Gain or (Loss)°	Estimated Annual Income
Equities					
ABBVIE INCORPORATED (ABBV)	137.000	\$209.030	\$28,637.11	\$14,039.60	\$898.72
ADVANCED MICRO DEVICES INCORPORATED (AMD)	86.000	\$99.860	\$8,587.96	\$(4,793.16)	
ALPHABET INCORPORATED CAP STK CLASS A (GOOGL)	140.000	\$170.280	\$23,839.20	\$14,957.13	\$112.00
AMAZON COM INCORPORATED (AMZN)	100.000	\$212.280	\$21,228.00	\$16,321.38	
APPLE INCORPORATED (AAPL)	288.000	\$241.840	\$69,649.92	\$57,132.99	\$288.00
COSTCO WHOLESALE CORPORATION NEW (COST)	32.000	\$1,048.610	\$33,555.52	\$20,138.01	\$148.48
CROWDSTRIKE HLDGS INCORPORATED CLASS A (CRWD)	20.000	\$389.660	\$7,793.20	\$834.39	
EXXON MOBIL CORPORATION (XOM)	175.000	\$111.330	\$19,482.75	\$10,463.27	\$693.00
GOLDMAN SACHS GROUP INCORPORATED (GS)	56.000	\$622.290	\$34,848.24	\$21,442.06	\$672.00
ELI LILLY & COMPANY (LLY)	48.000	\$920.630	\$44,190.24	\$33,456.09	\$288.00
MERCADOLIBRE INCORPORATED (MELI)	26.000	\$2,121.870	\$55,168.62	\$32,513.15	
MICROSOFT CORPORATION (MSFT)	66.000	\$396.990	\$26,201.34	\$7,743.85	\$219.12
MORGAN STANLEY COM NEW (MS)	120.000	\$133.110	\$15,973.20	\$6,876.37	\$444.00
NEXTERA ENERGY INCORPORATED (NEE)	286.000	\$70.170	\$20,068.62	\$1,454.31	\$648.08
NORTHROP GRUMMAN CORPORATION (NOC)	23.000	\$461.740	\$10,620.02	\$(197.80)	\$189.52
NVIDIA CORPORATION (NVDA)	427.000	\$124.920	\$53,340.84	\$49,718.59	\$17.08
OCCIDENTAL PETE CORPORATION (OXY)	362.000	\$48.840	\$17,680.08	\$9,939.80	\$347.52

Your Portfolio (continued)

	Quantity	Price	Value	Gain or (Loss) ^o	Estimated Annual Income
Equities (continued)					
OCCIDENTAL PETE CORPORATION WARRANT EXP 080327 (OXY.WS)	117.000	\$26.910	\$3,148.47	\$2,569.32	
TOYOTA MOTOR CORPORATION ADS (JAPAN) (TM)	146.000	\$181.480	\$26,496.08	\$3,553.70	\$710.29
Equities Total			\$520,509.41	\$298,163.05	\$5,675.81
Mutual Funds					
GQG PARTNERS EMERGING MARKETS EQUITY FUND INSTL CL N/L (GQGIX)	2,236.922	\$15.960	\$35,701.28	\$1,201.28 ^B	\$630.81
COHEN & STEERS PREFERRED SECS & INCOME FD CL I N/L (CPXIX)	1,098.785	\$12.400	\$13,624.93	\$2,235.15 ^B	\$744.98
DODGE & COX STOCK FUND CL I N/L (DODGX)	200.186	\$275.220	\$55,095.19	\$13,616.68 ^B	\$765.91
Mutual Funds Total			\$104,421.40	\$17,053.11	\$2,141.70
Exchange-Traded Products (ETPs)					
ISHARES GOLD TR ISHARES NEW (IAU)	548.000	\$53.870	\$29,520.76	\$14,032.79	
ISHARES TR TIPS BD ETF (TIP)	421.000	\$110.340	\$46,453.14	\$(3,408.52)	\$1,130.81
ISHARES TR CORE S&P MCP ETF (IJH)	1,051.313	\$61.880	\$65,055.29	\$22,150.06	\$869.44
ISHARES TR CORE S&P SCP ETF (IJR)	530.000	\$111.790	\$59,248.70	\$18,100.75	\$1,252.92
ISHARES TR US BR DEL SE ETF (IAI)	216.000	\$152.770	\$32,998.32	\$13,126.32	\$326.59
ISHARES TR CORE DIV GRWTH (DGRO)	1,598.000	\$64.120	\$102,463.76	\$39,320.50	\$2,213.23
ISHARES TR ESG AW MSCI EAFE (ESGD)	918.000	\$81.460	\$74,780.28	\$6,273.00	\$2,260.12
SPDR BLOOMBERG CONVERTIBLE SECURITIES ET (CWB)	788.254	\$79.140	\$62,382.46	\$21,776.93	\$1,166.62

Your Portfolio (continued)

	Quantity	Price	Value	Gain or (Loss) ^o	Estimated Annual Income
Exchange-Traded Products (ETPs) (continued)					
SPDR ENERGY SELECT SECTOR FUND (XLE)	172.000	\$91.000	\$15,652.00	\$8,686.00	\$494.67
VANGUARD VALUE ETF (VTV)	343.000	\$178.130	\$61,098.59	\$12,314.39	\$1,343.19
Exchange-Traded Products Total			\$549,653.30	\$152,372.22	\$11,057.59

Please see the Exchange-Traded Products on the Understanding Your Statement page.

Fixed Income

BANK OF AMERICA CORPORATION PFD1/1200 SR1 NON-CUMULATIVE 3% (060505633)	1,326.058	\$22.950	\$30,433.04	\$790.87	\$2,015.61
Ratings Information: Moody's Long Term Rating: Baa2 S&P Long Term Rating: BBB-					
CIGNA CORPORATION NTS ISIN US125523BZ27 4.5000% DUE 02/25/2026 Callable 11/27/2025 @ 100.000 (125523BZ2)	\$20,000.00	\$99.928	\$19,985.60	\$412.60	\$900.00
Accrued Interest: \$12.50					
Debt Classification: Senior Unsecured					
Ratings Information: Moody's Long Term Rating: Baa1 S&P Long Term Rating: A-					
DEERE & COMPANY NTS ISIN US244199BD66 5.3750% DUE 10/16/2029 (244199BD6)	\$20,000.00	\$104.520	\$20,904.00	\$695.39 ^A	\$1,075.00
Accrued Interest: \$400.14					
Debt Classification: Senior Unsecured					
Ratings Information: Moody's Long Term Rating: A1 S&P Long Term Rating: A					
DUKE POWER COMPANY, LLC NTS ISIN US264399DK95 6.0000% DUE 12/01/2028 (264399DK9)	\$20,000.00	\$105.083	\$21,016.60	\$498.39 ^A	\$1,200.00
Accrued Interest: \$296.67					
Debt Classification: Senior Unsecured					
Ratings Information: Moody's Long Term Rating: A2 S&P Long Term Rating: BBB+					
ECOLAB INC. NTS ISIN US278865BE90 4.8000% DUE 03/24/2030 Callable 12/24/2029 @ 100.000 (278865BE9)	\$20,000.00	\$101.390	\$20,278.00	\$708.80	\$960.00
Accrued Interest: \$416.00					
Debt Classification: Senior Unsecured					
Ratings Information: Moody's Long Term Rating: A3 S&P Long Term Rating: A-					

