

Raymond James Bank Enhanced Savings Program

Safety. Liquidity. Yield. It's everything you want in a savings program.

The Raymond James Bank Enhanced Savings Program is a strategic savings program that offers higher yields and FDIC deposit insurance than standard savings or checking accounts.

NOW YOUR SAVINGS CAN MAKE A GREATER CONTRIBUTION TO YOUR FINANCIAL GOALS

Connecting your cash savings to your investment portfolio allows you to have a more comprehensive financial plan, whether you're setting money aside for the security of knowing it's there – or for a specific purpose, such as purchasing a home.

The Enhanced Savings Program provides a number of key benefits to keep your cash working for you:

- Insures up to \$50 million through a network of banks, each providing up to \$250,000 in FDIC insurance
- Allows for funds to be transferred quickly and easily to and from your brokerage account with next day availability
- Pays a competitive interest rate with qualifying cash from your brokerage account with no bank fees or holding periods

CURRENT OFFERING

Rate: 4.50% annual percentage yield (APY)

Effective date: March 1, 2023*

Qualifying cash: Net new money brought to Raymond James from external sources

To find out if the Enhanced Savings Program is an appropriate strategy to help you pursue your financial goals, have a conversation with your advisor.

*Subject to availability. Terms and conditions apply. Interest rate may change after the account is opened.

Cash on deposit at FDIC-insured institutions through the Enhanced Savings Program offered by Raymond James Bank is insured by the FDIC up to \$250,000 per insurable capacity per depository institution (bank), subject to applicable FDIC rules and limitations. The minimum deposit required to open an Enhanced Savings Program account is \$100,000.

The Enhanced Savings Program relies on the services of IntraFi Network, LLC for the placement of deposits at a network of third party FDIC-insured depository institutions. The current list of FDIC-insured depository institutions in the network is shown at <https://www.intrafinetworkdeposits.com/find-intrafi-network-deposits/>. Raymond James is not affiliated with IntraFi Network, LLC.

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