

A guide to your comprehensive statement

The Raymond James Comprehensive Statement provides in-depth information about your overall portfolio, as well as important details regarding your accounts and investments. This statement is organized to help you clearly view the details of your total financial picture and helps you track your portfolio's progress between periodic review meetings with your financial advisor.

Your statement helps you and your advisor understand where you stand and if you're on track to achieve your goals. It also serves as a starting point for conversations with your advisor to ensure you have the information to best meet your financial objectives.

THE INFORMATION YOU NEED, WHEN YOU NEED IT

As an added convenience, you can receive your statements and other account documents electronically or in the mail. You can indicate your document delivery preferences through Client Access (raymondjames.com/clientaccess), a secure online system for your Raymond James account information. By choosing electronic delivery, you'll have 24/7 access to your client documents as soon as they become available. Not only will you be able to view your document sooner, but your documents are available in an online archive.

STATEMENT DELIVERY OPTIONS

ONLINE ONLY

Get your monthly statements and an annual summary electronically.

PAPER ANNUAL

Get monthly electronic statements plus an annual paper summary.

PAPER QUARTERLY

Get monthly electronic statements plus a quarterly paper summary.

PAPER

Monthly statements are mailed and are also available online, with an electronic annual summary

LINKED ACCOUNT SUMMARY

Clients with multiple Raymond James accounts can take advantage of statement linking that consolidates their information into a linked account summary. This service combines information about your various accounts into a comprehensive report. If you would like to take advantage of this offering and link your accounts, please contact your financial advisor.

- Contact information** appears in the upper-right corner of the summary to help you easily contact your advisor or client services.
- The **activity** overview totals any deposits, income, withdrawals and expenses made during the statement period and calculates the difference from the previous statement so you can quickly see how and why your portfolio value changed.
- The **value over time** section uses a simple chart to demonstrate the historical value of your accounts.
- The **asset allocation** pie chart displays how your overall portfolio is allocated to various asset classes. This chart represents the asset allocation totals across all of your linked accounts.
- The Linked Accounts section provides the **description** of your accounts, account numbers and page numbers. This section also allows comparison of prior statement value with current value, both for your individual accounts and for your portfolio overall. If there are important messages or inserts included with the statement, these will be listed here.

RAYMOND JAMES® Linked Account Summary
 Primary Account No. 56632774 Total Relationship Value \$7,338,967.75

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Raymond James Client Services | 800-647-SERV (7376)
 Monthly Folios & Alerts | 8 a.m. - 8 p.m. ET
 Online Account Access | raymondjames.com/onlineaccounts

Account Activity Summary

	This Statement	Year to Date	\$
Beginning Balance	\$ 7,289,588.89	\$ 7,176,538.20	\$8.41
Deposits +	\$ 0.00	\$ 192,020.20	\$2.54
Income	\$ 31,830.51	\$ 244,547.44	\$7.10
Withdrawals -	\$ (2,434.26)	\$ (255,224.14)	\$6.22
Expenses	\$ 0.00	\$ 0.00	\$0.00
Change in Value	\$ 29,396.35	\$ 73,389.50	\$0.06
Ending Balance	\$ 7,338,967.75	\$ 7,338,967.75	\$0.00

** Figures reflect a summary of activity in all linked accounts, including interest transfers between accounts.*

Value Over Time

Asset Allocation Analysis

	Value	Percentage
US Equities	\$ 1,261,937.12	17.20%
Non-US Equities	\$ 190,268.09	2.59%
Fixed Income	\$ 5,673,278.14	77.30%
Real Estate & Tangibles	\$ 99,695.50	1.36%
Alternative Investments	\$ 0.00	0.00%
Non-classified	\$ 400.07	0.01%
Cash & Cash Alternatives	\$ 152,286.45	2.08%
Total Cash & Cash Alternatives	\$ 654,124.12	8.91%