Your Portfolio (continued)

	Quantity	Price	Value	Gain or (Loss) [°]	Estimated Annual Income
Fixed Income (continued)					
WEC ENERGY GROUP INC. NTS ISIN US92939UAJ51 5.1500% DUE 10/01/2027 Callable 09/01/2027 @ 100.000 (92939UAJ5)	\$20,000.00	\$101.427	\$20,285.40	\$435.60	\$1,030.00
Accrued Interest: \$426.31					
Debt Classification: Senior Unsecured					
Ratings Information: Moody's Long Term Rating: Baa1 S&P Long Term Rating: BBB+					
Fixed Income Total			\$132,902.64	\$3,541.65	\$7,180.61
Accrued Interest Total: \$1,551.62					
Please see Fixed Income Investments on the Understanding Your Statement page.					
Alternative Investments					
Alternative Mutual Funds ^{**}					
BLACKROCK COMMODITY STRATEGIES FUND INSTL CL N/L (BICSX)	2,774.628	\$8.760	\$24,305.74	\$6,057.35	\$829.61
Alternative Mutual Funds Total			\$24,305.74	\$6,057.35	\$829.61
Alternative Investments Total			\$24,305.74	\$6,057.35	\$829.61
^{**} Please see Alternative Mutual Funds on the Understanding Your Statement page.					
Portfolio Total			\$1,384,238.34	\$477,187.38	\$26,927.27
Accrued Interest Total			\$1,551.62		
Portfolio Total with Accrued Interest			\$1,385,789.96		

^A Adjusted cost basis was used to calculate the gain or (loss) figure.

^B Please see Cost Basis on the Understanding Your Statement page regarding Open End Mutual Funds.

[°] Please see Cost Basis on the Understanding Your Statement page.

Log in to Client Access at <https://www.raymondjames.com/clientaccess> to view additional position details, filter, sort, or download up to 18 months of activity and see available delivery options for account documents.

Your Activity

Date	Activity Type	Description	Quantity/ Price	Amount
Income				
02/03/2025	Dividend	COHEN & STEERS PREFERRED SECS & INCOME FD CL I N/L (CPXIX) \$.05650 per share x 1,093.777 shares		\$61.80
02/06/2025	Dividend	SPDR BLOOMBERG CONVERTIBLE SECURITIES ET (CWB) \$.09506 per share x 788.254 shares		\$74.93
02/13/2025	Dividend	APPLE INCORPORATED (AAPL) \$.25000 per share x 288.000 shares		\$72.00
02/14/2025	Dividend	MORGAN STANLEY COM NEW (MS) \$.92500 per share x 120.000 shares		\$111.00
02/14/2025	Dividend	ABBVIE INCORPORATED (ABBV) \$1.64000 per share x 137.000 shares		\$224.68
02/21/2025	Dividend	COSTCO WHOLESALE CORPORATION NEW (COST) \$1.16000 per share x 32.000 shares		\$37.12
02/25/2025	Interest	CIGNA CORPORATION NTS ISIN US125523BZ27 4.5000% DUE 02/25/2026 Callable 11/27/2025 @ 100.000 (125523BZ2) Paid on 20,000		\$450.00
02/28/2025	Interest at RJ Bank Deposit Program	Raymond James Bank Deposit Program		\$2.43
02/28/2025	Dividend	BANK OF AMERICA CORPORATION PFD1/1200 SR1 NON-CUMULATIVE 3% (060505633) \$.34535 per share x 1,326.058 shares		\$457.95
Income Total				\$1,491.91

Purchases, Sales and Redemptions

02/03/2025	Reinvest	COHEN & STEERS PREFERRED SECS & INCOME FD CL I N/L (CPXIX) \$.05650 per share x 1,093.777 shares	5.008 \$12.34025	\$(61.80)
02/27/2025	Sale	NVIDIA CORPORATION (NVDA)	(96.000) \$131.530	\$12,626.52

KIM SMITH

Susan Jones - Individual Account Summary - #3333333

Registered to: Susan Jones | 111 MAIN ST | NICETOWN OH 11234

		This Statement	Year to Date
Value This Statement		\$475,544.21	\$318,597.19
\$476,639.85			
Last Statement			
Prior Year-End			
\$475,544.21			
\$318,597.19			
Time-Weighted Performance*			
YTD			
2024			
1.40%			
20.96%			
Beginning Balance		\$475,544.21	\$318,597.19
Deposits		\$0.00	\$160,000.00
Income		\$200.14	\$200.88
Withdrawals		\$(3,477.25)	\$(6,477.25)
Expenses		\$(236.70)	\$(943.68)
Change in Value		\$4,609.45	\$5,262.71
Ending Balance		\$476,639.85	\$476,639.85

Performance Inception: 11/01/2018

Important Messages

- 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.)

	This Statement	Year to Date
• Short-term gains	\$0.00	\$0.00
• Short-term losses	\$0.00	\$0.00
• Long-term gains	\$2,360.17	\$2,481.53
• Long-term losses	\$0.00	\$0.00
Net Gain/Loss Total	\$2,360.17	\$2,481.53

Your Portfolio

For more information,
visit raymondjames.com/clientaccess

	Quantity	Price	Value	Gain or (Loss) ^o	Estimated Annual Income
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Cash & Cash Alternatives

Raymond James Bank Deposit Program ‡ 0.08% - Selected Sweep Option			\$383.57		\$0.30
Raymond James Bank			\$383.57		

Your bank priority state: OH

‡ Please see the Raymond James Bank Deposit Program on the Understanding Your Statement page.

Estimated Income Yield for RJBDP was calculated as of 2/28/2025.

