



RAYMOND JAMES CASH SWEEP PROGRAMS

Keep your cash protected and working hard for you.

RAYMOND JAMES®

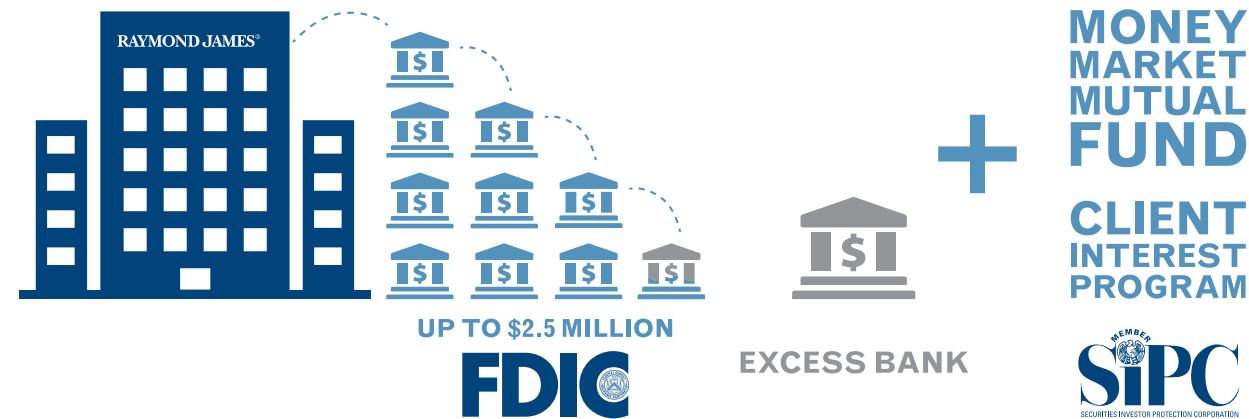
Cash is an important part of every financial plan, but there is no reason why it should sit idle when it can earn you income. Our cash sweep programs help diversify your cash the same way we help diversify your investments. This way, your cash can continue working toward your long-term financial goals while remaining accessible for your near-term needs.

Here’s how our cash sweep programs work: The available cash in your Raymond James account is automatically transferred into an interest-bearing account allowing your cash to earn competitive interest while also receiving either FDIC insurance¹ or SIPC and excess SIPC protection.

We offer three types of sweep programs for you to choose from, including money market funds; the Raymond James Bank Deposit Program (RJBDP); and the Client Interest Program (CIP), which pays interest on cash awaiting investment. The money market funds and CIP both offer SIPC and excess SIPC protection.

The Bank Deposit Program “sweeps” any cash you have with us into numerous deposit accounts at banks, providing for up to \$2.5 million (up to \$5 million for joint accounts) in FDIC deposit insurance – 10 times the standard limit.

You can select any of the sweep types listed above, or one of our unique combination programs that provide SIPC and excess SIPC coverage on cash deposits that exceed the FDIC limit. We’re one of only a handful of firms around providing you with options like these – and it’s just one of the many ways we put our clients first.



AVAILABLE CASH SWEEP OPTIONS

The table below shows each of the sweep options available to clients. We also offer unique combination programs with the bank deposit program whereby balances are first deposited into the Bank Deposit Program for FDIC insurance coverage.

Balances in excess of the FDIC limits are then swept to the Client Interest Program or Eagle Class of JPMorgan U.S. Government, respectively, for SIPC and excess SIPC coverage.

SWEEP OPTION	DESCRIPTION	AVAILABLE INSURANCE/PROTECTION
Raymond James Bank Deposit Program	Available cash in your Raymond James account is deposited into interest-bearing accounts at up to 12 banks. Raymond James will deposit up to \$245,000 (\$490,000 for joint accounts of two or more) in each bank on a predetermined bank priority list. ² <i>Managed IRAs and ERISA accounts are not eligible for the multi-bank sweep program. These accounts can elect RJBDP – Raymond James Bank Only.</i>	FDIC coverage: Individual accounts up to \$2.5 million; joint accounts up to \$5 million. <i>RJBDP – Raymond James Bank only offers FDIC coverage for individual accounts for up to \$250,000; joint accounts, up to \$500,000.</i>
Client Interest Program	A short-term alternative for client cash, held for future investment. A significant portion of cash is set aside for the client and held in certain high-quality U.S. Treasury securities or in qualifying trust and/or cash accounts with major U.S. banks. The remaining balance is used in the company’s business operations.	
Eagle Class – JPMorgan U.S. Government Money Market Fund ⁴	Money market fund that seeks high current income with liquidity and stability of principal. The fund invests exclusively in high-quality, short-term securities that are issued or guaranteed by the U.S. government or by U.S. government agencies and instrumentalities.	
Eagle Class – JPMorgan Municipal Money Market Fund ^{4,5}	Money market fund that seeks as high a level of current interest income exempt from federal income tax as is consistent with liquidity and stability of principal.	SIPC and excess SIPC coverage ³
Eagle Class – JPMorgan New York Municipal Money Market Fund ^{4,5}	Money market fund that aims to provide the highest possible level of current income which is excluded from gross income and exempt from New York State and New York City personal income taxes, while still preserving capital and maintaining liquidity.	
Eagle Class – JPMorgan California Municipal Money Market Fund ^{4,5}	Money market fund that aims to provide the highest possible level of current income which is exempt from federal and California personal income taxes, while still preserving capital and maintaining liquidity.	

¹ All funds held at Raymond James Bank and participating banks in the Bank Deposit Program are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per depositor, per insured bank, for each account ownership category. Additional information can be found at fdic.gov or by calling 877.ASK.FDIC (877.275.3342).

Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are affiliated with Raymond James Bank, member FDIC. Unless otherwise specified, products purchased from or held at affiliated Raymond James Financial, Inc. companies are not insured by the FDIC or any other government agency, are not deposits or other obligations of Raymond James Bank, are not guaranteed by Raymond James Bank, and are subject to investment risks, including possible loss of the principal invested.

² Bank priority lists can be found on raymondjames.com.

³ Raymond James & Associates is a member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at sipc.org or by calling 202.371.8300. Raymond James has purchased excess-SIPC coverage through various syndicates of Lloyd's, a London-based firm. Excess SIPC is fully protected by the Lloyd's trust funds and Lloyd's Central Fund. The additional protection currently provided has an aggregate firm limit of \$750 million, including a sub-limit of \$1.9 million per customer for cash above basic SIPC for the wrongful abstraction of customer funds. Account protection applies when a SIPC-member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against market fluctuations.

⁴ *You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.*

⁵ *The Fund may impose a fee upon the sale of your shares or may temporarily suspend your ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors.*

Investors should consider the investment objectives, risks and charges and expenses of the JPMorgan money market funds carefully before investing. The prospectus contains this and other information about these funds. The prospectus is available from your financial advisor and should be read carefully before investing.

RAYMOND JAMES®

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