** Total Cash & Cash Alternatives are equal to \$654,124.12 included in investment products.*

RAYMOND JAMES® Linked Account Summary (continued)
 Primary Account No. 03378441

Linked Accounts

Account	Current Value	Previous Statement Value	Previous Year-End Value	Estimated Annual Income	Page
03378441 M. John G. Smith Capital Access	\$ 3,670,499.06	\$ 3,605,544.97	\$ 2,549,020.14	\$ 123,276.12	7
03081143 M. John G. Smith Capital Access	\$ 2,481,249.51	\$ 2,486,510.17	\$ 2,496,078.03	\$ 97,991.10	39
06912944 M. John G. Smith IRA	\$ 885,162.71	\$ 942,458.65	\$ 946,020.20	\$ 45,454.43	67
06041138 M. John G. Smith IRA	\$ 190,124.12	\$ 192,989.02	\$ 192,894.34	\$ 7,084.91	83
03081244 M. John G. Smith Capital Access	\$ 104,111.66	\$ 102,445.52	\$ 63,822.28	\$ 0.00	83
Total Relationship Value	\$ 7,277,057.06	\$ 7,238,972.43	\$ 6,276,478.40	\$ 277,459.56	

Included in Your Mail Packet

- Important Account Information
- UPDATED TO THE RAYMOND JAMES CLIENT AGREEMENT
- UPDATED TO IMPORTANT INVESTOR INFORMATION
- EXTENDED HOURS TRADING
- PLANS IRS FORM 990-T BONUS FEE TO BE CHARGED IN 2020 FOR TAX YEAR 2019
- TAX WITHHOLDING FROM YOUR IRA
- Financial Perspectives

At the back of your mail packet

UNDERSTANDING YOUR STATEMENT

On this page, you'll find information and disclosures related to your accounts and holdings.

- The introductory section describes your advisor's relationship with Raymond James and the clearing and custodial services provided by Raymond James & Associates and, when applicable, Raymond James Trust Company of New Hampshire.
- Details regarding certain categories of an investment – such as potential risks or how assets are held – are provided. You'll also find general information about the firm's reporting methods.

RAYMOND JAMES® Understanding Your Statement
 Primary Account No. 03378441

Need help navigating your statement? Visit <http://raymondjames.com/statements/comp> for a guide.

The following information is related to the investments currently held in your account at Raymond James & Associates, Inc. member New York Stock Exchange/NYSE. Information about commissions, services fees and other charges related to your investments is included in our instruction booklet. The cost of production for these publications is paid through your account. Financial advisor should appear on a trade confirmation and your account statements. Please contact your financial advisor and Raymond James Client Services at 800-647-7376 if you do not see any such purchase or sale reported on your trade confirmation or account statements; if you have questions about the securities positions, holdings and transactions in your account, or if you have any other questions on your account statement, if you have questions about the following information or would like to update your investment profile, please contact your financial advisor. Raymond James' financial statement is available for your inspection at its office or at www.raymondjames.com/disclosure, or a copy of it will be mailed upon your written request. Any and all communications should be accompanied by writing to further protect your privacy, including rights under the Securities Investor Protection Act.

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Securities Investor Protection Corporation - Raymond James & Associates, Inc. is a member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000, including \$250,000 for claims for cash. Money market fund shares are not covered by SIPC. For the purposes of this disclosure, the investments in money market funds are not covered by SIPC. For more information, please contact Raymond James & Associates, Inc. at 800-647-7376. SIPC coverage for high net-worth clients of Raymond James & Associates, Inc. is provided by the Lloyd's trust fund and Lloyd's Central Fund. The additional protection currently provided on aggregate for up to \$750 million, including a sub-limit of \$1.5 million per customer for cash above basic SIPC for the wrongful distribution of customer funds. SIPC coverage is not the same as, and operates differently from, FDIC deposit insurance. Account protection applies when a SIPC member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against market fluctuations.

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FINRA Disclosure - For additional background information on any firm or representative registered with the Financial Industry Regulatory Authority (FINRA), please consult FINRA at 800-289-9899 or www.finra.org and request the public disclosure program brochure.

MSRB Disclosure - Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are registered with and subject to the rules and regulations of the U.S. Securities and Exchange Commission (SEC) and the National Securities Futures Board (NSFIB). Both the SEC and the NSFIB publish notices containing information and resources designed to educate investors. In addition to educational material about the securities market and mutual fund securities, the MSRB website includes an investor brochure describing protections that may be provided by MSRB rules, including how to file a complaint with the appropriate regulatory authority. For more information, visit www.msrb.com and www.nsfib.com.

