Raymond James Consulting Services Investment Management

RAYMOND JAMES®
CONSULTING SERVICES

Manager	*Investment Discipline*	*Required Document*
Active Index Advisors, a division of Natixis Advisors, L.P.	Custom Core S&P 1500 (SMA) [2]	Active Index Advisor's Account Opening Form
Active Index Advisors, a division of Natixis Advisors, L.P.	Custom Core S&P 400 (SMA) [2]	Active Index Advisor's Account Opening Form
Active Index Advisors, a division of Natixis Advisors, L.P.	Custom Core S&P 500 (SMA) [2]	Active Index Advisor's Account Opening Form
Active Index Advisors, a division of Natixis Advisors, L.P.	Custom Core S&P 600 (SMA) [2]	Active Index Advisor's Account Opening Form
Active Index Advisors, a division of Natixis Advisors, L.P.	Custom Core ADR/International (SMA) [2]	Active Index Advisor's Account Opening Form
Active Index Advisors, a division of Natixis Advisors, L.P.	Custom Core S&P Global 1500 (SMA) [2]	Active Index Advisor's Account Opening Form
Active Index Advisors, a division of Natixis Advisors, L.P.	Custom Core S&P Global 500 (SMA) [2]	Active Index Advisor's Account Opening Form
Active Index Advisors, a division of Natixis Advisors, L.P.	Tax Managed Core Balanced 90/10 (SMA) [2]	Active Index Advisor's Account Opening Form
Active Index Advisors, a division of Natixis Advisors, L.P.	Tax Managed Core Balanced 80/20 (SMA) [2]	Active Index Advisor's Account Opening Form
Active Index Advisors, a division of Natixis Advisors, L.P.	Tax Managed Core Balanced 70/30 (SMA) [2]	Active Index Advisor's Account Opening Form
Active Index Advisors, a division of Natixis Advisors, L.P.	Tax Managed Core Balanced 60/40 (SMA) [2]	Active Index Advisor's Account Opening Form
Active Index Advisors, a division of Natixis Advisors, L.P.	Tax Managed Core Balanced 50/50 (SMA) [2]	Active Index Advisor's Account Opening Form
Active Index Advisors, a division of Natixis Advisors, L.P.	Custom Core Large Cap Growth (S&P 500 Growth) (SMA) [2]	Active Index Advisor's Account Opening Form
Active Index Advisors, a division of Natixis Advisors, L.P.	Custom Core Large Cap Value (S&P 500 Value) (SMA) [2]	Active Index Advisor's Account Opening Form
Capital Wealth Planning, LLC	Custom Enhanced Dividend Income (SMA) [3]	Capital Wealth Planning's Custom Transition Strategy Form
Capital Wealth Planning, LLC	Growth & Income (SMA) [1]	Option Form 1112 – RJA/RJFS
ClearBridge Investments, LLC	Custom Portfolio Solutions◆ # (SMA) [4]	ClearBridge's Custom Portfolio Solutions Form
Eagle Asset Management, Inc.	*Custom Enhanced Income (SMA)* [1, 5]	*Option Form 1112 – RJA/RJFS* Eagle's Custom Enhanced Income Account Opening Form

◆ Accounts may invest in Master Limited Partnership ("MLP") units, which may result in unique tax treatment, including Schedule K-1 reporting. Please consult your tax adviser for additional information regarding the tax consequences associated with MLP investments.

\# Manager frequently trades away from RJA. Additional information regarding the frequency and average costs related to trading away is available on Raymond James public website (see "Important Information Regarding Investment Manager Trading Practices" at www.raymondjames.com/disclosure-trading-practices, or a copy may be obtained from your financial advisor).

1 Client must provide an Options Application and Agreement and approval for covered call writing must be granted before the Manager will begin managing Client's Account.

