A GUIDE TO YOUR EXECUTIVE OVERVIEW STATEMENT

This streamlined statement helps you review your portfolio's progress toward your goals and offers important details about your accounts.

The Raymond James Executive Overview Statement provides consolidated information regarding your overall portfolio, as well as important details regarding specific accounts and investments. This easy-to-read statement provides details with your total financial picture and helps track your portfolio's progress between periodic review meetings with your financial advisor.

Your statement helps you and your advisor determine where you stand and if you're on track to achieve your goals. It also serves as a starting point for conversations with your advisor to ensure you have the information to best meet your financial objectives.

THE INFORMATION YOU NEED, WHEN YOU NEED IT

As an added convenience, you can receive your statements and other account documents electronically or in the mail. You can indicate your document delivery preferences through Investor Access *(raymondjames.com/investoraccess)*, a secure online system for your Raymond James account information. By choosing electronic delivery, you'll have 24/7 access to your client documents as soon as they become available. Not only will you be able to view your document sooner, but your documents will remain available in an online archive.

STATEMENT DELIVERY OPTIONS

ONLINE ONLY	PAPER ANNUAL	PAPER QUARTERLY	PAPER
Get your monthly statements and an annual summary electronically.	Get monthly electronic statements plus an annual paper summary.	Get monthly electronic statements plus a quarterly paper summary.	Monthly statements are mailed and are also available online, with an electronic annual summary

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LINKED ACCOUNT SUMMARY

Clients with multiple Raymond James accounts can take advantage of statement linking that consolidates their information into a linked account summary. This service combines information about your various accounts into a comprehensive report. If you would like to take advantage of this offering and link your accounts, please contact your financial advisor.

1. **Contact information** appears in the upper-right corner of the summary to help you contact your advisor or client services.

2. The **activity** overview totals any deposits, income, withdrawals and expenses made during the statement period and calculates the difference from the previous statement so you can quickly see how and why your portfolio value changed.

3. The **linked accounts** section provides the description and numbers of your accounts and reference page numbers, as well as the value and estimated annual income for individual accounts and your overall portfolio. If there are important communications or inserts included with the statement, these will be listed here.

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November 28 to December 31, 2014

MARY JANE JONES
ST. PETE HOME OFFICE
880 CARILLON PKWY | ST. PETERSBURG, FL 33716
(727) 573-3800
RAYMONDJAMES.COM/MJONESTEST
MJONES@TEST.RJF.COM

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THE SMITH FAMILY
MR. JOHN Q SMITH
1234 PLEASANT DRIVE
LARGO FL 33774-5439447

Raymond James Client Services
800-647-SERV (7378)
Monday - Friday 8 a.m. to 6 p.m. ET

Online Account Access
raymondjames.com/investoraccess

Linked Account Summary - Primary Account # 09511996

Value This Statement

$2,619,157.35

Last Statement	Prior Year-End
$2,581,744.48	$2,568,850.75

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	This Statement	Year to Date
Beginning Balance	**$2,581,744.48**	**$2,568,850.75**
Deposits	$987.50	$38,317.54
Income	$8,714.35	$53,776.86
Withdrawals	$(20,249.51)	$(165,515.72)
Expenses	$0.00	$(56.39)
Change in Value	$47,960.53	$123,784.31
Ending Balance	**$2,619,157.35**	**$2,619,157.35**

Linked Accounts

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Account		Current Value	Estimated Annual Income	Page
00578446	Mr. John Q. Smith	**$870,702.96**	$30,834.73	2
09511996	Mr. John Q. Smith	**$1,516,542.83**	$59,782.41	7
09794216	Mr. John Q. Smith	**$231,911.56**	$11,166.23	15
Total Relationship Value		**$2,619,157.35**	**$101,783.37**	