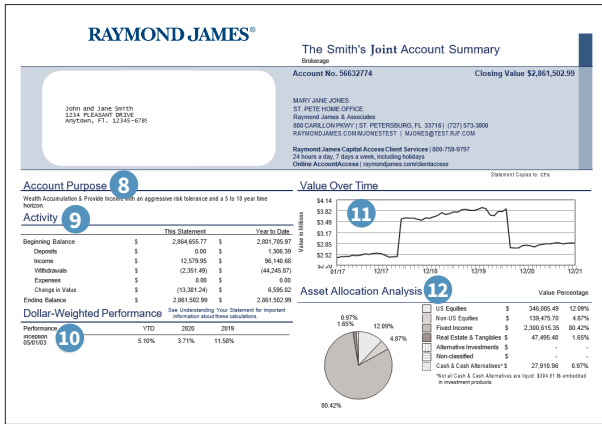
Availability of Free Credit, Bank Deposit Program, and Shares of the Cash Sweep Money Market Mutual Fund Balance - You have the right to receive, in the normal course of business, any credit balances, bank deposit program balance, the net asset value of shares of the cash sweep money market mutual fund balance, and any fully paid securities to which you are entitled, subject to www.raymondjames.com/disclosure.

Third Party Payment Deduction - In addition to the fees you pay (directly for the services offered by Raymond James and your advisor, Raymond James receives fees from various sources. For more information on fees and expenses, please see www.raymondjames.com/disclosure and www.raymondjames.com/disclosure.

Cost Basis - Effective January 1, 2011, Raymond James requires adjusted cost basis for tax use of securities covered by the Emergency Economic Stabilization Act of 2008 to the IRS on Form 1099-B. These tax lots are indicated by a "C." Raymond James will adjust the first-in, first-out (FIFO) cost basis accounting method for trades and transfers unless a different method has been selected. For tax lots or securities that are not covered by the Emergency Economic Stabilization Act of 2008, cost basis information may not be available, may have been substituted by you or your financial advisor, or may have been obtained from third-party sources, and in these instances, Raymond James cannot guarantee its accuracy. Information for uncovered positions will not be reported to the IRS. Gain or loss will only be calculated for tax lots that have cost basis. Gain or loss information may or may not reflect adjusted cost for return of principal (redemption or acquisition/redemption). Tax lots where the cost basis is less than zero, displayed as 0.00, are included in cost calculations. "Gain or loss" PUF is calculated using total cost basis. Missing basis is not included in cost calculations. Please contact your financial advisor to have missing cost basis information added to your account. The cost basis, proceeds, or gain/loss information reported has been adjusted to account for a dividend paid from a wash sale. These adjustments are indicated by a "W" on the affected tax lots. A wash sale occurs when a security is sold to a loss and is repurchased after 30 days before or after the sell.

Cost basis information for uncovered securities or tax lots will not be reported to the IRS. It is displayed for your information only and should not be relied upon for tax reporting purposes. That performance is not a guarantee of future results. Market valuations may have been obtained from third-party sources and Raymond James cannot guarantee its accuracy or completeness.

For securities classified as Shares or Receipts/Trunks, Market Linked Investments or other equity held fixed income trusts, cost basis is not available. These securities receive principal payments or distributions, but are classified differently than the rest of the portfolio. Clients should consult money market mutual fund balances, and any fully paid securities to which you are entitled, subject to www.raymondjames.com/disclosure.



ACCOUNT SUMMARY

Each account will have its own account summary page which precedes the portfolio and activity pages for each of your accounts. This page displays activities by category, reconciles beginning and ending account values, and includes a graphic view of the account's value and allocation.

- 8 The **account purpose** section details your goals for the account, it is based on information you provided and can help determine if your investments are in line with your expectations. Since your objectives may change over time, be sure to consult your financial advisor if you believe modifications are necessary.
- 9 The **activity** section illustrates account deposits, income, withdrawals, expenses and changes in value for this reporting period and year to date.
- 10 Accounts of a certain value will display **performance** here.
- 11 The **value over time** chart demonstrates the historical value of your investments.
- 12 The **asset allocation** pie chart displays how your individual account is allocated to various asset classes.

YOUR PORTFOLIO

This section lists all relevant details of each security in your account, grouped by investment type. Categories include:

- 13 **Cash & cash alternatives:** cash or cash alternatives, including funds available in cash, CIP, money market funds or RJBDP.
- 14 **Equities:** options, stocks and any other class of equities in your account. Where applicable, unrealized gains or losses are shown.

