

Freedom



LIVE LIFE YOUR WAY

RAYMOND JAMES®

THE FREEDOM TO DO WHAT YOU WANT

When time is your own, life is rich with possibilities and full of freedom to live life your way

Having someone you trust to professionally manage your financial future brings with it your own kind of personal freedom and reward. The Freedom Account offers Raymond James investors a personally focused investment solution.

Raymond James has created the Freedom Account for investors who need to manage their investments but feel overwhelmed by the time it takes and the expertise required to do it properly.

Some investors, just starting to plan and save for their family's future, want professional investment management to help them navigate through an environment of complexity and change. Even seasoned investors reach a time in life when it makes good sense to pass on the responsibility of their investment decisions to professionals.

For many reasons, investors consider the Raymond James Freedom Account to be a valuable investment solution as part of their overall plan for their financial future.



Personal Investment Management

FREEDOM – TURNS DOUBTS INTO DECISIONS

Your Raymond James Freedom Account is a segregated portfolio of best-in-class mutual funds and/or exchange traded funds (ETFs) that benchmark and track market indices in Canada and around the world. It's an approach to investing that is personal, professional and global all in one.

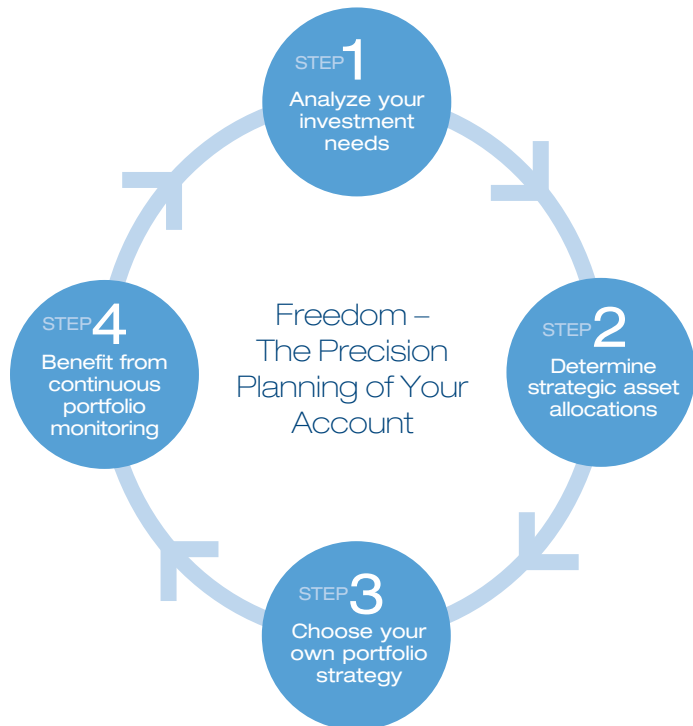
Your portfolio is based on your personal investment goals. A Freedom Account is an ideal way for an investor to benefit from the added skill and expertise of professional investment management.

With a Freedom Account, your portfolio is carefully managed and monitored by an independent, third-party investment consultant and the Raymond James Investment Management Oversight Group. Together they review your Freedom Account and report regularly on your portfolio's performance and holdings.

FREEDOM WAS MADE FOR INVESTORS LIKE YOU

Raymond James has tailored the Freedom Account to appeal to today's investor needs. If you are just starting to build a portfolio, or do not have the time to properly manage a diversified portfolio, then a Raymond James Freedom Account may become an important part of your financial future.

Investment success is a function of time, a careful consideration of your portfolio's asset allocation strategy and diversification. Major market movements over time continue to demonstrate that a properly weighted and balanced portfolio aligned with major global markets will reward patient investors over the long term.



STEP UP TO FREEDOM

Your Freedom Account is a step-by-step process to design, build and manage your investment portfolio.

STEP 1 - Analyze your investment needs – You and your Raymond James Advisor complete a detailed questionnaire to determine your investment objectives, time horizon, risk tolerance and return expectations.

STEP 2 - Determine strategic asset allocations – Based on your own investment profile, the most appropriate portfolio strategy is chosen for you. You and your Raymond James Advisor have the flexibility to decide on the best investment and asset allocation that is most appropriate for your investment profile and your financial objectives.

STEP 3 - Choose your own portfolio strategy – Your investment and asset allocation preferences are aligned with one of our distinct Freedom Account portfolio strategies.

STEP 4 - Benefit from continuous portfolio monitoring – Regular monitoring of your portfolio's performance is done by an independent, third-party investment consulting firm and the Raymond James Investment Management Oversight Group. You always know where you stand and can rest easy knowing your investments are being professionally managed. You will also receive quarterly statements detailing your Freedom Account performance.

FREEDOM TO DO WHAT YOU WANT

Your stress-free investment solution

- You choose the appropriate portfolio strategy.
- There are no transaction or administration charges, just a single monthly investment management fee based on the asset value of your Freedom Account.*
- The Raymond James Investment Management Oversight Group and a third-party investment consultant regularly monitor and evaluate your account performance to ensure it is consistent with your expectations and objectives.
- When appropriate, an investment's weighting is rebalanced to maintain your portfolio's original weightings, financial objectives and target asset allocation.
- Comprehensive quarterly statement reporting will allow you to track the progress of your portfolio.

* Freedom Account investment management fees do not include fund management expenses associated with mutual funds and ETFs.



Freedom has its rewards

- Full service professional investment management
- An effortless approach to your financial future
- A stress-free way to manage your investments
- A diversified portfolio designed just for you
- Transparent investment fees
- Use of non-proprietary funds
- Regular reporting to monitor your progress

Live life your way

Find out more about the Freedom Account from your Raymond James Advisor and learn how you can step up to professional investment management and look to a better financial future.



RAYMOND JAMES®

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