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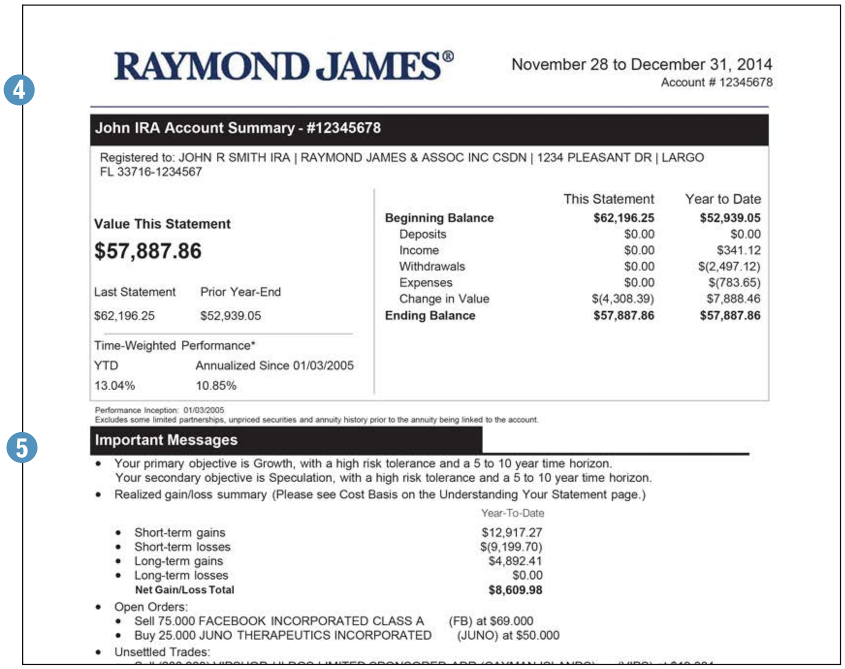
ACCOUNT SUMMARY

4. Each individual account receives its own **account summary** that mirrors the information found in the linked account summary.

IMPORTANT MESSAGES

5. The **important message** section contains essential information related to your account(s).

- Your primary and secondary objectives that were determined in coordination with your financial advisor help determine if your investments are in line with your expectations.
- Year-to-date realized gain/loss summary shows short- and long-term results from the sale of securities. The information is updated each quarter and again toward the end of the year, or your advisor can update your account to display the realized gain/loss summary every month instead.
- If applicable, you will see information related to open orders and unsettled trades.
- If applicable, you'll see information related to retirement contributions, distributions, required minimum distributions and beneficiaries.
- Additional statement recipients, if any, will be listed with their contact information.



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November 28 to December 31, 2014
Account # 12345678

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John IRA Account Summary - #12345678

Registered to: JOHN R SMITH IRA | RAYMOND JAMES & ASSOC INC CSDN | 1234 PLEASANT DR | LARGO FL 33716-1234567

Value This Statement
$57,887.86

Last Statement	Prior Year-End
$62,196.25	$52,939.05

Time-Weighted Performance*

YTD	Annualized Since 01/03/2005
13.04%	10.85%

	This Statement	Year to Date
Beginning Balance	**$62,196.25**	**$52,939.05**
Deposits	$0.00	$0.00
Income	$0.00	$341.12
Withdrawals	$0.00	$(2,497.12)
Expenses	$0.00	$(783.65)
Change in Value	$(4,308.39)	$7,888.46
Ending Balance	**$57,887.86**	**$57,887.86**

Performance Inception: 01/03/2005
Excludes some limited partnerships, unpriced securities and annuity history prior to the annuity being linked to the account.

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Important Messages

- Your primary objective is Growth, with a high risk tolerance and a 5 to 10 year time horizon. Your secondary objective is Speculation, with a high risk tolerance and a 5 to 10 year time horizon.
- Realized gain/loss summary (Please see Cost Basis on the Understanding Your Statement page.)