RAYMOND JAMES®
Your Portfolio
Mr. John Q. Smith Capital Access Account No. 03578441

Cash & Cash Alternatives 13

Raymond James Bank Deposit Program *

Description (Symbol)	Value	Estimated Income Yield	Estimated Annual Income
Raymond James Bank Deposit Program - Selected Sweep Option		0.70%	\$4,728.54
Raymond James Bank N.A.	\$245,141.00		
U.S. Bank National Association	\$245,141.00		
Regions Bank	\$165,170.25		
American Express National Bank	\$22.53		
Citibank NA	\$1.54		
Synovus Bank	\$2.23		
Raymond James Bank Deposit Program Total	\$675,506.65		\$4,728.54

Your bank priority state is: FL
Participating banks recently added: Fulton Bank, N. A. 08/22/2013
* Please see the Raymond James Bank Deposit Program or the Understanding Your Statement page.

Cash & Cash Alternatives Total \$675,506.65 \$4,728.54

Equities 14

Description (Symbol)	Quantity	Date Acquired	Unit Cost	Total Cost Basis	Price	Value	Estimated Income Yield	Estimated Annual Income	Gain or Loss (Pct)	Gain or Loss (\$)
AT&T TECHNOLOGIES (TSX)	63,000	02/10/2010	\$29.055	\$2,150,415	\$29.860	\$1,889,580	5.86%	\$110,500	-34.29%	\$272,835
ARCON V NY REGISTRY SH (NETHERLANDS) (AEC)	3,000,000		\$6.430	\$19,290,000	\$6.430	\$19,302,000	4.32%	\$1,085.93		\$12.00
LOT 1	899,828		\$6.430	\$5,785,075	\$6.430	\$5,785,075	4.32%	\$198.41		\$0.00
LOT 2	71,000		\$6.430	\$452,513	\$6.430	\$452,513	4.32%	\$19.74		\$0.00
LOT 3	44,000		\$6.430	\$282,902	\$6.430	\$282,902	4.32%	\$12.23		\$0.00
LOT 4	48,000		\$6.430	\$308,610	\$6.430	\$308,610	4.32%	\$13.62		\$0.00

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Your Portfolio (continued)
Mr. John Q. Smith Capital Access Account No. 03578441

Mutual Funds 15

Open-End Funds

Description (Symbol)	Quantity	Amount Invested	Total Cost Basis	Price	Value	Estimated Income Yield	Estimated Annual Income	Investment Gain or Loss (Pct)	Investment Gain or Loss (\$)
WELLS FARGO OPPORTUNITY FUND CLASS A MIF (OPFNO)	297,690	\$4,000.00	\$4,140.89	\$462.010	\$11,808.23	0.36%	\$42.77	\$7,452.17	\$2,769.34
Open-End Funds Total		\$4,000.00	\$4,140.89		\$11,808.23	0.36%	\$42.77	\$7,452.17	\$2,769.34

- 15 The **mutual funds** section includes complete information about the funds in your portfolio, including open-end and closed-end. Costs, the current yield, estimated annual income, and the percentage and dollar amounts of any gains or losses are all provided.

- 16 The **fixed income** section offers a credit quality analysis of applicable credit ratings and the percentage and dollar value allocated to each category.
- 17 **Maturity analysis** provides information regarding the maturities of your fixed income assets.
- 18 Each individual fixed income holding is categorized by type of security, including corporate bonds, asset and mortgage backed securities, CDs, municipal bonds, and Treasury or other government-sponsored enterprise securities.

Other investment sections could include **exchange traded products, annuities, alternative investments, life insurance, and borrowing & short sales**. The **borrowing & short sales** section shows overall dollar amount for short sales and overall dollar amount borrowed against margin balance and the interest rate charged.

YOUR ACTIVITY

The **your activity** section provides a summary and an in-depth look at the account activity that occurred during the statement reporting period.

- 19 The **activity summary** section provides additional detail on the sources of deposits, income, withdrawals and expenses in your account, including dividends, interest, investment purchases and sales. This information is intended to help you better understand changes in account value.
- 20 The **activity detail** section shows all your summarized activity by date, including every deposit and/or withdrawal, every dividend, stock purchase or sale.
- 21 When applicable, **unsettled trades, open orders and future payments** will display after the activity detail section.
- 22 Short- and/or long-term gains and losses realized from the sale of securities are summarized in the year-to-date realized gain/loss summary. This information is updated quarter-end month and additionally in November statements, or your advisor can update your account to display the realized gain/loss summary every month instead.

