

A GUIDE TO YOUR COMPREHENSIVE STATEMENT

This detailed statement helps you review your portfolio's progress toward your goals and offers important information about your accounts.

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 Investor Access (raymondjames.com/investoraccess), 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 will remain 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.

1. **Contact information** appears in the upper-right corner of the summary to help you easily contact your advisor or client services.

2. 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.

3. The **value over time** section uses a simple chart to demonstrate the historical value of your investments.

4. The **asset allocation** pie chart displays how your overall portfolio is allocated to various asset classes. This chart represents the asset allocation totals across the entire linked portfolio.

5. 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.

UNDERSTANDING YOUR STATEMENT

On this page, you'll find information directly related to your relationship with your financial advisor and Raymond James, as well as details regarding specific investment types.

6. The introductory section describes your advisor's relationship with Raymond James and the clearing services provided by Raymond James & Associates.

7. 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® Linked Account Summary
Primary Account No. 0951998 **1** Total Relationship Value \$2,019,197.33

MARY JANE JONES
87 PETERBORO OFFICE
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RAYMONDJAMES.COM/RJASUMMARY/STATEMENT/STATEMENT.PDF

Raymond James Client Service (800-847-6879/7579)
Monday - Friday 9:00 A.M. - 5:00 P.M.
Online Account Access (MyRaymondJames.com)

2 Activity

	The Statement	Year to Date	YTD
Beginning Balance	\$ 2,367,744.48	\$ 2,089,650.79	\$2.00
Deposits	\$ 167,100.00	\$ 167,100.00	\$2.21
Income	\$ 774,426.50	\$ 537,700.00	\$2.23
Withdrawals	\$ (212,460.50)	\$ (158,510.70)	\$2.50
Expenses	\$ (500.00)	\$ (500.00)	\$2.50
Change in Value	\$ (1,034,130.00)	\$ (500,000.00)	\$2.44
Ending Balance	\$ 2,019,197.33	\$ 2,019,197.33	\$2.44

3 Value Over Time

4 Asset Allocation Analysis

Asset Class	Value	Percentage
U.S. Stocks	\$ 1,000,000.00	50.00%
Non-U.S. Stocks	\$ 600,000.00	30.00%
Bond Funds	\$ 300,000.00	15.00%
Other Assets	\$ 100,000.00	5.00%
Other	\$ 19,197.33	1.00%

RAYMOND JAMES® Linked Account Summary (continued)
Primary Account No. 0951998

5 Linked Accounts

Account	Current Value	Previous Value	% Change	Statement	Account	Balance
0951998 - M. Jane J. Bond	\$ 1,000,000.00	\$ 900,000.00	10.00%	09/30/2018	0951998	\$ 1,000,000.00
0951998 - M. Jane J. Bond	\$ 1,000,000.00	\$ 1,000,000.00	0.00%	09/30/2018	0951998	\$ 1,000,000.00
0951998 - M. Jane J. Bond	\$ 1,000,000.00	\$ 1,000,000.00	0.00%	09/30/2018	0951998	\$ 1,000,000.00
Total Relationship Value	\$ 2,019,197.33	\$ 2,019,197.33	0.00%			\$ 2,019,197.33

Included in Your Mail Packet

- Investment Account Information
- Statement of Financial Operations
- SEC Form 1099-DIV (Dividend Income)
- SEC Form 1099-INT (Interest Income)
- SEC Form 1099-B (Capital Gains)
- SEC Form 1099-R (Retirement Income)
- SEC Form 1099-NEC (Non-employee Compensation)
- SEC Form 1099-MISC (Miscellaneous Income)
- SEC Form 1099-K (Payment Card Transactions)
- SEC Form 1099-C (Cryptocurrency)
- SEC Form 1099-SP (Special Dividend)
- SEC Form 1099-SS (Social Security)
- SEC Form 1099-SSA (Social Security Administration)
- SEC Form 1099-SSB (Social Security Benefits)
- SEC Form 1099-SSC (Social Security Contributions)
- SEC Form 1099-SSD (Social Security Disability)
- SEC Form 1099-SSM (Social Security Medicare)
- SEC Form 1099-SSN (Social Security Number)
- SEC Form 1099-SSO (Social Security Other)
- SEC Form 1099-SSP (Social Security Pension)
- SEC Form 1099-SSQ (Social Security Quarterly)
- SEC Form 1099-SSR (Social Security Retirement)
- SEC Form 1099-SSS (Social Security Supplemental)
- SEC Form 1099-SST (Social Security Supplemental)
- SEC Form 1099-SSU (Social Security Supplemental)
- SEC Form 1099-SSV (Social Security Supplemental)
- SEC Form 1099-SSW (Social Security Supplemental)
- SEC Form 1099-SSX (Social Security Supplemental)
- SEC Form 1099-SSY (Social Security Supplemental)
- SEC Form 1099-SSZ (Social Security Supplemental)