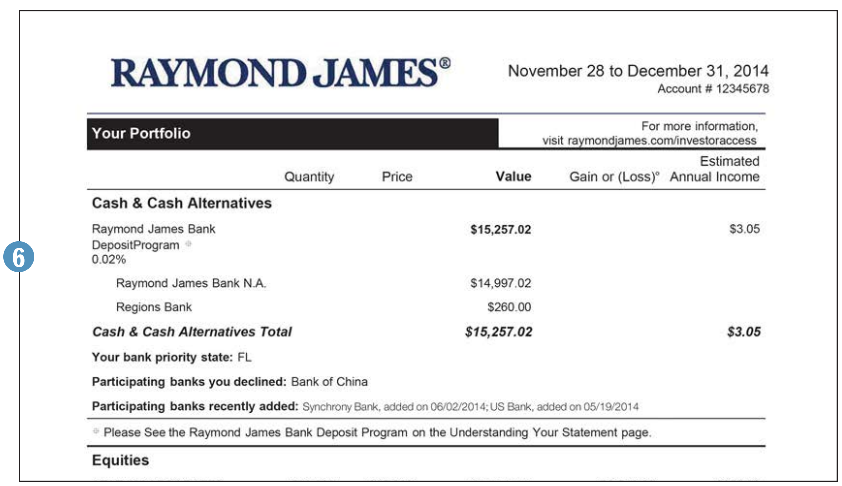
	Year-To-Date
Short-term gains	$12,917.27
Short-term losses	$(9,199.70)
Long-term gains	$4,892.41
Long-term losses	$0.00
Net Gain/Loss Total	**$8,609.98**

- Open Orders:
  - Sell 75.000 FACEBOOK INCORPORATED CLASS A (FB) at $69.000
  - Buy 25.000 JUNO THERAPEUTICS INCORPORATED (JUNO) at $50.000
- Unsettled Trades:

YOUR PORTFOLIO

6. This section lists all relevant details of each security in your account and how it's allocated. Categories include:

- Cash & Cash Alternatives
- Equities
- Mutual Funds
- Exchange Traded Funds
- Fixed Income
- Annuities
- Alternative Investments



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Account # 12345678

Your Portfolio — For more information, visit raymondjames.com/investoraccess

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	Quantity	Price	Value	Gain or (Loss)*	Estimated Annual Income
Cash & Cash Alternatives					
Raymond James Bank DepositProgram * 0.02%			**$15,257.02**		$3.05
Raymond James Bank N.A.			$14,997.02		
Regions Bank			$260.00		
Cash & Cash Alternatives Total			***$15,257.02***		***$3.05***

Your bank priority state: FL
Participating banks you declined: Bank of China
Participating banks recently added: Synchrony Bank, added on 06/02/2014; US Bank, added on 05/19/2014

* Please See the Raymond James Bank Deposit Program on the Understanding Your Statement page.

Equities

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November 28 to December 31, 2014
Account # 12345678

Your Activity

Date	Activity Type	Description	Quantity	Amount
Income				
12/12/2014	Other Income	MEMORIAL PRODTN PARTNERS LP COM U REP LTD (MEMP) *Master Limited Partnership income*		$618.75
12/12/2014	Dividend - Taxable	WESTERN REFNG INCORPORATED (WNR) *$.30000 per share x 319.000 shares*		$95.70
12/31/2014	Interest at RJ Bank Deposit Program	Raymond James Bank Deposit Program		$0.23
Income Total				***$714.68***
Withdrawals				

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November 28 to December 31, 2014
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Understanding Your Statement

The following information is related to the investments currently held in your account at Raymond James & Associates, Inc., member New York Stock Exchange/SIPC. Information about commissions, service fees and other charges related to your transactions is included on your transaction confirmations. All financial products you have purchased or sold through your Raymond James financial advisor should appear on a trade confirmation and your account statements. Please contact your financial advisor and Raymond James Client Services at 800-647-7378 if you do not see any such purchase or sale reported on your trade confirmation or account statements; if you have questions about the securities positions, balances and transactions in your account; or if you note any other inaccuracy on your account statement. If you have questions about the following information or would like to update your investment profile, please contact your financial advisor. Raymond James' financial statement is available for your inspection at its offices or at raymondjames.com, or a copy of it will be mailed upon your written request. Any oral communications should be reconfirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act.

