

OUR COMMITMENT TO CYBERSECURITY

Learn how Raymond James partners with you to safeguard your assets and information

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RAYMOND JAMES



Raymond James uses advanced infrastructure and applications as well as highly skilled personnel to monitor the cyberthreat landscape and protect your personal information and the assets in your accounts from cyber threats. We deploy multiple cybersecurity measures and privacy safeguards to monitor and defend Raymond James systems.

Our information technology professionals, including dedicated threat intelligence teams, constantly research and develop enhancements to keep us at the vanguard of data security. A team of independent auditors reviews our technological systems quarterly to gauge performance, estimate our risk profile and assess regulatory compliance.

EXPERIENCED PERSONNEL: We employ experienced information security and privacy teams dedicated to threat intelligence that are focused on protecting Raymond James systems.

INDEPENDENT ASSESSMENTS: We leverage third parties to independently assess controls supporting core enterprise technology systems.

OPERATIONAL POLICIES AND PROCEDURES: We implement enterprise policies and procedures to maintain industry-standard safeguards, including safeguards with industry organizations and law enforcement agencies.

AWARENESS: We continually educate our associates, branch professionals and financial advisors on security and privacy best practices.

OUR ASSURANCE TO YOU

As a firm that puts clients first, we want you to have the highest level of confidence in doing business with your advisor and Raymond James. That's why, in addition to offering the comprehensive security measures you expect from a leading financial services company, we're proud to offer this assurance:



In the unlikely event that cyber activity breaches our security measures, we will reimburse you for losses in any of your Raymond James accounts due to unauthorized access to a Raymond James system caused by us.*

SECURITY IS A PARTNERSHIP

Complying with these preventive measures can help protect your accounts and ensure your eligibility for reimbursement.

1. REVIEW STATEMENTS: Check for unauthorized account activity and report suspicious transactions immediately related to the suspected activity by calling Raymond James Client Services at 800.647.7378.

2. ASSIST IN INVESTIGATIONS: Help us investigate and address any unauthorized activity in your account.

3. SAFEGUARD INFORMATION: Protect your login details, including usernames and passwords, and do not share them with any third parties (including aggregators). Sharing your information, including through suspicious emails, implies authorization of that person's activities.

*This reimbursement may only include direct losses in your domestic Raymond James fee-based advisory or commission-based brokerage accounts managed by RJA and RJFS financial advisors arising out of unauthorized online access to a Raymond James system to the extent you comply with your client responsibilities set forth herein. We will determine the type and amount of any reimbursement, including whether to replace the assets in your account. We do not cover indirect losses, such as taxes, legal fees, investment losses or other consequential, incidental, special, or punitive damages. We may not compensate you for losses for which you are reimbursed, or eligible for reimbursement, through other coverage, such as an insurance provider. This reimbursement requires you to tell us of any unauthorized access to your account no more than 60 days from the date Raymond James notified you of the transaction and to comply with our requests and procedures during the review of your reimbursement. We may ask you to cooperate with us in connection with any investigation, to take steps to protect against further losses, and to sign documents in connection with any reimbursement. We reserve the right to not reimburse your losses if you have not complied with any of the foregoing. This supersedes all prior or contemporaneous communications, representations, or agreements. There is nothing herein intended to limit any right conferred under Regulation E, for applicable transactions.

YOUR CLIENT RESPONSIBILITIES

Additionally, secure your assets and personal information by:

- UPDATING SOFTWARE: Install the latest updates and use security software on your computers and mobile devices. Security software includes antivirus, firewalls and encryption. Always wipe data before selling or disposing of devices.

- USE WIRELESS NETWORKS AND PUBLIC EQUIPMENT WITH CAUTION: Avoid accessing sensitive websites on public Wi-Fi or while using public computers and be wary of unknown flash drives.

- CREATE STRONG PASSWORDS: Use complex, unique passwords that contain a combination of upper and lowercase letters, numbers and special characters. Alway enable multi-factor authentication. Do not share your passwords.

- OPT IN FOR ELECTRONIC STATEMENTS: Enroll in online document delivery through Raymond James Client Access to receive your statements electronically. Regularly review statements for signs of unauthorized activity and promptly report suspicious transactions.

- STAY ALERT: Never open attachments or click on links in suspicious emails or text messages from senders you don't recognize. Limit the personal information you share on social media.

- BEWARE OF SCAMMERS: Familiarize yourself with popular scam techniques, such as criminals posing as representatives of reputable companies such as your bank or claiming your computer is infected with a virus to gain access to your personal information. Misspellings and grammar mistakes are often a red flag.

- MANAGE DATA SENSIBLY: Shred sensitive documents before disposing of them.

Contact your financial advisor with questions or reach out to our Client Services team directly at 800.647.7378.

We're committed to preserving your privacy and financial well-being.

For more information on how Raymond James protects your accounts, contact your financial advisor or visit raymondjames.com/privacy_security

RAYMOND JAMES®

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

Raymond James will determine the type and amount of any reimbursement, including whether to replace the assets in your account. We may not compensate you for losses for which you are reimbursed, or eligible for reimbursement, through other coverage, such as an insurance provider. This reimbursement requires you to promptly tell us of any unauthorized access to your account and to comply with our requests and procedures during the review of your reimbursement. We may ask you to cooperate with us in connection with any investigation, to take steps to protect against further losses, and to sign documents in connection with any reimbursement. We reserve the right to not reimburse your losses in your retail brokerage account if you have not complied with any of the foregoing.

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