FIMM TREASURY ONLY	164,000.000	\$1.000	\$164,000.00		\$7,166.80
PORTFOLIO MONEY					
MARKET INSTL CL M/M					
(FRSXX)					
4.37%					

Cash & Cash Alternatives Total			\$164,383.57		\$7,167.10
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Your Portfolio (continued)

	Quantity	Price	Value	Gain or (Loss)°	Estimated Annual Income
Equities					
ABBVIE INCORPORATED (ABBV)	45.000	\$209.030	\$9,406.35	\$5,239.34	\$295.20
AMAZON COM INCORPORATED (AMZN)	40.000	\$212.280	\$8,491.20	\$3,675.20	
APPLE INCORPORATED (AAPL)	116.000	\$241.840	\$28,053.44	\$27,310.21	\$116.00
COSTCO WHOLESALE CORPORATION NEW (COST)	9.000	\$1,048.610	\$9,437.49	\$5,003.83	\$41.76
ELI LILLY & COMPANY (LLY)	9.000	\$920.630	\$8,285.67	\$6,632.04	\$54.00
MERCADOLIBRE INCORPORATED (MELI)	5.000	\$2,121.870	\$10,609.35	\$4,825.25	
MICROSOFT CORPORATION (MSFT)	15.000	\$396.990	\$5,954.85	\$1,914.86	\$49.80
MORGAN STANLEY COM NEW (MS)	64.000	\$133.110	\$8,519.04	\$3,671.70	\$236.80
NVIDIA CORPORATION (NVDA)	331.000	\$124.920	\$41,348.52	\$34,259.32	\$13.24
Equities Total			\$130,105.91	\$92,531.75	\$806.80
Mutual Funds					
DODGE & COX STOCK FUND CL I N/L (DODGX)	66.610	\$275.220	\$18,332.40	\$4,531.63 ^B	\$254.85
Mutual Funds Total			\$18,332.40	\$4,531.63	\$254.85
Exchange-Traded Products (ETPs)					
ISHARES TR CORE S&P MCP ETF (IJH)	160.120	\$61.880	\$9,908.28	\$4,101.74	\$132.42
ISHARES TR CORE S&P SCP ETF (IJR)	130.000	\$111.790	\$14,532.70	\$4,406.27	\$307.32
ISHARES TR CORE DIV GRWTH (DGRO)	244.000	\$64.120	\$15,645.28	\$5,695.58	\$337.94
ISHARES TR ESG AW MSCI EAFE (ESGD)	53.000	\$81.460	\$4,317.38	\$546.23	\$130.49
SPDR BLOOMBERG CONVERTIBLE SECURITIES ET (CWB)	279.518	\$79.140	\$22,121.12	\$7,681.43	\$413.69
SCHWAB US DIVIDEND EQUITY ETF (SCHD)	468.000	\$28.540	\$13,356.72	\$2,808.03	\$465.19

Your Portfolio (continued)

	Quantity	Price	Value	Gain or (Loss)°	Estimated Annual Income
Exchange-Traded Products (ETPs) (continued)					
SPDR ENERGY SELECT SECTOR FUND (XLE)	150.000	\$91.000	\$13,650.00	\$7,107.02	\$431.40
VANGUARD VALUE ETF (VTI)	18.000	\$178.130	\$3,206.34	\$182.34	\$70.49
Exchange-Traded Products Total			\$96,737.82	\$32,528.64	\$2,288.94

Please see the Exchange-Traded Products on the Understanding Your Statement page.

Fixed Income

AMERICAN EXPRESS NATIONAL BANK SALT LAKE CITY, UT FDIC # 27471 CERTIFICATE OF DEPOSIT SEMI-ANNUAL 4.6000% DUE 05/26/2026 (02589AEV0)	\$15,000.00	\$100.394	\$15,059.10	\$109.35	\$690.00
Accrued Interest: \$181.48					
Ratings Information: Not Rated					
JPMORGAN CHASE & COMPANY. 4.20% DP PFD MM NON-CUMULATIVE Callable 09/01/2026 (48128B523)	445.000	\$19.300	\$8,588.50	\$818.84	\$467.25
Ratings Information: Moody's Long Term Rating: Baa2 S&P Long Term Rating: BBB					
MORGAN STANLEY BANK, NA SALT LAKE CITY, UT FDIC # 32992 CERTIFICATE OF DEPOSIT SEMI-ANNUAL 4.6000% DUE 05/17/2027 (61690U6F2)	\$15,000.00	\$100.701	\$15,105.15	\$96.48 ^A	\$690.00
Accrued Interest: \$194.71					
Ratings Information: Not Rated					
VULCAN MATERIALS COMPANY NTS FULL CALL ISIN US929160AS87 4.5000% DUE 04/01/2025 Callable 03/22/2025 @ 100.000 (929160AS8)	\$20,000.00	\$99.961	\$19,992.20	\$299.00	\$900.00
Accrued Interest: \$372.50					
Debt Classification: Senior Unsecured					
Ratings Information: Moody's Long Term Rating: Baa2 S&P Long Term Rating: BBB+					

Your Portfolio (continued)

	Quantity	Price	Value	Gain or (Loss) [°]	Estimated Annual Income
Fixed Income (continued)					
WELLS FARGO & COMPANY PFD NON-CUMULATIVE SERIES Y5.625% Callable 03/31/2025 (94988U656)	345.000	\$24.160	\$8,335.20	\$600.30	\$485.07
Ratings Information: Moody's Long Term Rating: Baa2 S&P Long Term Rating: BB+					
Fixed Income Total			\$67,080.15	\$1,923.97	\$3,232.32

Accrued Interest Total: \$748.69

Please see Fixed Income Investments on the Understanding Your Statement page.

Portfolio Total	\$476,639.85	\$131,515.99	\$13,750.01
Accrued Interest Total	\$748.69		
Portfolio Total with Accrued Interest	\$477,388.54		

^A Adjusted cost basis was used to calculate the gain or (loss) figure.

^B Please see Cost Basis on the Understanding Your Statement page regarding Open End Mutual Funds.

[°] Please see Cost Basis on the Understanding Your Statement page.

Log in to Client Access at <https://www.raymondjames.com/clientaccess> to view additional position details, filter, sort, or download up to 18 months of activity and see available delivery options for account documents.