RAYMOND JAMES® Understanding Your Statement
Primary Account No. 0951998

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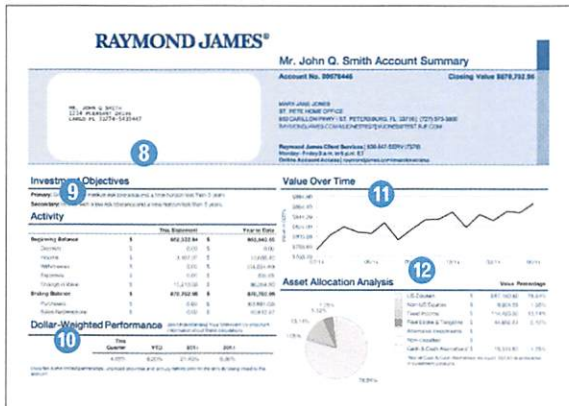
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ACCOUNT SUMMARY

The account summary page precedes the portfolio and activity pages for each of your individual accounts. Similar to the linked account summary, this page consolidates activities by category, reconciles beginning and ending account values, and includes a graphic view of the account's value and allocation.

8. The **investment objectives** section details your goals for the account. The primary and secondary objectives are 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. Overall dollar amounts for purchases, sales, margin loan and short sales are provided as well.

10. For certain accounts, the **performance** section shows how your accounts fared over immediate and past time periods. Standard accounts use dollar-weighted reporting, so deposits and withdrawals affect the results. Managed accounts use time weighted reporting, based strictly on market value changes to help you more easily evaluate manager performance.

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 holdings, including funds available in money market funds or Raymond James Bank.

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 Account No. 09078446

13. Cash & Cash Alternatives
Raymond James Bank Deposit Program

Description	Quantity	Market	Cost	Yield	Value	Unrealized Gain/Loss
Raymond James Bank Deposit Program	1	\$24,961.78	\$24,961.78	0.00%	\$24,961.78	\$0.00
Total Cash & Cash Alternatives		\$24,961.78	\$24,961.78		\$24,961.78	\$0.00

14. Equities

Description	Quantity	Market	Cost	Yield	Value	Unrealized Gain/Loss
ALTRIA GROUP INC	470,902	\$70,000.00	\$68,000.00	0.00%	\$70,000.00	\$2,000.00
JANUS HOLDINGS INC	100,000	\$100,000.00	\$95,000.00	0.00%	\$100,000.00	\$5,000.00
US BANK CORP	100,000	\$100,000.00	\$90,000.00	0.00%	\$100,000.00	\$10,000.00
AMERICAN INTERNATIONAL GROUP INC	100,000	\$100,000.00	\$90,000.00	0.00%	\$100,000.00	\$10,000.00
AMERICAN INTERNATIONAL GROUP INC	100,000	\$100,000.00	\$90,000.00	0.00%	\$100,000.00	\$10,000.00
AMERICAN INTERNATIONAL GROUP INC	100,000	\$100,000.00	\$90,000.00	0.00%	\$100,000.00	\$10,000.00
Total Equities		\$349,000.00	\$343,000.00		\$349,000.00	\$6,000.00

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.