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Your Portfolio (continued)
Mr. John Q. Smith Capital Access Account No. 0378441

Fixed Income 16

Credit Quality Analysis

Lowest Available	Current	Percentage
U.S. Treasury	\$ 0.00	0.00%
Agency/Govt Debt	\$ 0.00	0.00%
AAA	\$ 0.00	0.00%
AA	\$ 0.00	0.00%
A	\$ 80,281.33	27.63%
BAA	\$ 91,128.20	42.91%
Below Investment Grade	\$ 35,225.28	16.73%
Not Rated	\$ 6,544.25	2.98%

Maturity Analysis 17

Municipal Bonds 18

Description	CP/SP	Par Value	Estimated Annual Income	Date Acquired	Price	Value	Accrued Interest	Total Cost/Basis/ Gain or Loss	Adjusted Cost/ Gain or Loss
CALIFORNIA ELECTRIC BOND LEASE REV. REV. BOND		\$30,000.00			\$108.81	\$32,663.86	\$870.14	\$34,725.80	\$34,725.80
YORK CITY COBURNHOUSE								\$3,358.05	\$3,358.05
SEB 2013D - 5.000% DUE 06/01/2028 @ 100.00									
Municipal Bonds Total		\$30,000.00	\$1,750.00			\$36,026.86	\$870.14	\$34,725.80	\$34,725.80

RAYMOND JAMES®

Your Activity
Mr. John Q. Smith Capital Access Account No. 0378441

Activity Summary 19

Deposits		Withdrawals		Purchases	
Type	This Statement	Year to Date	Type	This Statement	Year to Date
Check Deposits - Non-Coltd	\$0.00	\$1,110,476.21	Check Withdrawals - Coltd	\$0.00	\$22,897.90
Total Deposits	\$0.00	\$1,110,476.21	Total Withdrawals	\$0.00	\$1,077,897.00
Total	\$0.00	\$1,110,476.21	Total	\$0.00	\$1,077,897.00

Income		Expenses		Sales / Redemptions	
Type	This Statement	Year to Date	Type	This Statement	Year to Date
Dividends - Divid	\$2,885.08	\$12,262.23	Debit Card	\$2,173.30	\$4,254.48
Interest - Non-Trade	\$2,887.50	\$61,906.04	Check Withdrawals - Non-Trade	\$0.00	\$27,264.00
Interest - Trade	\$0.00	\$637.00	Trans Withdrawal	\$56.00	\$182.70
Interest of RI Bank Deposit Program	\$471.81	\$2,347.16	Total Expenses	\$695.68	\$1,072.78
Other Income	\$0.00	\$2,167.00			
Total Income	\$7,244.39	\$76,662.43			

Activity Detail 20

Date	Activity Category	Activity Type	Description (Symbol or CUSIP)	Check/Deposit Code	Quantity	Price	Amount	Cash Balance	Additional Detail
05/04/2023	Income	Interest - Non-Trade	BRADSHAW CITY TX MUN UTIL DIST MO. UNLTD TAX BOND, SER 2017 DUE 12/01/2022 @ 100.000 (248752E)			\$352.50	\$970,834.03	Plaid on 15,000	
05/04/2023	Income	Dividend - Divid	ALLETT INCORPORATED COM NEW (AL)			\$554.86	\$17,308.89	\$1,000.00 per share x 101.000 (0100)	

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Your Activity (continued)
The Smith's Joint Account No. 5652774

Unsettled Trades 21

Trade Date	Description (Symbol or CUSIP)	Trade Date	Settlement Date	Quantity	Price	Amount	Additional Detail
12/17/2021	HEMPHRY HODGSON MORTGAGE TRUST SERIES 2013-A 3.850% DUE 02/15/2022 Callable (2112021) @ 100.000 (204145C)	01/12/2022		20,000.000	\$100.000	\$2,000,000.00	
Unsettled Trades Total						\$20,000,000.00	

Future Payments

Future Cash Dividends ¹

Description	(Symbol or CUSIP)	Record Date	Payable Date	Estimated Amount	Additional Detail
PIPL CORPORATION (PIPL)		12/16/2021	01/05/2022	\$63.00	\$5.4188 per share x 238,888 shares
Future Cash Dividends Total				\$63.00	

¹ Please see Future Payments on the Understanding Your Statement page.