Raymond James International Headquarters | 880 Carillon Parkway | St. Petersburg, FL 33716 | raymondjames.com

Securities Investor Protection Corporation - Raymond James & Associates, Inc. is a member of the Securities Investor Protection

For securities classified as Grantor or Royalty Trusts, Master Limited Partnerships or other widely held fixed income trusts, cost basis is not

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November 28 to December 31, 2014
Account # 12345678

Your Activity

Date	Activity Type	Check/ Deposit Code	Description	Quantity	Amount
Deposits					
12/23/2014	Deposit		ACH Deposit *SSA TREAS 110 XXSOC SEC*		$521.00
Deposits Total					***$521.00***
Withdrawals					
12/01/2014	Check		Check #01390 paid		$(75.00)

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November 28 to December 31 2014
Account # 12345678

Check Transaction Recap (continued)

Date	Check Number	Description	Check/ Deposit Code	Amount
Withdrawals (continued)				
12/26/2014	05000	POSTMASTER	POS	$(392.00)
12/29/2014	05001	SANDRA R SMITH		$(34.11)
12/29/2014	05002	SANDRA R SMITH		$(488.16)
Check Withdrawals Total				***$(76,162.75)***
Deposits				
12/19/2014		*CK DEP NATIONAL LIFE		$614.31
Check Deposits Total				***$614.31***

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Electronic Transaction Recap

Date	Description		Amount
Withdrawals			
12/05/2014	IRS	USATAXPYMT	$(41,617.90)
12/13/2014	IRS	USATAXPYMT	$(198.68)
12/22/2014	IRS	USATAXPYMT	$(195.98)
12/29/2014	IRS	USATAXPYMT	$(192.22)
Electronic Withdrawals Total			***$(42,204.78)***

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VISA® Platinum Debit Card Recap

Transaction Date	Description	Posting Date	Amount
12/14/2014	SPORTS CENTER	12/15/2014	$(18.49)
12/16/2014	MORNING NEWS	12/17/2014	$(188.00)
12/17/2014	WENDY'S	12/18/2014	$(8.99)
12/24/2014	OFFICE DEPOT #1 800-463-2222GA	12/26/2014	$(55.06)
VISA® Platinum Debit Card Total			***$(270.54)***

VISA® Platinum Debit Card Rewards Summary

	Beginning Balance	Points Earned	Points Redeemed	Points Adjusted	New Balance
Rewards Points	0	119	0	0	119

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YOUR ACTIVITY

7. An in-depth look at the account activity that occurred during the statement reporting period, conveniently sorted by type so you can easily identify specific entries.

UNDERSTANDING YOUR STATEMENT

8. Here you'll find information directly related to your relationship with your financial advisor and Raymond James, as well as details regarding specific investments you hold.

CAPITAL ACCESS

If you have a Capital Access account, your statement also will report details specific to the features of that account.

9. Your activity reflects deposits and withdrawals made from the account. Your personalized check coding information also is provided for easy reconciliation.

10. The check and transaction recaps display any relevant check writing activity.

11. Electronic deposit and withdrawal transactions are provided to consolidate those transactions into an easy-to-review list.

12. If you participate in the debit card program, detailed transactions will be listed.

13. If you participate in the rewards program, the Visa Platinum rewards summary provides points balance and usage, as well as a phone number for redemption.

Your statement ultimately serves to add value to the relationship you've built with your Raymond James advisor. It's not just knowing how much you have, but also where you're headed. If you have any questions regarding your statement or would like assistance to better understand what's included, please contact your financial advisor or Raymond James client services at 800.647.SERV (7378).

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER
880 CARILLON PARKWAY // ST. PETERSBURG, FL 33716 // TOLL-FREE: 800.248.8863 // RAYMONDJAMES.COM