Your Activity

Date	Activity Type	Check/ Deposit Code	Description	Quantity/ Price	Amount
Income					
02/05/2025	Interest at RJ Bank Deposit Program		Raymond James Bank Deposit Program		\$1.08
02/06/2025	Dividend - Taxable		SPDR BLOOMBERG CONVERTIBLE SECURITIES ET (CWB) \$.09506 per share x 279.518 shares		\$26.57
02/13/2025	Dividend - Taxable		APPLE INCORPORATED (AAPL) \$.25000 per share x 116.000 shares		\$29.00
02/14/2025	Dividend - Taxable		MORGAN STANLEY COM NEW (MS) \$.92500 per share x 64.000 shares		\$59.20
02/14/2025	Dividend - Taxable		ABBVIE INCORPORATED (ABBV) \$1.64000 per share x 45.000 shares		\$73.80

Your Activity (continued)

Date	Activity Type	Check/ Deposit Code	Description	Quantity/ Price	Amount
Income (continued)					
02/21/2025	Dividend - Taxable		COSTCO WHOLESALE CORPORATION NEW (COST) <i>\$1.16000 per share x 9.000 shares</i>		\$10.44
02/28/2025	Interest at RJ Bank Deposit Program		Raymond James Bank Deposit Program		\$0.05
Income Total					\$200.14
Withdrawals					
02/14/2025	Withdrawal		ACH Disbursement <i>PERIODIC WITHDRAWAL</i>		\$(3,000.00)
02/27/2025	Withdrawal		CashQTR		\$(477.25)
Withdrawals Total					\$(3,477.25)
Expenses					
02/05/2025	Fee		Cash <i>Fees for</i>		\$(236.70)
Expenses Total					\$(236.70)
Purchases, Sales and Redemptions					
02/04/2025	Purchase		FIMM TREASURY ONLY PORTFOLIO MONEY MARKET INSTL CL M/M (FRSXX)	164,900.000 \$1.000	\$(164,900.00)
02/10/2025	Sale		NVIDIA CORPORATION (NVDA)	(23.000) \$129.8201	\$2,985.77
02/10/2025	Sale		FIMM TREASURY ONLY PORTFOLIO MONEY MARKET INSTL CL M/M (FRSXX)	(900.000) \$1.000	\$900.00

Electronic Transaction Recap

Date	Description	Amount
Withdrawals		
02/14/2025	PERIODIC WITHDRAWAL	\$(3,000.00)
Electronic Withdrawals Total		\$(3,000.00)

KIM SMITH

Susan Jones - Roth IRA Account Summary - #22222224

Registered to: SUSAN JONES RIRA | RJ TRUST CO NH - CUSTODIAN | 111 MAIN ST | NICETOWN OH 11234

		This Statement	Year to Date
Value This Statement	Beginning Balance	\$4,365.65	\$4,119.15
\$4,436.32	Deposits	\$0.00	\$0.00
	Income	\$0.02	\$0.07
	Withdrawals	\$0.00	\$0.00
	Expenses	\$0.00	\$0.00
	Change in Value	\$70.65	\$317.10
	Ending Balance	\$4,436.32	\$4,436.32
Last Statement	Prior Year-End		
\$4,365.65	\$4,119.15		
Dollar-Weighted Performance*			
YTD	7.70%		
2024	22.81%		

Performance Inception: 11/01/2018

Important Messages

- Your Distribution Standing Withholding Elections
 - Federal Withholding Election (No Election on File)
 - State (OH) Withholding Election (No Election on File)
- Please see Standing Withholding Elections on the Understanding Your Statement page.
- Primary Beneficiaries: Alan Jones (50.00%), Larry Jones (50.00%)

Your Portfolio

For more information,
visit raymondjames.com/clientaccess

	Quantity	Price	Value	Gain or (Loss) ^o	Estimated Annual Income
Cash & Cash Alternatives					
Raymond James Bank Deposit Program ‡ 0.08% - Selected Sweep Option			\$487.27		\$0.38
Tristate Capital Bank			\$487.27		
Your bank priority state: OH					
‡ Please see the Raymond James Bank Deposit Program on the Understanding Your Statement page.					
Estimated Income Yield for RJBDP was calculated as of 2/28/2025.					
Cash & Cash Alternatives Total			\$487.27		\$0.38

Exchange-Traded Products (ETPs)

SPDR GOLD SHARES (GLD)	15.000	\$263.270	\$3,949.05	\$1,577.17
Exchange-Traded Products Total			\$3,949.05	\$1,577.17

Please see the Exchange-Traded Products on the Understanding Your Statement page.

Your Portfolio (continued)

	Value	Gain or (Loss)°	Estimated Annual Income
Portfolio Total	\$4,436.32	\$1,577.17	\$0.38

° Please see Cost Basis on the Understanding Your Statement page.

Log in to Client Access at <https://www.raymondjames.com/clientaccess> to view additional position details, filter, sort, or download up to 18 months of activity and see available delivery options for account documents.

Your Activity

Date	Activity Type	Description	Quantity/ Price	Amount
Income				
02/28/2025	Interest at RJ Bank Deposit Program	Raymond James Bank Deposit Program		\$0.02
Income Total				\$0.02

KIM SMITH

Bob Jones Account Summary - #99999990

Registered to: BOB JONES | 111 MAIN ST| NICETOWN OH 11234

		This Statement	Year to Date
Value This Statement	Beginning Balance	\$1,471,723.30	\$1,470,435.74
\$1,482,612.94	Deposits	\$0.00	\$0.00
	Income	\$3,315.92	\$5,778.28
	Withdrawals	\$0.00	\$0.00
	Expenses	\$0.00	\$0.00
	Change in Value	\$7,573.72	\$6,398.92
	Ending Balance	\$1,482,612.94	\$1,482,612.94
Last Statement	Prior Year-End		
\$1,471,723.30	\$1,470,435.74		
Dollar-Weighted Performance*			
YTD	1.05%		
2024	2.64%		

Performance Inception: 12/13/2023

Important Messages

- Realized gain/loss summary (Please see Cost Basis on the Understanding Your Statement page.)

	This Statement	Year to Date
Short-term gains	\$0.00	\$0.00
Short-term losses	\$0.00	\$0.00
Long-term gains	\$0.00	\$0.00
Long-term losses	\$0.00	\$0.00
Net Gain/Loss Total	\$0.00	\$0.00

Your Portfolio

For more information,
visit raymondjames.com/clientaccess

	Quantity	Price	Value	Gain or (Loss) ^o	Estimated Annual Income
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Cash & Cash Alternatives

Raymond James Bank Deposit Program ‡ 0.08% - Selected Sweep Option			\$269,388.53		\$215.51
Raymond James Bank			\$245,015.70		
Wells Fargo Bank NA			\$24,372.83		

Your bank priority state: O

‡ Please see the Raymond James Bank Deposit Program on the Understanding Your Statement page.

Estimated Income Yield for RJBDP was calculated as of 2/28/2025.

