



KENDRICK

WEALTH MANAGEMENT

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: 5.00% annual percentage yield (APY)

Effective date: April 18, 2023*

Qualifying cash: Net new money brought to Raymond James from external sources or the proceeds from the sale of securities held in Raymond James brokerage accounts

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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