INSTITUTIONAL FIDUCIARY SOLUTIONS

Comprehensive support for institutional clients

RAYMOND JAMES

A disciplined approach
to institutional investing

When you partner with a Raymond James advisor and Institutional Fiduciary Solutions (IFS), you can be confident that you are receiving the highest fiduciary level of prudent care. Our team of professionals is dedicated to implementing a fiduciary process through a broad range of investment solutions and support services for institutional clients ranging from large organizations to small business retirement plans. Backed by our firm's philosophy of conservative management, our disciplined process adheres to well-established fiduciary standards. Using established resources from across the firm, IFS creates comprehensive investment solutions – from strategy development and investment research to reporting and oversight.

YOUR MISSION, OUR MISSION

Every institution and business has a mission that is unique to their organization, and that mission should drive every decision. At Raymond James, we understand the importance of clients meeting their investment stewardship obligations while fulfilling their mission. At the foundation of our process we strive to implement industry leading best practices to ensure our team approaches every decision with a disciplined and well-documented prudent process.

Considerations that go into our decision-making process:

- Act in the sole interest of clients
- Adhere to fiduciary principles
  - Communicate clearly and effectively all aspects of investment structure
  - Provide a diversified investment solution
  - Construct portfolios within investment policy guidelines
  - Ensure expenses are reasonable and avoid conflicts of interest
- Exercise prudence in selecting suitable investments
- Manage investments according to the investment policy statement

WE SERVE A WIDE RANGE OF INSTITUTIONAL CLIENTS AND RETIREMENT PLANS:

Foundations	Pension Plans	403(b) and 457 Plans
Endowments	Taft Hartley Plans	Defined Benefit Plans
Corporations	Insurance Companies	SEP Plans
Government Entities	401(k) Plans	SIMPLE IRA Plans
Municipalities	Money Purchase and Profit-Sharing Plans	

Not approved for rollover solicitations.

A PRUDENT PROCESS

We follow a four-step prudent fiduciary process developed by Raymond James over many years of serving institutions of various sizes – from small business owners to large corporations and sectors from endowments to municipalities. Each step of the process incorporates best practices that investment stewards should follow and document along the way to meet your investment obligations.

OUR ADVISORY PROCESS

Step One **UNDERSTAND**	Discover objectives, establish investment and governance structure and set expectations.
Step Two **ANALYZE**	Create a diversified investment menu and/or portfolio tailored to your needs.
Step Three **IMPLEMENT**	Research and conduct due diligence prior to executing your investment strategy.
Step Four **MANAGE**	Monitor investments and markets and maintain detailed records for your fiduciary documentation file.

EFFECTIVE DECISION-MAKING

Once the investment process is established and investments are implemented, our work continues. We take the utmost care in the ongoing analysis and review of your investments. We offer a detailed Client Service Plan, which is a unique monitoring tool that serves to summarize performance information relative to defined monitoring criteria. The Client Service Plan aids in the organization, scheduling and documentation of a disciplined investment management process. This tool also serves to document your stewardship and enables effective and efficient decision-making.

ENDLESS POSSIBILITIES

No matter your needs, we work with your advisor to implement a consulting solution tailored to the needs of your organization, starting with the development of investment objectives and a formal investment policy statement. When you partner with an advisor to navigate the complex process of investment search selection and implementation, we provide additional support through unique products and services to help you gain added benefits along the way:

- **Partnership –** A reliable relationship between your trusted advisor and Raymond James
- **Prudent Process –** A four-step investment process performed with a fiduciary level of prudent care
- **Thought Leadership –** Access to institutional investment managers and industry experts' best ideas
- **Access –** Fiduciary products and services normally available to only the largest institutions
- **Diversification –** Both passive and active investment choices are offered across a variety of styles and asset classes
- **Time Well-Saved –** Increased productivity by utilizing Raymond James' investment expertise while you focus on what's most important

In support of your mission

Our goal is simple – to help you achieve your financial objectives. Please reach out to your Raymond James advisor to explore how a comprehensive consulting solution will help your organization continue to focus on its mission while we focus on providing solutions to reach your financial goals and objectives.

RAYMOND JAMES®

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER

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