2 Active Index Advisor's Account Opening Form (the "AIA Form") is required on all new accounts and must accompany this Client Agreement. The workout period, annual gain target, and any other additional instructions must be specified. In addition, cost basis must be provided for any securities funding this Account and the cost basis accounting election must be set to Highest Cost; Active Index Advisor will not take action on an Account until all cost basis has been provided. **Available to non-qualified taxable accounts only.**

3 Capital Wealth Planning's Custom Transition Strategy Form (the "CWP Form") must accompany this Client Agreement, identifying the discipline, workout period, annual gain target, and any other additional instructions. The CWP Form must be submitted to and pre-approved by Capital Wealth Planning **before** AMS will process this Agreement and Capital Wealth Planning will initiate management. In addition, cost basis must be provided for any securities funding this Account; Capital Wealth Planning will not take action on an Account until all cost basis has been provided. Once the funding position(s) is/are fully liquidated, the portfolio will automatically transition to the corresponding RJCS discipline. **Available to non-qualified taxable accounts only.**

4 ClearBridge's Custom Portfolio Solutions Form (the "CPS Form") must accompany this Client Agreement, identifying the investment management portfolio allocations, annual gain target, and any other additional instructions. ClearBridge Investments must approve each Custom Portfolio request before investment management will commence; your Advisor will be informed promptly in the event of non-acceptance. In addition, cost basis must be provided for any securities funding this Account; ClearBridge will not take action on an Account until all cost basis has been provided.

5 Client must provide an Options Application and Agreement (Form No. 1112) and approval for covered call writing must be granted before the Manager will begin managing Client's Account. Eagle's Custom Enhanced Income Account Opening Form (the "EAM Custom Form") is required on all new accounts and must accompany this Client Agreement. The workout period, annual gain target, and any other additional instructions must be specified. In addition, cost basis must be provided for any securities funding this Account and the cost basis accounting election must be set to Highest Cost; Eagle will not take action on an Account until all cost basis has been provided. **Available to non-qualified taxable accounts only.**

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Eagle Asset Management, Inc.	*Tax Optimized Core S&P 500 (SMA)* [6]	Eagle's Tax Optimized Account Opening Form
Goldman Sachs Asset Management, L.P.	Tax Advantaged GlobalADR (SMA) [7] Benchmark: MSCI ACWI	Goldman Sachs Form
Goldman Sachs Asset Management, L.P.	Tax Advantaged International Developed ADR (SMA) [7] Benchmark: MSCI EAFE	Goldman Sachs Form
Goldman Sachs Asset Management, L.P.	Tax Advantaged U.S. Large Mid Cap(SMA) [7] Benchmark: Russell 1000	Goldman Sachs Form
Goldman Sachs Asset Management, L.P.	Tax Advantaged U.S. All Cap (SMA) [7] Benchmark: Russell 3000	Goldman Sachs Form
Goldman Sachs Asset Management, L.P.	Tax Advantaged U.S. Large Mid Cap Growth(SMA) [7] Benchmark: Russell 1000 Growth	Goldman Sachs Form
Goldman Sachs Asset Management, L.P.	Tax Advantaged U.S. Large Mid Cap Value(SMA) [7] Benchmark: Russell 1000 Value	Goldman Sachs Form
Goldman Sachs Asset Management, L.P.	Tax Advantaged U.S. Large Cap (SMA) [7] Benchmark: S&P 500	Goldman Sachs Form
Goldman Sachs Asset Management, L.P.	Tax Advantaged U.S. Large Cap Env & Soc Respon(SMA) [7] Benchmark: S&P 500 Env&Soc Resp	Goldman Sachs Form
Goldman Sachs Asset Management, L.P.	Tax Advantaged Global Developed(ADR) (SMA) [7] Benchmark: MSCI World	Goldman Sachs Form
Goldman Sachs Asset Management, L.P.	Tax Advantaged Enhanced Dividend (SMA) [7] Benchmark: S&P500	Goldman Sachs Form
Goldman Sachs Asset Management, L.P.	Tax Advantaged U.S. Small Cap (SMA) [7] Benchmark: Russell 2000	Goldman Sachs Form
Goldman Sachs Asset Management, L.P.	Tax Advantaged U.S. Large Cap Growth and Tech (SMA) [7] Benchmark: Nasdaq 100	Goldman Sachs Form
JP Morgan Asset Management	Tax-Smart Russell 1000 Growth Index (SMA) [8]	JP Morgan Account Opening Form
JP Morgan Asset Management	Tax-Smart Russell 1000 Value Index (SMA) [8]	JP Morgan Account Opening Form
JP Morgan Asset Management	Tax-Smart S&P 400 Index (SMA) [8]	JP Morgan Account Opening Form
JP Morgan Asset Management	Tax-Smart S&P 500 Growth Index (SMA)[8]	JP Morgan Account Opening Form
JP Morgan Asset Management	Tax-Smart S&P 500 Value Index (SMA) [8]	JP Morgan Account Opening Form
JP Morgan Asset Management	Tax-Smart S&P 600 Index (SMA) [8]	JP Morgan Account Opening Form
JP Morgan Asset Management	Tax-Smart S&P 1500 Index (SMA) [8]	JP Morgan Account Opening Form
JP Morgan Asset Management	Tax-Smart U.S. All Cap Index (SMA) [8]	JP Morgan Account Opening Form
JP Morgan Asset Management	Tax-Smart U.S. Carbon Transition Index (SMA) [8]	JP Morgan Account Opening Form
JP Morgan Asset Management	Tax-Smart U.S. Focused Large Cap Index (SMA) [8]	JP Morgan Account Opening Form
JP Morgan Asset Management	Tax-Smart U.S. Large Cap Index (SMA) [8]	JP Morgan Account Opening Form
JP Morgan Asset Management	Tax-Smart U.S. Large-Mid Cap Index (SMA) [8]	JP Morgan Account Opening Form
JP Morgan Asset Management	Tax-Smart All Country World ADR Index (MSCI ACWI ADR) (SMA) [8]	JP Morgan Account Opening Form
JP Morgan Asset Management	Tax-Smart All Country World ex-US ADR Index (MSCI ACWI ex-US ADR) (SMA) [8]	JP Morgan Account Opening Form

