



KEEPING YOUR PERSONAL INFORMATION SECURE

Learn how Raymond James partners with you to help protect your assets and personal information.

RAYMOND JAMES



Your security is our top priority.

At Raymond James, serving you and protecting your financial information is our first priority. In addition to monitoring our technological systems 24 hours a day for signs of unusual activity, our multi-layered security includes:



Continuous IT risk assessments of our networks and servers to protect all data.

A dedicated Cyber Threat Center staffed by Certified Information Security analysts.



Encryption, secure virtual private networks and the latest firewall and antivirus technology.

Email monitoring for regulatory and compliance purposes, as well as to help protect against phishing attempts and malware.



Strict controls, limits and monitoring of access to our facilities and systems.

Privacy policy procedures and security awareness training for all associates and financial advisors.



Quarterly technology reviews conducted by independent auditors.

Off-site information storage providing protection in the event of emergency or natural disaster.



Coordination with industrywide organizations and law enforcement agencies devoted to sharing information about physical and cybersecurity.

OUR PROMISE TO YOU

As a firm that puts clients above all else, 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 you this assurance:



We will reimburse you for losses in any of your Raymond James accounts due to unauthorized access to a Raymond James system that occurs through no fault of your own.

It's important to remember that we reimburse you only for account losses that result from unauthorized online access to one of our systems. That means we do not cover losses caused by individuals who have your permission to control or access your account. As a reminder, always take care not to share your account information, since doing so implies that you have authorized that person's activities.

We're committed to your security 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 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.

HOW YOU CAN HELP

Maintaining your security is a partnership. With a few preventive measures, including promptly reviewing your statements for any unauthorized account activity, you can help secure your assets and personal information.

-  **KEEP YOUR EQUIPMENT UP TO DATE.** Install the latest updates and patches for your computers and mobile devices and use security software including antivirus, firewalls and encryption. And before selling or disposing of computers and mobile devices, wipe them of data.
-  **USE WIRELESS NETWORKS WITH CAUTION.** Avoid visiting sensitive websites when away from home.
-  **CREATE COMPLEX AND UNIQUE PASSWORDS.** These contain a combination of upper and lowercase letters, numbers and special characters. When possible, elect for dual-factor authentication. Do not share your passwords.
-  **REGULARLY REVIEW YOUR STATEMENTS.** Look for signs of unauthorized activity and promptly report suspicious transactions. Many clients prefer to receive their statements electronically through Client Access at RaymondJames.com. This protects you from mailbox "bandits."
-  **STAY ALERT FOR ONLINE RISKS.** Never open attachments or click on links in suspicious emails or from senders you don't recognize. Limit the personal information you share on social media.
-  **PRACTICE SENSIBLE DATA MANAGEMENT.** Shred sensitive documents before disposing of them.
-  **CONTACT YOUR FINANCIAL ADVISOR WITH QUESTIONS.**

LIFE WELL PLANNED.

RAYMOND JAMES®

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER
880 CARILLON PARKWAY // ST. PETERSBURG, FL 33716 // 800.759.9797
RAYMONDJAMES.COM

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