FIMM TREASURY ONLY	280,203.550	\$1.000	\$280,203.55		\$12,244.90
PORTFOLIO MONEY					
MARKET INSTL CL M/M					
(FRSXX)					
4.37%					

Cash & Cash Alternatives Total			\$549,592.08		\$12,460.41
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Your Portfolio (continued)

	Quantity	Price	Value	Gain or (Loss)°	Estimated Annual Income
Fixed Income					
AMERICAN EXPRESS NATIONAL BANK SALT LAKE CITY, UT FDIC # 27471 CERTIFICATE OF DEPOSIT SEMI-ANNUAL 3.6000% DUE 09/25/2029 (02589AFJ6)	\$50,000.00	\$97.233	\$48,616.50	\$(1,383.50)	\$1,800.00
Accrued Interest: \$769.32					
Ratings Information: Not Rated					
BANK OF AMERICA NA FDIC # 3510 CERTIFICATE OF DEPOSIT PAYS AT MATURITY 5.1500% DUE 03/07/2025 (06051XBA9)	\$200,000.00	\$100.012	\$200,024.00	\$24.00	\$10,300.00
Accrued Interest: \$10,102.46					
Ratings Information: Not Rated					
CELTIC BANK CORP SALT LAKE CITY, UT FDIC # 57056 CERTIFICATE OF DEPOSIT MONTHLY CALLABLE BEGINNING 02/28/25 4.6000% DUE 01/31/2030 Callable 02/28/2025 @ 100.000 (15118RC62)	\$34,000.00	\$100.065	\$34,022.10	\$103.50	\$1,564.00
Accrued Interest: \$115.69					
Ratings Information: Not Rated					
CITIGROUP INC. MTN STEPPED CPN ISIN US1730T3BE22 3.5000% DUE 05/31/2036 Callable 02/28/2025 @ 100.000 (1730T3BE2)	\$50,000.00	\$87.611	\$43,805.50	\$(1,478.45)	\$1,750.00
Accrued Interest: \$437.50					
Step Schedule: 4.000% on May 31, 2026, 4.500% on May 31, 2031, 5.000% on May 31, 2034, 5.500% on May 31, 2035					
Debt Classification: Senior Unsecured					
Ratings Information: Moody's Long Term Rating: A3 S&P Long Term Rating: BBB+					
THE DOW CHEMICAL COMPANY MTN ISIN US26054LN338 4.1500% DUE 11/15/2049 Callable 03/11/2025 @ 100.000 (26054LN33)	\$52,000.00	\$82.813	\$43,062.76	\$(4,368.23)	\$2,158.00
Accrued Interest: \$629.42					
Debt Classification: Senior Unsecured					
Ratings Information: Moody's Long Term Rating: Baa1 S&P Long Term Rating: BBB					

Your Portfolio (continued)

	Quantity	Price	Value	Gain or (Loss)°	Estimated Annual Income
Fixed Income (continued)					
FIRST COMMUNITY BANK OF TENNESSEE SHELBYVILLE, TN FDIC # 27211 CERTIFICATE OF DEPOSIT MONTHLY 4.6000% DUE 03/02/2026 (31987FBX5)	\$100,000.00	\$100.335	\$100,335.00	\$335.90	\$4,600.00
Ratings Information: Not Rated					
GENERAL ELECTRIC COMPANY MTN ISIN US36966TKP65 4.1250% DUE 05/15/2034 Callable 11/15/2033 @ 100.000 (36966TKP6)	\$35,000.00	\$92.689	\$32,441.15	\$(15.75)	\$1,443.75
Accrued Interest: \$421.09					
Debt Classification: Senior Unsecured					
Ratings Information: Moody's Long Term Rating: A3, LT Direction: ↑ S&P Long Term Rating: BBB+, Long Term Watch: Not Meaningful					
GOLDMAN SACHS GROUP, INC. MTN PAYS MONTHLY ISIN US38143CHR51 4.0000% DUE 09/15/2036 (38143CHR5)	\$40,000.00	\$89.911	\$35,964.40	\$(114.35)	\$1,600.00
Accrued Interest: \$66.67					
Debt Classification: Senior Unsecured					
Ratings Information: Moody's Long Term Rating: A2 S&P Long Term Rating: BBB+, Long Term Watch: Not Meaningful					
LIVE OAK BKG CO FDIC # 58665 CERTIFICATE OF DEPOSIT MONTHLY CALLABLE BEGINNING 03/25/25 3.6500% DUE 05/25/2032 Callable 03/25/2025 @ 100.000 (538036VX9)	\$45,000.00	\$94.057	\$42,325.65	\$(738.64)	\$1,642.50
Accrued Interest: \$121.50					
Ratings Information: Not Rated					
MORGAN STANLEY PRIVATE BANK NA PURCHASE, NY FDIC # 34221 CERTIFICATE OF DEPOSIT SEMI-ANNUAL CALLABLE BEGINNING 02/28/25 4.5000% DUE 08/30/2029 Callable 02/28/2025 @ 100.000 (61768UPE1)	\$50,000.00	\$99.849	\$49,924.50	\$(75.43)	\$2,250.00
Ratings Information: Not Rated					

Your Portfolio (continued)

	Quantity	Price	Value	Gain or (Loss)°	Estimated Annual Income
Fixed Income (continued)					
MORGAN STANLEY BANK SALT LAKE CITY, UT FDIC # 32992 CERTIFICATE OF DEPOSIT SEMI-ANNUAL CALLABLE BEGINNING 06/30/25 4.1000% DUE 06/30/2037 Callable 06/30/2025 @ 100.000 (61773TFG3) Accrued Interest: \$181.97 Ratings Information: Not Rated	\$27,000.00	\$92.548	\$24,987.96	\$(700.38)	\$1,107.00
PRUDENTIAL FINANCIAL, INC. MTN ISIN US74432AH605 4.3000% DUE 03/15/2045 Callable 03/15/2025 @ 100.000 (74432AH60) Accrued Interest: \$827.75 Debt Classification: Senior Unsecured Ratings Information: Moody's Long Term Rating: A3 S&P Long Term Rating: A, Long Term Watch: Not Meaningful	\$42,000.00	\$87.605	\$36,794.10	\$(3,433.15)	\$1,806.00
UBS BANK USA FDIC # 57565 CERTIFICATE OF DEPOSIT MONTHLY 4.5000% DUE 04/26/2027 (90355GCW4) Accrued Interest: \$23.42 Ratings Information: Not Rated	\$95,000.00	\$100.529	\$95,502.55	\$925.67	\$4,275.00
VERIZON COMMUNICATIONS INC. MTN ISIN US92346MDQ15 4.7000% DUE 09/15/2048 Callable 03/31/2025 @ 100.000 (92346MDQ1) Accrued Interest: \$1,507.92 Debt Classification: Senior Unsecured Ratings Information: Moody's Long Term Rating: Baa1 S&P Long Term Rating: BBB+	\$70,000.00	\$87.723	\$61,406.10	\$(1,633.45)	\$3,290.00
WELLS FARGO BK NA FDIC # 3511 CERTIFICATE OF DEPOSIT SEMI-ANNUAL MULTI STEP CALLABLE BEGINNING 04/04/25 3.1500% DUE 10/04/2041 Callable 04/04/2025 @ 100.000 (94986T2D8) Accrued Interest: \$773.86 Step Schedule: 3.300% on October 4, 2025, 3.600% on October 4, 2033 Ratings Information: Not Rated	\$61,000.00	\$85.949	\$52,428.89	\$(1,479.86)	\$1,921.50