Italicized managers are affiliated with Raymond James.

1 Client must provide an Options Application and Agreement and approval for covered call writing must be granted before the Manager will begin managing Client's Account.

6 Eagle's Tax Optimized Account Opening Form (the "EAM Tax Optimized Form") must accompany this Client Agreement. The annual gain target, and any other additional instructions must be specified. In addition, cost basis must be provided for any securities funding this Account and the cost basis accounting election must be set to Highest Cost; Eagle will not take action on an Account until all cost basis has been provided. **Available to non-qualified taxable accounts only.**

7 Goldman Sachs Asset Management Account Opening Form (the "GSAM Form") is required to be signed by the Client on all new accounts and must accompany this Client Agreement. The appropriate benchmark, restrictions and account attributes must be specified. Cost basis must be provided for any securities funding this Account and the cost basis accounting election must be set to Highest Cost; Goldman will not take action on an Account until all cost basis has been provided. **Available to non-qualified taxable accounts only.**

8 JP Morgan's Account Opening Form is required on all new accounts and must accompany this Client Agreement. The appropriate benchmark, restrictions and account attributes must be specified. Cost basis must be provided for any securities funding this Account and the cost basis accounting election must be set to Highest Cost; JP Morgan will not take action on an Account until all cost basis has been provided. **Available to non-qualified taxable accounts only.**

