LIFE HAPPENS. WE WILL HELP YOU PLAN FOR IT.

Providing you and your family with the support, guidance and right investment advice for each stage of your life.

RAYMOND JAMES®

The Right Advice for Every Stage of Your Life.

Building your wealth

We can help you set up an investment plan that is right for you and that manages market risk and allows your savings to grow over time. We will customize a portfolio suited to your specific investment objectives and your ability to withstand market volatility.

Building your business

Business owners often have their wealth concentrated in one area of their lives, and may forget about protecting those closest to them. We can work with you to develop strategies that are focused on helping you protect yourself and your family from unforeseen events while you build your career or business.

Planning for retirement

Even in the best of times, planning for this transition in life can be complicated, time consuming and emotionally draining. That's why you need the guidance of an advisor with the right experience and expertise to help you take a calm, measured look at what it takes to build a comprehensive plan for retirement and professionally manage its implementation and ongoing support.

Living in retirement

Balancing your lifestyle and finances during retirement can be daunting – and yet it's one of the most important tasks of your life. That's why you need the guidance of an advisor who specializes in retirement income planning – someone with proven experience and expertise to help you periodically review how your life, goals and needs are changing – and how your plan should reflect those changes.

Estate planning

We can help you develop an estate plan so you can preserve the wealth you have created and ensure that your estate is distributed according to your personal wishes after you are gone.

Effectively Addressing Your Needs

We understand that your personal and financial lives are closely entwined and that building your wealth, preserving capital, managing risk and taking care of loved ones are all major concerns. Our unique way of doing business allows our advisors to be your wealth management partner. In turn, our advisors' disciplined planning process enables them to appreciate your needs as they design and deliver comprehensive strategies.