Future Interest Payments ²

Description	(Symbol or CUSIP)	Record Date	Payable Date	Estimated Amount	Additional Detail
PL CORPST TRN AUTH TRN REV 10% REV BOND, SER 2013C 4.500% DUE 07/15/2022 Callable (7012023) @ 100.000 (243734L)		12/15/2021	01/01/2022	\$92.50	4.5% coupon x 25,000.000 par value
MARYLAND STATE BANK TRN AUTH TRN REV BOND, SER 2020-A 2.700% DUE 07/15/2022 Callable (1812022) @ 100.000 (214970C)		12/15/2021	01/01/2022	\$45.00	2.7% coupon x 30,000.000 par value
MASSACHUSETTS BAY TRANSN AUTH TRN ASSESSMENT BOND, SER 2013-A 4.000% DUE 07/15/2022 Callable (701022) @ 100.000 (215577M)		12/15/2021	01/01/2022	\$300.00	4.0% coupon x 15,000.000 par value
METROPOLITAN GOVT MATHVILLE & DAVENPORT CITY TR NTE & SRE, REV BOND, SER 2013-A 3.000% DUE 07/15/2022 Callable (181022) @ 100.000 (204145C)		12/15/2021	01/01/2022	\$396.51	2.62% coupon x 33,000.000 par value
POINT ST LOUIS TRN REV BOND, SER 2013-A 3.000% DUE 07/15/2022 Callable (181022) @ 100.000 (204145C)		12/15/2021	01/01/2022	\$396.51	2.62% coupon x 33,000.000 par value

² Please see Future Payments on the Understanding Your Statement page.

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Your Activity (continued)
John Smith's IRA Account No. 69144177

Realized Capital Gains & Losses 22

Long Term

Description	(Symbol or CUSIP)	Quantity	Opening Cost	Opening Amount	Closing Price	Closing Amount	Gain or Loss	Gain or Loss %
ARIZONA BRD RGENTS AZ ST UNIV SYS REV. SPEED REV BOND, SER 2013-A 5.000% DUE 08/01/2022 (204145C)		25,000.000	\$729,210	\$28,129.50	\$919,021.50	\$25,900.00	0.51%	\$129.50
CLARK CITY MO SCH DIST GO BOND, QUALIFIED SCHOOL CONSTRUCTION BOND, DIRECT PAY, TAXABLE, SER 2014-A 5.000% DUE 09/15/2024 (181022)		15,000.000	\$786,210	\$14,960.31	\$921,170.31	\$15,900.00	0.20%	\$39.69
FOUNDER CREDIT COBURNVILLE TRN AUTH CALL BOND, SER 2013-A 4.500% DUE 12/01/2022 (244874L)		35,000.000	\$1,743,915	\$56,802.87	\$921,215.13	\$35,000.00	0.60%	\$27.61
NEW YORK NY CITY REV BOND, SER 2013-A 3.000% DUE 07/15/2022 Callable (181022) @ 100.000 (204145C)		100,000.000	\$1,070,719	\$96,973.95	\$920,202.21	\$100,000.00	0.62%	\$26.05
DUNE ENERGY CORP PFD 5.125% NTE 01/15/2023 (244874L)		500.000	\$1,090,913	\$12,504.81	\$1,070,921.19	\$12,500.00	0.03%	\$14.81
CEL & ASSOC PPTY INCORPORATED COMMON STOCK (CEL)		6.54	\$92,028.12	\$321.71	\$1,060,202.11	\$164.54	0.47%	\$304.77
Net Long Term Gain / Loss Total					\$187,893.55	\$187,816.94	0.20%	\$274.61

¹ Please see Cost Basis on the Understanding Your Statement page.

Summary of Gains & Losses

	Year to Date
Short Term Gain	\$0.00
Short Term Loss	\$0.00

RETIREMENT PLAN SUMMARY

If applicable, you may also see Your Retirement Plan Summary that includes vital information for any Raymond James retirement accounts.

- 23 The **activity summary** shows recent contributions by tax year and, if applicable, gross and net distributions.
- 24 The **required minimum distribution** information, taken from the Internal Revenue Service-approved longevity table, shows how much you are required to withdraw from your retirement funds.
- 25 The **distribution standing withholding elections** section displays your federal and state withholding elections that apply to all distributions from your IRA. If you have not established standing withholding elections, you'll see "No election on file" displayed instead.
- 26 The **beneficiaries** section reflects the beneficiaries you have chosen and the percentage of your retirement fund they stand to inherit.