Your Portfolio (continued)

	Quantity	Price	Value	Gain or (Loss)°	Estimated Annual Income
Fixed Income (continued)					
WELLS FARGO BK NA FDIC # 3511 CERTIFICATE OF DEPOSIT SEMI-ANNUAL MULTI STEP CALLABLE BEGINNING 05/30/25 3.4000% DUE 11/30/2047 Callable 05/30/2025 @ 100.000 (94986T3C9) Accrued Interest: \$310.19 Step Schedule: 3.600% on November30, 2037, 3.800% on November30, 2042, 4.000% on November30, 2045 Ratings Information: Not Rated	\$37,000.00	\$84.810	\$31,379.70	\$(1,505.90)	\$1,258.00
Fixed Income Total			\$933,020.86	\$(15,538.02)	\$42,765.75
Accrued Interest Total: \$16,288.76					
Please see Fixed Income Investments on the Understanding Your Statement page.					
Portfolio Total			\$1,482,612.94	\$(15,538.02)	\$55,226.16
Accrued Interest Total			\$16,288.76		
Portfolio Total with Accrued Interest			\$1,498,901.70		

° Please see Cost Basis on the Understanding Your Statement page.

Log in to Client Access at <https://www.raymondjames.com/clientaccess> to view additional position details, filter, sort, or download up to 18 months of activity and see available delivery options for account documents.

Your Activity

Date	Activity Type	Description	Quantity/ Price	Amount
Income				
02/03/2025	Interest - Taxable	CELTIC BANK CORP SALT LAKE CITY, UT FDIC # 57056 CERTIFICATE OF DEPOSIT MONTHLY CALLABLE BEGINNING 02/28/25 4.6000% DUE 01/31/2030 Callable 02/28/2025 @ 100.000 (15118RC62) <i>Paid on 34,000</i>		\$132.83
02/03/2025	Interest - Taxable	LIVE OAK BKG CO FDIC # 58665 CERTIFICATE OF DEPOSIT MONTHLY CALLABLE BEGINNING 03/25/25 3.6500% DUE 05/25/2032 Callable 03/25/2025 @ 100.000 (538036VX9) <i>Paid on 45,000</i>		\$139.50

Your Activity (continued)

Date	Activity Type	Description	Quantity/ Price	Amount
Income (continued)				
02/03/2025	Dividend - Taxable	FIMM TREASURY ONLY PORTFOLIO MONEY MARKET INSTL CL M/M (FRSXX) \$.00364 per share x 279,186.110 shares		\$1,017.44
02/18/2025	Interest - Taxable	GOLDMAN SACHS GROUP, INC. MTN PAYS MONTHLY ISIN US38143CHR51 4.0000% DUE 09/15/2036 (38143CHR5) Paid on 40,000		\$133.33
02/26/2025	Interest - Taxable	UBS BANK USA FDIC # 57565 CERTIFICATE OF DEPOSIT MONTHLY 4.5000% DUE 04/26/2027 (90355GCW4) Paid on 95,000		\$363.08
02/28/2025	Interest at RJ Bank Deposit Program	Raymond James Bank Deposit Program		\$17.14
02/28/2025	Interest - Taxable	MORGAN STANLEY PRIVATE BANK NA PURCHASE, NY FDIC # 34221 CERTIFICATE OF DEPOSIT SEMI-ANNUAL CALLABLE BEGINNING 02/28/25 4.5000% DUE 08/30/2029 Callable 02/28/2025 @ 100.000 (61768UPE1) Paid on 50,000		\$1,121.92
02/28/2025	Interest - Taxable	FIRST COMMUNITY BANK OF TENNESSEE SHELBYVILLE, TN FDIC # 27211 CERTIFICATE OF DEPOSIT MONTHLY 4.6000% DUE 03/02/2026 (31987FBX5) Paid on 100,000		\$390.68
Income Total				\$3,315.92
Purchases, Sales and Redemptions				
02/03/2025	Reinvest	FIMM TREASURY ONLY PORTFOLIO MONEY MARKET INSTL CL M/M (FRSXX) \$.00364 per share x 279,186.110 shares	1,017.440 \$1.000	\$(1,017.44)

Understanding Your Statement

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

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Availability of Free Credit and Bank Deposit Program - You have the right to receive, in the normal course of business and subject to Raymond James having received the funding, any free credit balance, bank deposit program balance, and any fully paid securities to which you are entitled, subject to any obligations you owe in any of your accounts.

Third Party Payments Disclosure - In addition to the fees you pay directly for the services offered by Raymond James and your financial professional, Raymond James receives fees from various sources. For more information on fees and expenses, please see <https://raymondjames.com/legal-disclosures/third-party-payments>.

Cost Basis - Investment gain or loss reflects the unrealized gain or loss using adjusted cost basis. Adjusted cost basis may or may not reflect adjustments for return of principal/capital or accretion/amortization. Reinvestments of dividends or capital gain distributions are included in the adjusted cost basis calculation of the unrealized gain/loss with the exception of open end mutual funds. Cost basis for open end mutual funds does not include reinvested dividends or capital gains for calculating unrealized gain or loss on this statement. Clients who have elected the average cost reporting method will have the average cost per share of all tax lots applied to the cost basis used for calculating the unrealized gain or loss. Realized gain/loss information found under the Important Messages section includes the cost basis of reinvested dividend and capital gains in the calculation for all security types. Realized gain/loss does not reflect long term capital gain distributions from mutual funds. For taxable accounts, including those that receive information only 1099's, short term debt instruments that result in a capital gain will generally not appear on the realized gain loss report, as those amounts are reported as

Understanding Your Statement (continued)

ordinary income on the year end 1099. Market Discount is generally not reportable as a realized gain/loss amount, as it is also reportable as ordinary income on the year end 1099. Gain or loss information is displayed on this statement for your information only and should not be relied upon for tax reporting purposes.

Cost basis for 529 accounts is provided as informational only and year end 1099Q reports are prepared independently from cost basis data shown on the brokerage statement.

A missing G/L calculation indicates that some or all of the tax lots for that position are missing cost basis. Please contact your financial professional to have missing cost basis information added to your account.

For securities classified as Grantor or Royalty Trusts, Master Limited Partnerships or other widely held fixed income trusts, cost basis is not adjusted. These securities receive principal payments or distributions that are classified differently by the issuer at the end of the year. Clients should continue to rely on the issuer information for both cost basis adjustments as well as proceeds adjustments for these securities. For this reason the gain/loss displayed will be unadjusted and is not a true indicator of the investment return. Any adjustment to sales proceeds will be reflected on your 1099.

