

A Raymond James Client's Bill of Rights

Receive **courteous service** from your advisor and from all Raymond James associates.

Expect **open communication** with information presented in clear and understandable terms.

Select and work with an advisor who is a **good fit for you**. You can research your advisor's work history and background by visiting [Investor.gov/CRS](https://www.investor.gov/crs) or FINRA's BrokerCheck (brokercheck.finra.org).

Work with your advisor to **develop a long-term plan to achieve your financial goals**.

Expect that any investment and financial recommendations will be based upon your investment needs and goals. While the performance of certain investments may not meet your expectations and markets may underperform historical averages, recommendations should be based upon your goals, risk tolerance, and other relevant facts known at the time of the recommendation.

Know the costs, commissions and fees associated with your choice of account type, products and services.

Review information about your investments and activity in your accounts. Your trade confirmations will provide important information about your transactions, including whether they are solicited or unsolicited, commission-based brokerage or fee-based advisory, and the associated costs.

Your statements should reflect all positions and activity in your account, with timely and accurate pricing of traded securities.

Have transactions executed in a timely fashion and with prompt reporting.

Receive **fair consideration and a prompt response if any problems arise with your account**. This includes a clearly defined process for raising and resolving a complaint. If a problem is not resolved to your satisfaction, you may contact the manager of your local office and/or Raymond James' corporate headquarters.

Expect confidential treatment of your personal information. Raymond James only provides information to third parties when in concert with a third-party service you are receiving contractually through us, or as required by law or regulation, or as otherwise provided for in our Privacy Policy.

We do not sell your personal information.