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JP Morgan Asset Management	Tax-Smart Developed World ADR Index (MSCI World ADR) (SMA) [8]	JP Morgan Account Opening Form
JP Morgan Asset Management	Tax-Smart International Developed ADR Index (SMA) [8]	JP Morgan Account Opening Form
O'Shaughnessy Asset Management, LLC	Franklin Canvas MSCI ACWI ADR (SMA) [12]	O'Shaughnessy's Account Opening Form
O'Shaughnessy Asset Management, LLC	Franklin Canvas MSCI ACWI ex-US ADR (SMA) [12]	O'Shaughnessy's Account Opening Form
O'Shaughnessy Asset Management, LLC	Franklin Canvas MSCI EAFE ADR (SMA) [12]	O'Shaughnessy's Account Opening Form
O'Shaughnessy Asset Management, LLC	Franklin Canvas Russell 1000 (SMA) [12]	O'Shaughnessy's Account Opening Form
O'Shaughnessy Asset Management, LLC	Franklin Canvas Russell 2000 (SMA) [12]	O'Shaughnessy's Account Opening Form
O'Shaughnessy Asset Management, LLC	Franklin Canvas Russell 3000 (SMA) [12]	O'Shaughnessy's Account Opening Form
O'Shaughnessy Asset Management, LLC	Franklin Canvas S&P 400 (SMA) [12]	O'Shaughnessy's Account Opening Form
O'Shaughnessy Asset Management, LLC	Franklin Canvas S&P 500 (SMA) [12]	O'Shaughnessy's Account Opening Form
O'Shaughnessy Asset Management, LLC	Franklin Canvas S&P 500 Growth (SMA) [12]	O'Shaughnessy's Account Opening Form
O'Shaughnessy Asset Management, LLC	Franklin Canvas S&P 500 Value (SMA) [12]	O'Shaughnessy's Account Opening Form
O'Shaughnessy Asset Management, LLC	Franklin Canvas S&P 600 (SMA) [12]	O'Shaughnessy's Account Opening Form
O'Shaughnessy Asset Management, LLC	Franklin Canvas S&P 1500 (SMA) [12]	O'Shaughnessy's Account Opening Form
O'Shaughnessy Asset Management, LLC	Franklin Canvas S&P ADR Composite (SMA) [12]	O'Shaughnessy's Account Opening Form
O'Shaughnessy Asset Management, LLC	Franklin Canvas Dow Jones US Select Dividend (SMA) [12]	O'Shaughnessy's Account Opening Form
O'Shaughnessy Asset Management, LLC	Franklin Canvas Managed Options – Managed Call Selling (SMA) [12]	O'Shaughnessy's Account Opening Form
O'Shaughnessy Asset Management, LLC	Franklin Canvas Managed Options – Risk Managed Equity (SMA) [12]	O'Shaughnessy's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core Calvert International (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core Calvert Large Cap Core (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core Calvert Large Cap Value (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core MSCI ACWI (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core MSCI ACWI ESG Leaders (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core MSCI ACWI ex-US (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core MSCI EAFE (ADR) (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core MSCI EAFE Value (ADR) (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core MSCI KLD 400 Social (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core MSCI World ex-Japan (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core Nasdaq 100 (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core Russell 1000 (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core Russell 2000 (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core Russell 2500 (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core Russell 3000 (SMA) [9]	Parametric's Account Opening Form

1 Client must provide an Options Application and Agreement and approval for covered call writing must be granted before the Manager will begin managing Client's Account.

8 JP Morgan's Account Opening Form is required on all new accounts and must accompany this Client Agreement. The appropriate benchmark, restrictions and account attributes must be specified. Cost basis must be provided for any securities funding this Account and the cost basis accounting election must be set to Highest Cost; JP Morgan will not take action on an Account until all cost basis has been provided. **Available to non-qualified taxable accounts only.**

12 O'Shaughnessy's Account Opening Form (the "OSAM Form") is required on all new accounts and must accompany this Client Agreement. The workout period, annual gain target, and any other additional instructions must be specified. In addition, cost basis must be provided for any securities funding this Account and the cost basis accounting election must be set to Highest Cost; O'Shaughnessy will not take action on an Account until all cost basis has been provided. **Intended for non-qualified taxable accounts only.**

9 Client must submit Parametric's Account Opening Form, identifying the appropriate benchmark, ESG screens, funding amount, net realizable gains/losses, desired tracking error target and other additional information relevant to the tax management strategy being employed (if applicable). Cost basis must be provided for any equity securities and exchange traded funds funding this Account and the cost basis accounting election must be set to Highest Cost; Parametric will not take action on an Account until all cost basis has been provided. Equity securities and exchange traded funds used to fund the account will be accepted in kind and reviewed by Parametric. Fixed Income securities or mutual funds used to fund the Account will be automatically sold by Raymond James; Parametric will not accept such securities in its tax managed disciplines. Gains or losses from such sales will not be included as part of Parametric's tax management strategy. **The tax management strategy is available to non-qualified taxable accounts only.** Parametric anticipates buying and selling Morgan Stanley common stock ("MS Stock"), the parent company of Parametric, in accordance with the third-party index selected for the account, as noted in the Account Opening Form and subject to change, at a weighting generally equal to the weighting of MS Stock in the selected index. The client may elect to restrict such purchases but should understand that implementation of such a restriction may result in material performance dispersion between their account and the selected index.

