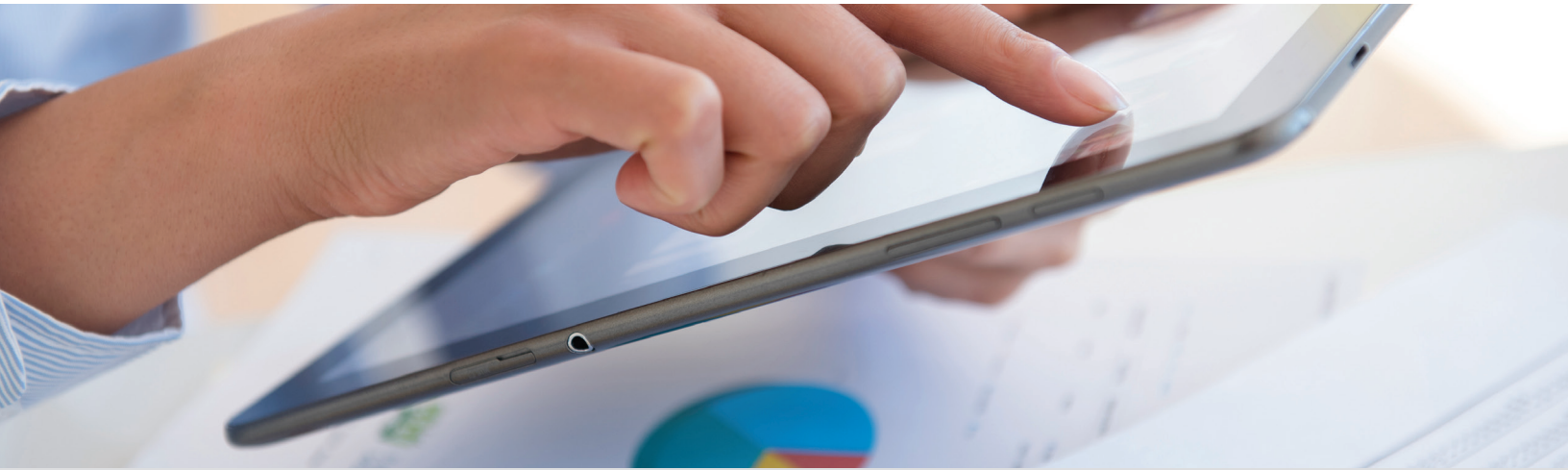




**KENDRICK**  
WEALTH MANAGEMENT

FINANCIAL PLANNING. PERSONALIZED.  
WEALTH MANAGEMENT. CUSTOMIZED.



## Simplifying your financial life

With Raymond James Capital Access, streamlining your finances is a source of strength.

Capital Access is our everyday cash management solution designed to help you simply and flexibly manage both your immediate and long-term cash needs with a host of features and benefits, including mobile capabilities, fraud protection, 24/7 online access, ATM fee reimbursement, free bill pay\* and client support. But more than that, it's an opportunity to simplify your financial life by bringing your cash and brokerage accounts under one roof, creating a more complete picture of your finances that can help you and your advisor build an even stronger long-term plan.

### The Capital Access cash management account gives you access to ...



#### A HOLISTIC VIEW

Create a comprehensive view of your finances – and how your spending and saving patterns affect your investment and retirement plan – by linking your Capital Access account to your other Raymond James accounts.



#### INDUSTRY-LEADING PROTECTION

Protect your cash with FDIC coverage through our interest-bearing, multi-bank Raymond James Bank Deposit Program (RJBDP).



#### MOBILITY

Open the Client Access app – anytime, anywhere – and easily pay bills, deposit checks, read statements or monitor activity. Plus, check out faster with mobile wallet, including Apple Pay, Google Pay and Samsung Pay.



#### CASH CONFIDENCE

Enjoy account features that maximize your cash, including overdraft protection through the use of margin and the potential for preferred pricing on other Raymond James products – with no nuisance fees.

\*Bill Pay is available to domestic clients with a Social Security number and U.S. address

Funds in the Raymond James Bank Deposit Program will be swept into deposit accounts at up to 20 banks, providing eligibility for up to \$3 million in combined deposit insurance coverage by the FDIC (\$6 million for joint accounts), subject to applicable limitations. FDIC standard deposit insurance coverage is up to \$250,000 per depositor, per insured bank, for each account ownership category. Please visit [FDIC.gov](https://www.fdic.gov) for more information.

The daily withdrawal limit in your Capital Access account is the sum of your cash balances and your aggregate loan value (subject to margin approval). The daily debit card limit is typically capped at \$10,000 and the total ATM withdrawal is capped at \$1,000. A margin account may not be suitable for all investors.

## Capital Access opens the door to a variety of privileges:

<b>Online access</b>	<ul style="list-style-type: none"><li>• Get secure, 24/7 access to your account by logging into Client Access</li><li>• Track brokerage accounts, daily income, expenses and more</li><li>• View detailed monthly, quarterly and annual statements</li><li>• Pay bills electronically, with no fees</li></ul>
<b>Mobile access</b>	<ul style="list-style-type: none"><li>• Use the Client Access app to log into your account on your tablet or mobile phone for increased functionality</li><li>• Pay bills and set up automatic payments with Bill Pay</li><li>• Skip going to the bank with Mobile Check Deposit</li><li>• Purchase items with your debit card through mobile wallet, including Apple Pay, Google Pay and Samsung Pay</li></ul>
<b>Visa® Platinum Debit Card<sup>1</sup></b>	<ul style="list-style-type: none"><li>• Receive 24/7 fraud protection, with optional text alerts</li><li>• Use your debit card as often as you like at any ATM – Raymond James charges no fee, and will reimburse you for external usage fees<sup>2</sup></li><li>• Get cash back at point of sale</li></ul> <p><sup>1</sup>Debit cards are only issued to domestic clients. Issuance to foreign residents can be approved by exception and carries an annual fee.</p> <p><sup>2</sup>Reimbursement allowance of \$200 per year for standard accounts, unlimited reimbursement for a client relationship with a market value of at least \$500,000</p>
<b>Free unlimited check-writing</b>	<ul style="list-style-type: none"><li>• Assign customized personal codes to checks and deposits, and request copies at no extra charge</li></ul>
<b>Direct deposit</b>	<ul style="list-style-type: none"><li>• Elect to deposit payments conveniently, safely and reliably</li></ul>
<b>Cash sweeps program</b>	<ul style="list-style-type: none"><li>• Earn interest on cash balances, which are automatically transferred to an interest-bearing account</li></ul>
<b>Comprehensive support</b>	<ul style="list-style-type: none"><li>• Enjoy 24/7 support from a dedicated service team</li></ul>
<b>Competitive pricing</b>	<ul style="list-style-type: none"><li>• The first year is free, and the annual fee of \$150 is waived any year if direct deposits average \$1,000 a month or the client relationship has a market value of \$500,000</li></ul>

**Capital Access not only helps you take seamless control of your cash management, it offers you and your advisor a clearer view of your full financial picture. And that could lead to an even stronger financial plan.**

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Talk to your advisor about opening a Capital Access account.

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**K E N D R I C K**  
W E A L T H M A N A G E M E N T

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