Effective January 1, 2011, Raymond James reports adjusted cost basis for securities currently covered by the Emergency Economic Stabilization Act of 2008 to the IRS on Form 1099-B. Raymond James will default to the first-in, first-out (FIFO) cost basis accounting method for trades and transfers unless a different method has been selected. Adjustments made to your cost basis throughout the year may cause the information displayed on the client statement to differ from what is reported on the 1099-B which is provided to the IRS at the end of the year.

For tax lots or securities that are not covered by the Emergency Economic Stabilization Act of 2008, cost basis information may not be available, may have been estimated by you or your financial professional, or may have been obtained from third-party sources, and in these instances, Raymond James cannot guarantee its accuracy. Information for uncovered positions will not be reported to the IRS.

Alternative Mutual Funds - Like traditional open-end mutual funds, U.S. alternative mutual funds are mutual funds that are regulated under the Investment Company Act of 1940 (the "1940 Act"), which imposes certain restrictions on fund activities such as limitations on investments in illiquid assets, the use of leverage, and concentration. Non-U.S. alternative mutual funds are not subject to the 1940 Act. Alternative mutual funds (whether U.S. or non-U.S.) generally employ more complex investment strategies than traditional open-end mutual funds, and thus may be subject to risks that are not suitable for all investors, including but not limited to, increased volatility resulting from the fund's underlying investments, losses from short selling, magnified losses due to use of leverage, relatively high operating expenses/fees compared to traditional mutual fund strategies, and limited performance history. Furthermore, there may be additional unforeseen risks that could be material to your investment decision. For more detailed information about your alternative mutual fund holdings, please review the applicable offering documents, including the prospectus and summary prospectus.

Client Interest Program - The Client Interest Program (CIP) is an on-demand alternative for client cash that is held for future investment. As required by the U.S. Securities and Exchange Commission Rule 15c3-3, "The Customer Protection Rule," Raymond James segregates client cash from firm cash. The client cash that is set aside is required to be held in bank accounts or in certain high-quality U.S. Government securities. CIP balances are included in the coverage provided by the Securities Investor Protection Corporation (SIPC) and excess SIPC. The CIP rate displayed in the Cash & Cash Alternatives section of your

statement is the established rate for the last business day of the reported month. However, in the event that a large deposit is made on the last business day of the month, the rate for the next business day may be displayed. Estimated Annual Income is calculated using this rate and, therefore, is solely an estimated value for the month and may not reflect your actual income. For current rates visit <http://www.raymondjames.com/rates.htm>.

As a reminder, Raymond James may modify or amend the Cash Sweep Program including the terms, conditions and availability of any Cash Sweep option at any time in its sole discretion by providing you with thirty (30) days' prior notice, or in some cases, as set forth in your account opening documentation, no prior notice.

Dollar-Weighted Performance Reporting - The dollar-weighted performance results represented in this statement are based on performance calculations that take into account the impact of deposits and withdrawals. Because these cash flows are beyond the control of the financial professional, they should not be used to evaluate his/her performance. Returns exclude some limited partnerships, unpriced securities and annuity history prior to the annuity being linked to the account. Performance returns are calculated net of management fees, if applicable. Returns for periods greater than one year are annualized returns unless they represent entire 12-month periods. All performance figures exclude unpriced securities (including securities of indeterminate value), limited partnerships (other than limited partnerships classified as Alternative Investments and appearing in that section of your statement). Performance for Annuity and RJ Bank CD's may not be all inclusive. Considering these exclusions, overall performance may be different than the results presented in this statement. Past performance is not a guarantee of future results. Information used to calculate performance may have been obtained from third party sources and Raymond James cannot guarantee the accuracy of such information.

Fixed Income Investments - Fixed income securities, including brokered CDs, are priced using evaluations, which may be matrix- or model-based, and do not necessarily reflect actual trades. These price evaluations suggest current estimated market values, which may be significantly higher or lower than the amount you would pay (receive) in an actual purchase (sale) of the security. These estimates, which are obtained from various sources, assume normal market conditions and are based on large volume transactions. Market prices of fixed income securities may be affected by several risks, including without limitation: interest rate risk - a rise (fall) in interest rates may reduce (increase) the value of your investment, default or credit risk - the issuer's ability to make interest and principal payments, and illiquidity risk - the inability to sell bonds promptly prior to maturity with minimal loss of principal. An overview of these and other risks is available at <https://www.raymondjames.com>, <http://www.finra.org>, <https://emma.msrb.org>, and <http://investinginbonds.com>.

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Understanding Your Statement (continued)

In addition, ratings are subject to review, revision, suspension, reduction or withdrawal at any time, and any of these changes in ratings may affect the current market value of your investment. A Rating Agency may also place an issuer under review or credit watch which may be another indicator of a future rating change. Generally, higher yields and/or lower ratings reflect higher perceived credit risk. News events relating to a particular issuer may generally impact the market price, and consequently the yield, of that issuer's securities, even if their rating has not yet changed. Securities with the same rating can actually trade at significantly different prices. The absence of a rating may indicate that the issuer has not requested a rating evaluation, insufficient data exists on the issuer to derive a rating, or that a rating request was denied or removed. Non-rated securities are speculative in nature and are less liquid. Raymond James trade confirmations, online accounts and monthly statements display only the ratings of those Rating Agencies to which Raymond James subscribes. For more information on ratings, please visit <https://www.moodys.com>, <http://www.standardandpoors.com> and <https://www.fitchratings.com>. Individual investors may request Moody's and/or S&P credit reports from their financial professionals. Additionally, Fitch reports are available for municipal bonds.

Certificates of Deposit (CDs) purchased through a securities broker and held in a brokerage account are considered deposits with the issuing institution and are insured by the Federal Deposit Insurance Company (FDIC), an independent agency of the U.S. government. FDIC insurance covers up to \$250,000 (including principal and interest) for deposits held in different ownership categories, including single accounts, joint accounts, trust accounts, IRAs, and certain other retirement accounts, per issuer. If you purchased this CD at a premium to par, the premium is not FDIC insured. Certificate of Deposit Disclosure Statement is available at <https://www.raymondjames.com/liquid.htm>. For more information, please visit <https://www.fdic.gov>.

Mortgage-backed securities and Collateralized Mortgage Obligations (CMOs) are priced based on average life. The actual maturity date may be shorter than stated. For more information, please review FINRA's Investor's Guide to Mortgage Securities and CMOs at <http://www.finra.org>.

Foreign bonds are subject to additional risks, including without limitation, currency fluctuations, differing accounting standards, political and economic instability, and changes in tax laws.