Manager	*Investment Discipline*	*Required Document*
Parametric Portfolio Associates, LLC	Custom Core Russell 1000 Growth (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core Russell 3000 Growth (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core Russell 1000 Value (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core Russell 3000 Value (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core Russell Mid Cap (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core S&P Mid-Cap 400 (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core S&P 500 (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core S&P 500 Equal Weighted (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core S&P 500 ex-Technology Sector (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core S&P 500 Growth (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core S&P 500 Value (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core S&P Small-Cap 600 (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core S&P 600 Small-Cap Value (SMA) [9]	Parametric's Account Opening Form
Parametric Portfolio Associates, LLC	Custom Core S&P 1500 (SMA) [9]	Parametric's Account Opening Form
RiverFront Investment Group, LLC	Custom Equity (SMA) [10]	Investment Management Guidelines (supplied by RiverFront)
RiverFront Investment Group, LLC	Custom Fixed Income (SMA) [10]	
RiverFront Investment Group, LLC	Custom Multi-Asset (SMA) [10]	
RiverFront Investment Group, LLC	Custom Options (SMA) [1, 10]	Investment Management Guidelines (supplied by RiverFront) & Option Form 1112 – RJA/RJFS
Tandem Investment Advisors, Inc.	Equity (SMA) [11]	Tandem Investment Advisor's Custom Account Opening Form
Tandem Investment Advisors, Inc.	Large Cap Core (SMA) [11]	Tandem Investment Advisor's Custom Account Opening Form

1 Client must provide an Options Application and Agreement and approval for covered call writing must be granted before the Manager will begin managing Client's Account.

9 Client must submit Parametric's Account Opening Form, identifying the appropriate benchmark, ESG screens, funding amount, net realizable gains/losses, desired tracking error target and other additional information relevant to the tax management strategy being employed (if applicable). Cost basis must be provided for any equity securities and exchange traded funds funding this Account and the cost basis accounting election must be set to Highest Cost; Parametric will not take action on an Account until all cost basis has been provided. Equity securities and exchange traded funds used to fund the account will be accepted in kind and reviewed by Parametric. Fixed Income securities or mutual funds used to fund the Account will be automatically sold by Raymond James; Parametric will not accept such securities in its tax managed disciplines. Gains or losses from such sales will not be included as part of Parametric's tax management strategy. **The tax management strategy is available to non-qualified taxable accounts only.** Parametric anticipates buying and selling Morgan Stanley common stock ("MS Stock"), the parent company of Parametric, in accordance with the third-party index selected for the account, as noted in the Account Opening Form and subject to change, at a weighting generally equal to the weighting of MS Stock in the selected index. The client may elect to restrict such purchases but should understand that implementation of such a restriction may result in material performance dispersion between their account and the selected index.

10 RiverFront's Investment Management Guidelines must accompany this Client Agreement, identifying the workout period, net realizable gains/losses and any other management instructions accepted by RiverFront. Cost basis must be provided for any securities funding this Account and the cost basis accounting election must be set to Highest Cost; RiverFront will not take action on an Account until all cost basis has been provided. **These disciplines are available to non-qualified taxable accounts only.**

11 Tandem Investment Advisor's Custom Account Opening Form (the "TDM Form") must accompany this Client Agreement for all taxable accounts funding with securities. The workout period, annual gain target, and any other additional instructions must be specified. In addition, cost basis must be provided for any securities funding this Account; Tandem Investment advisors will not take action on an Account until all cost basis has been provided.