

TRANSFERRING MONEY IS EASIER WITH AUTOMATED CLEARING HOUSE SERVICES

Your money should be available when and where you need it. With ACH capabilities, moving your funds electronically has never been faster or more convenient.

We invite you to take advantage of complimentary Automated Clearing House (ACH) services, a time-saving alternative to sending and receiving physical checks. This convenient service allows you to transfer funds electronically to your brokerage account from an account at another financial institution or vice versa.

TAKING FULL ADVANTAGE OF ACH

The Automated Clearing House network enables you to transfer funds electronically – such as a direct deposit or a direct payment – often referred to as an electronic funds transfer (EFT). The Raymond James ACH service can help complete a variety of transactions, including direct deposit of payroll, Social Security benefits and tax refunds; business-to-business payments; and federal tax withholdings. In fact, new Social Security recipients are now required to receive payments via direct deposit. ACH can make it happen.

THE CHOICE IS YOURS. WITH ACH, YOU CAN:

Move funds from your brokerage account to another account when you want to increase cash flow.

Transfer funds online through Investor Access to or from your account at another financial institution directly to your brokerage account for investment purposes.

Virtually eliminate the inconvenience of depositing checks and waiting to access your funds.

IN ADDITION, FUNDS TRANSFERRED TO YOUR RAYMOND JAMES
ACCOUNT VIA ACH ARE AVAILABLE IMMEDIATELY.

RAYMOND JAMES®

AUTOMATICALLY TRANSFER FUNDS TO YOUR BROKERAGE ACCOUNT

Periodic Investing

Many committed investors choose to have funds transferred to their brokerage accounts at regular intervals – weekly, semimonthly, monthly, quarterly, semiannually or annually – as part of a periodic investing plan.

You can use ACH services to draft money from an external account into your brokerage account on a specific date of your choice or on the next available business day, should the original date fall on a weekend or a holiday.

Keep in mind that any funds deposited into retirement accounts must be reported as contributions. Please contact your financial advisor for more information.

Mutual Fund PIPs

Periodic investment plans – known as PIPs – can be set up to debit funds from your bank account and transfer them to your brokerage account on the settlement date. These are set up as automatic buys through ACH and require additional forms.

Securities Buy Transactions

With this option, you can also have the money automatically drafted into your Raymond James account for purchases. ACH will automatically debit funds from your bank account on regular settlement dates – currently three days from the trade date (T+3).

Please note, this feature does not automatically check the cash balance of your bank account. It is always a good idea to confirm the availability of funds to be transferred prior to attempting the withdrawal. Also, this feature only applies to regular settlement trades (T+3) and is not available for retirement accounts.

AUTOMATICALLY TRANSFER FUNDS TO YOUR BANK ACCOUNT

Periodic Payments

Periodic payments through ACH allow you to send money from your brokerage account to your bank account on a recurring basis. Simply set up intervals convenient for you – on a weekly, semimonthly, monthly, quarterly, semiannual or annual basis. Funds will be deposited directly into your bank account on the date you choose or on the business day prior to the scheduled date if it falls on a weekend or holiday.

Securities Sell Transactions

You can also decide to automatically withdraw sell proceeds from your brokerage account and move them to your bank account. For regular settlement trades, funds are credited to the bank account on the settlement date, currently three days from the trade date. However, this feature is not available for retirement accounts.

Mutual Fund SWPs

The sales proceeds from systematic withdrawal plans (SWPs) – set up as automated sells from mutual funds – can also be routinely credited to your bank account on the settlement date. Your brokerage account will liquidate the mutual fund on a certain day each month, and ACH will assure the money will be in your bank account when you need it.

Income Payments

In addition, you can receive all dividend and interest payments from investments held in your brokerage account just two business days after the payable date through ACH. You also have the option to receive all dividend and interest payments on a weekly, semimonthly, monthly, quarterly, semiannual or annual basis. This does not include interest income from money

markets, the Client Interest Program (CIP), the Raymond James Bank Deposit Program (RJBDP) or certain types of mutual funds. By using this option, Raymond James facilitates the distribution of cash, eliminating the need for you to receive, and then deposit, physical checks.

ACH On Demand

The flexibility of ACH capabilities even enables you to request nonrecurring transfers as needed. The Funds Transfer feature in Investor Access, Raymond James' online portal for accessing your account information anytime, provides a fast and secure way to transfer money online between an eligible Raymond James account and an account at another financial institution. For example, you can make a contribution to your Raymond James IRA from an outside account, or move funds into your Raymond James brokerage account for making investments. This feature is convenient, easy to use and provides you access to details about each transaction. Not only will you receive your funds in a timelier manner, you'll have the ability to electronically transfer funds to pay for transactions – virtually eliminating the need for checks. To get started using Investor Access, go to raymondjames.com/investoraccess.

FEES/STATEMENTS

Of course, as a Raymond James client, none of these services will cost you a thing. In addition, your ACH transactions will appear online and on each brokerage statement, helping you keep track of monthly earnings and expenses on one convenient report.

APPLYING IS EASY

To start using Automated Clearing House services, simply complete and sign the ACH Profile Setup Request Form. Once this form is processed, all ACH services will be available to you within two business days.

MAKING CHANGES TO YOUR ACH TRANSACTIONS

We understand things change. Along the way, you may decide to use your ACH services to move your money between your Raymond James accounts and a different financial institution. In that case, you will need to complete new paperwork. Once the formalities are out of the way, you can freely resume using your ACH services. Please keep in mind, you should allow two business days for your chosen ACH services to be re-established after your changes.

START TAKING ADVANTAGE OF ACH TODAY

It's easy to see that ACH offers a convenient, fast and easy way to electronically transfer money, all while eliminating the hassle of physical checks. With ACH services, it's easier to put your hard-earned money to work where and when you need it. Sign up for ACH today and let Raymond James handle your transfers for you.

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER
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