CAPITAL ACCESS

If you have Capital Access, your statement also will report details specific to that account within the Your Activity section of the account statements. The Raymond James Capital Access account offers a Visa® Platinum debit card, online bill payments, and check and deposit coding to help track income and expenses.

- 27 The **activity summary** provides information about transfers to and from your account, including total Visa Platinum debit card charges, check deposits and withdrawal activity. Checks are separated by coded and uncoded transactions.
- 28 Within the **activity detail** section, your personalized check coding information is provided for easy reconciliation.
- 29 The **check and electronic withdrawal recaps** display any relevant check writing activity and electronic payments, as do the check and electronic deposits recaps.
- 30 A **Visa Platinum debit card recap** is provided to consolidate those debit card transactions into an easy-to-review list.

Retirement Plan Summary		Your Distribution Standing Withholding Elections	
Activity Summary	23	Your Distribution Standing Withholding Elections	25
Contribution Summary	Total	Federal Withholding Election	0.00%
Contributions to 20XX	\$0.00	State/CA Withholding Election	0.00%
Contributions by 20XX	\$0.00	Please see Standing Withholding Elections on the Understanding Your Statement page.	
Roll-over Contributions	\$0.00		
Distribution Summary	Year to Date	Beneficiaries	26
Gross Distributions	\$10,778.38	Primary Beneficiary	
Federal Withholding	\$0.00	Jane Smith	100.00%
State Withholding	\$0.00	Contingent Beneficiary	
Net Distributions	\$10,778.38	Alli Smith	50.00%
		Mark Smith	50.00%
20XX Required Minimum Distribution (RMD)	24		
20XX Net Asset Value	\$28,501.67		
Account Value (20XX/20XX) Subject to RMD	21.20		
Factor from Uniform Factor Table (Page 77.00)	\$10,778.38		
20XX Required Minimum Distribution	\$0.00		
20XX Distribution Taken	\$0.00		
Remaining 20XX Required Minimum Distribution	\$0.00		

Activity Summary		Your Activity	
Deposits		Withdrawals	Purchases
Type	This Statement	Type	This Statement
Check Deposits - Non-Coded	\$1,110,476.21	Check Withdrawal - Coded	\$0.00
		Check Withdrawal - Non-coded	\$1,572.00
Total Deposits	\$1,110,476.21	Total Withdrawals	\$1,572.00
Income		Expenses	
Type	This Statement	Type	This Statement
Dividend - Taxable	\$3,665.65	Non-Coded	\$0.00
Dividend/Interest - 20XX	\$0.00	Taxes Withheld	\$55.65
Interest - Non-Taxable	\$2,667.50	Total Expenses	\$55.65
Interest - Taxable	\$0.00		
Interest at FD Bank Deposit Program	\$471.81		
Other Income	\$0.00		
Total Income	\$7,204.96		
Activity Detail	28		
Date	Activity Category	Activity Type	Description (Symbol or CLSP)
09/04/20XX	Withdrawal	Debit Card	VISA - Hliba
09/04/20XX	Withdrawal	Debit Card	VISA - Ailber

Activity Detail (continued)		Your Activity (continued)	
Check Withdrawals Recap (continued)	29		
Non-Coded Checks			
Date	Check Number	Payable To	Amount
01/06/20XX	00001	KATY	\$900.00
Non-Coded Checks Total			
\$900.00			
Check and Electronic Withdrawals Summary			
Check Code	Amount	Percentage of Total	Check Code
CPT	\$864.56	14.25%	REP
DCC	\$200.00	4.29%	Non-Coded Checks
PNC	\$235.45	5.43%	
Check and Electronic Withdrawals Total			\$1,665.91

Activity Detail (continued)		Your Activity (continued)	
VISA® Platinum Debit Card Recap (continued)	30		
Date	Description	Posting Date	Amount
11/28/20XX	FRESNO	11/28/20XX	\$11.66
11/28/20XX	JERSEY MKES	11/28/20XX	\$5.78
11/28/20XX	MANAGER	11/28/20XX	\$8.83
11/28/20XX	TQDD	11/28/20XX	\$8.18
VISA® Platinum Debit Card Recap Total			\$34.45

Your statement ultimately serves to add value to the relationship you've built with your Raymond James advisor. It's not just knowing how much you have, but also where you're headed. If you have any questions regarding your statement or would like assistance to better understand what's included, please contact your financial advisor or Raymond James Client Services at 800.647.SERV (7378).

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