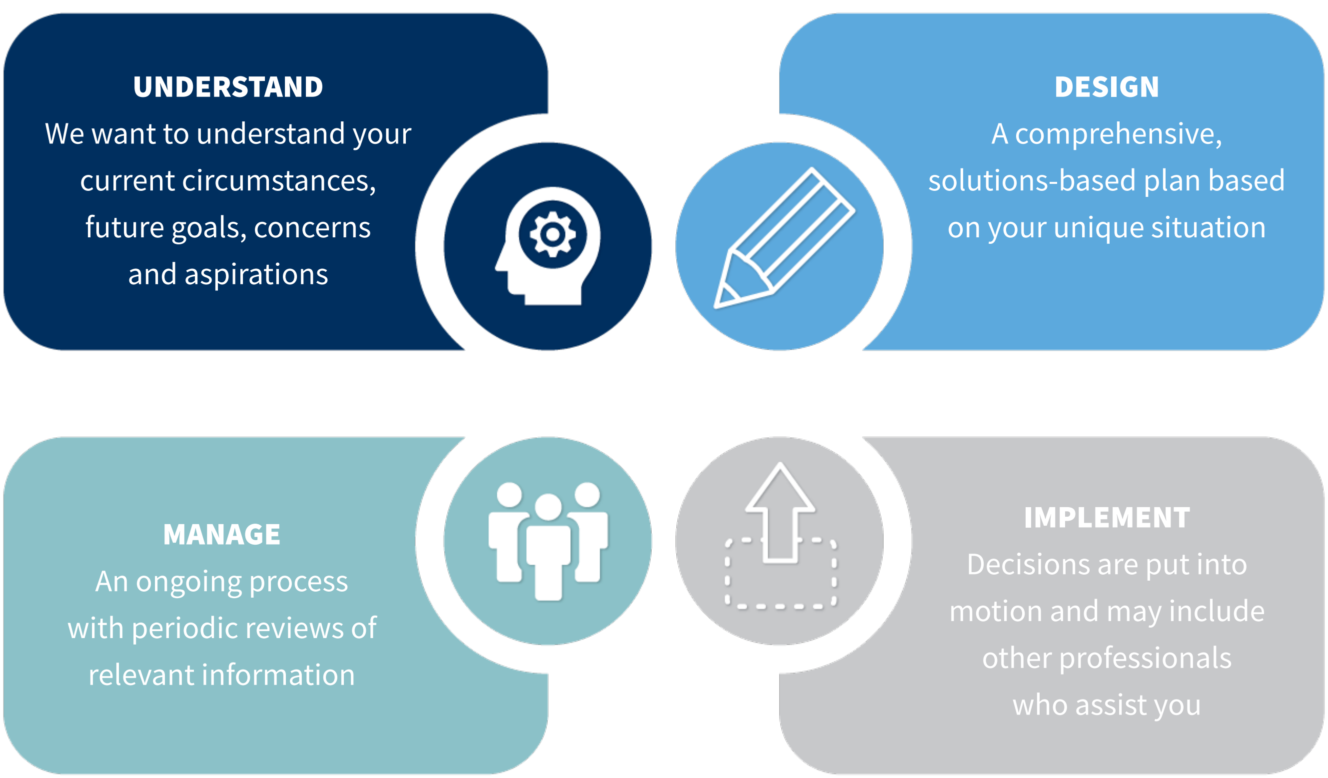
Taking a disciplined approach

Backed by the wide array of resources, investments and tools available through Raymond James, your Raymond James Advisor is well-positioned to determine how to effectively address your needs, develop appropriate strategies, construct well-crafted portfolios, and help you achieve your wealth management objectives.

Investments are a means to an end, whether the objective is a child's education, buying a house, a comfortable retirement, or a legacy for future generations. We will make recommendations after a comprehensive assessment of your complete financial picture, including balancing your short-term requirements with your long-term goals and the amount and type of risk you can comfortably and appropriately assume.

At Raymond James, we take a conservative, disciplined approach to managing clients' wealth. Our advisors work hard to understand each client's specific situation, and are supported by sophisticated technology and a client-focused service model.

Our advisory process



RAYMOND JAMES®

Borrowing & Credit Assistance	Whether you are saving for your first home, recreation property or other major purchases, we can guide you through the process and assist you to get it right. We can also help when your finances become too complex and you need help to simplify matters. We are here to help.
Funding your children's education	Our team can help you determine how best to fund your children's or grand-children's education, whether it is through RESPs or other financial instruments, and help you develop a smart plan you can live with.
Protecting your income	The financial impact of an accident or an unforeseen health issue can be devastating. We can discuss strategies for protecting you and your family from such an occurrence and other life issues.
Protecting your assets	You've worked hard to accumulate your wealth and you want to protect it. We can address wealth management strategies to do just that.
Investment strategies	We will take a hands-on approach to finding investment opportunities for you and developing a long-term personalized investment strategy that addresses the needs of your financial life.
Managing taxes	We can work with your other professional advisors to select tax smart strategies and investment products to minimize your taxes. We will look at your complete wealth picture to determine additional strategies to manage your tax liability.
Employee benefits	We recognize that a 'one size fits all' approach doesn't apply to employee benefit plans. That's why we will work with you to customize a plan tailored to your company's and your employees' unique needs. A 'custom fit' group plan will help attract and retain valuable employees, promote healthy, happy and engaged members of your team and offer a tax effective way to display employee appreciation.
Business Succession Planning	Developing a sound business succession plan is key, and we can help you with the planning. You will want to be prepared for transitioning your business to a partner or a family member, and you will need to have a clear exit strategy. Our team can help you develop a plan and understand and navigate tax implications.
Retirement planning	If you haven't already met with your advisor to discuss your retirement goals, now is the time to do so. You may find that you're better prepared for retirement than you had imagined – or you may discover that you need to make some careful adjustments. Whether you are saving for retirement, making the transition to retirement or living in retirement, we will work with you to develop an effective plan.
Charitable giving	We offer charitable-giving funds that can be established through the Raymond James Canada Foundation by an individual, couple or family. They provide a lower cost alternative to setting up and managing a private family foundation, and can be created during your lifetime or as part of your estate plan.
Estate planning	Our estate planning professionals can assist you in creating an estate plan that will help minimize the taxes and penalties on the assets you leave behind, so your family's wealth is preserved for future generations and is divided according to your instructions.

LIFE WELL PLANNED.

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