The cost basis for Original Issue Discount (OID) bonds and municipal bonds purchased at a premium may or may not have been adjusted using the constant yield method, providing an approximation of the adjusted cost basis and unrealized gains or losses. Cost basis information is displayed for your information only and should not be relied upon for tax reporting purposes. You should consult your tax advisor to ensure proper tax reporting.

Accrued interest for Fixed Income positions is not included in the total position value or the account summary total. Accrued interest is the interest earned but not yet paid on the bond since the principal investment or since the previous coupon payment if there has been one already. In most cases, it is calculated from the date of the last coupon payment (or dated date) through the last day of the month.

Raymond James Bank Deposit Program - The Raymond James Bank Deposit Program is a multibank cash sweep program that deposits available cash in your brokerage account into interest-bearing deposit accounts at one or more banks. Raymond James Bank Deposit Program balances are insured solely by the Federal Deposit Insurance Corporation (FDIC), subject to FDIC limitations and guidelines, which are explained at <https://www.fdic.gov>. If you elected the Raymond James Bank Deposit Program as your sweep option, then any balance in a bank deposit account in the RJBDP can, on your order, be liquidated and the proceeds returned to your securities account or remitted to

you.

The Raymond James Bank Deposit Program rate displayed in the Cash & Cash Alternatives section of your statement is the established rate for the last business day of the reported month. However, in the event that a large deposit is made on the last business day of the month, the rate for the next business day may be displayed. Estimated Annual Income is calculated using this rate and, therefore, is solely an estimated value for the month and may not reflect your actual income. For current rates visit <http://www.raymondjames.com/rates.htm>.

"Your bank priority state" indicates the corresponding Bank Priority List that applies to your account. "RJBDP participating banks you declined" displays the names of the banks you have designated as ineligible to receive your funds, which results in your funds being directed to the next bank on the Bank Priority List. "Participating banks recently added" displays additional banks that have been added to the program in the last 90 days. You have the right to designate any bank in the program as ineligible to receive your funds by contacting your financial professional.

More information about the Bank Deposit Program, including the current Bank Priority Lists, is available at <https://www.raymondjames.com/rjbdp>.

As a reminder, Raymond James may modify or amend the Cash Sweep Program including the terms, conditions and availability of any Cash Sweep option at any time in its sole discretion by providing you with thirty (30) days' prior notice, or in some cases, as set forth in your account opening documentation, no prior notice.

Exchange-Traded Products (ETPs) - ETPs are investment products that are listed on a national stock exchange and can be bought and sold in the equity trading markets. ETPs encompass a number of structures that track an underlying benchmark, index or portfolio of securities. ETPs may be structured as registered unit investment trusts (UITs), exchange-traded funds (ETFs), exchange-traded notes (ETNs), grantor trusts or commodity pools.

A number of ETPs employ, to varying degrees, more sophisticated financial strategies and instruments such as leverage, futures, swaps, derivatives, and short selling in order to achieve their investment objectives ("Alternative ETPs"). Alternative ETPs are more complex than traditional ETPs and may not be appropriate for all investors. These may include leveraged or inverse ETPs, some actively-managed ETPs, currency ETPs, commodity ETPs, target return ETPs, volatility ETPs, some ETNs and other products.

Alternative ETPs will generally have higher fees than traditional ETPs. All fees and expenses are described in the prospectus. The ability of an ETP issuer to perpetually create new shares contributes to an ETP's efficiency and accuracy in tracking its index. However, under certain circumstances, issuers may cease or suspend creating new shares, which may cause ETPs to trade at a price that differs significantly from the value of its underlying holdings or index. Furthermore, all ETPs may trade at a premium or discount to their net asset value (NAV) (or indicative value in the case of ETNs).

Some ETPs may not trade in high volume, which could impact your ability to buy or sell your shares at the desired price and/or quantity. ETPs can be closed for a variety of reasons, which can cause forced taxable events for investors, including capital gains distributions. Furthermore, there can be closing costs associated with the final liquidation of the ETP and index tracking uncertainty as the ETP liquidates its assets.

Investors should consider an ETP's investment objective, risks, charges and expenses carefully before investing. The prospectus, which contains this and other important information, is available from your financial advisor and should be read carefully before investing.

Time Weighted Performance Reporting - Performance returns

Understanding Your Statement (continued)

are calculated net of management fees, if applicable. Returns exclude some limited partnerships, unpriced securities and annuity history prior to the annuity being linked to the account. Returns for periods greater than one year are annualized returns unless they represent entire 12-month periods. All performance figures exclude unpriced securities (including securities of indeterminate value), limited partnerships (other than limited partnerships classified as Alternative Investments and appearing in that section of your statement). Performance for Annuity and RJ Bank CD's may not be all inclusive. Previous calculations for managed accounts may have been adjusted for investment manager performance. Considering these exclusions, overall performance may be different than the results presented in this statement. Past performance is not a guarantee of future results. Information used to calculate performance may have been obtained from third party sources and Raymond James cannot guarantee the accuracy of such information.

Estimated Annual Income and Estimated Income Yield - The Estimated Annual Income (EAI) and Estimated Income Yield (EIY) provided on this statement are an estimate of the income a security will distribute during the year. These figures should not be confused with actual cash flows, investment yields or investment returns. Actual income or yield may be lower or higher than the estimated amounts. A number of factors may influence the actual income or yield that is received. The amount or frequency of an issuer's dividend may fluctuate or cease, which may cause the income and or yield of the security to fluctuate. EIY reflects only the income generated by an investment. It does not reflect changes in

its price, which may fluctuate. EAI and EIY for certain types of securities could include a return of principal or capital gains which could overstate the EAI and EIY. Information used to calculate Estimated Annual Income and or Estimated Income Yield may be obtained from third party sources and Raymond James cannot guarantee the accuracy of such information. Estimated Annual Income and or Estimated Income Yield amounts should not be used as a financial planning tool.

Standing Withholding Elections - The term "standing withholding election" refers to a federal or state income tax withholding election made for a Raymond James Individual Retirement Custodial Account (IRA) that is carried over and applied to all future distributions from that IRA unless it is changed or revoked. Having standing federal and state withholding elections in place will allow you to request most distributions from your IRA without submitting a new distribution form each time. To establish a standing withholding election please contact your financial professional.

Product Interest Rate Risk - The performance of your investment can be affected by various risks, including without limitation, interest rate risk. The fixed income portion of your investment is particularly sensitive to interest rate risk. Generally, a rise (fall) in interest rates will reduce (increase) the market value of the fixed income portion of your investment. An overview of this and other risks is available at <https://www.raymondjames.com>, <http://www.finra.org>, <https://emma.msrb.org>, and <http://investinginbonds.com>.