RAYMOND JAMES®
Your Portfolio (continued)
Mr. John Q. Smith Account No. 09078446

15. Mutual Funds

Description	Quantity	Market	Cost	Yield	Value	Unrealized Gain/Loss
WELLS FARGO REAL ESTATE INVESTMENT FUND CLASS A	1,363,385	\$36,000.00	\$35,000.00	0.00%	\$36,000.00	\$1,000.00
AMERICAN INTERNATIONAL GROUP INC	100,000	\$100,000.00	\$90,000.00	0.00%	\$100,000.00	\$10,000.00
AMERICAN INTERNATIONAL GROUP INC	100,000	\$100,000.00	\$90,000.00	0.00%	\$100,000.00	\$10,000.00
AMERICAN INTERNATIONAL GROUP INC	100,000	\$100,000.00	\$90,000.00	0.00%	\$100,000.00	\$10,000.00
Total Mutual Funds		\$146,000.00	\$135,000.00		\$146,000.00	\$11,000.00

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, and Alternative Investments.

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. The **cash sweep activity recap** displays sweep activity by date and type, as well as the resulting balance.

RAYMOND JAMES Your Portfolio (continued)
Mr. John D. Smith Account No. 02229001

Fixed Income 16

Credit Quality Analysis

Lower Analysis	Current	Percentage
AAA	\$ 3,232,152.87	19.28%
AA	\$ 1,545,154.20	9.29%
A	\$ 1,300,000.00	7.88%
BBB	\$ 1,141,500.00	6.91%
Not Rated	\$ 1.00	0.00%
Total	\$ 16,719,507.07	100.00%

Maturity Analysis 17

Maturity	Percentage	Amount
0-12 Months	13.7%	\$ 2,290,971.51
1-3 Years	37.5%	\$ 6,188,414.25
3-5 Years	32.5%	\$ 5,413,626.06
5-7 Years	7.3%	\$ 1,219,474.25
7-9 Years	7.8%	\$ 1,300,000.00
10+ Years	1.2%	\$ 19,921.00
Total	100.0%	\$ 16,719,507.07

18 Municipal Bonds

Description	No. Shares	Cost	Yield	Yield	Value	Total Cash Received	Adjusted Cost
US Treasury Note 2.00000000%	100,000.00	\$ 100,000.00	1.96%	1.96%	\$ 100,000.00	\$ 0.00	\$ 100,000.00
US Treasury Note 1.75000000%	100,000.00	\$ 100,000.00	1.75%	1.75%	\$ 100,000.00	\$ 0.00	\$ 100,000.00
US Treasury Note 1.50000000%	100,000.00	\$ 100,000.00	1.50%	1.50%	\$ 100,000.00	\$ 0.00	\$ 100,000.00
Total	300,000.00	\$ 300,000.00	1.74%	1.74%	\$ 300,000.00	\$ 0.00	\$ 300,000.00

RAYMOND JAMES Your Activity
Mr. John D. Smith Account No. 05611995

Activity Summary 19

Deposits		Withdrawals		Purchases		Sales / Redemptions	
Type	This Statement	Year to Date	Type	This Statement	Year to Date	Type	This Statement
Transfer In	\$ 20,000.00	\$ 20,000.00	Open Contribution	\$ 1,000.00	\$ 1,000.00	Purchase	\$ 100.00
Dividend	\$ 1,000.00	\$ 1,000.00	Withdrawal	\$ 50.00	\$ 50.00	Redemption	\$ 100.00
Total Deposits	\$ 21,000.00	\$ 21,000.00	Total Withdrawals	\$ 550.00	\$ 550.00	Total Purchases	\$ 100.00
Total Sales	\$ 0.00	\$ 0.00	Total Income	\$ 1,000.00	\$ 1,000.00	Total Redemptions	\$ 100.00

Activity Detail 20

Date	Action	Amount	Description	Current Balance	Previous Balance
05/01/2019	Income	\$ 1,000.00	Dividend Payment	\$ 1,000.00	\$ 0.00
05/01/2019	Withdrawal	\$ 50.00	Withdrawal	\$ 950.00	\$ 1,000.00
05/01/2019	Purchase	\$ 100.00	Purchase	\$ 1,050.00	\$ 950.00

RAYMOND JAMES Your Activity (continued)
Mr. John D. Smith Account No. 05611995

Cash Sweep Activity Recap (continued)

Date	Activity Type	Amount	Balance	Link	Activity Type	Amount	Balance
04/01/2019	Transfer From	\$ 2,788.38	\$ 2,788.38		Transfer To	\$ 1,715.48	\$ 1,072.90
04/15/2019	Transfer To	\$ 1,232.00	\$ 2,314.90		Transfer From	\$ 2,000.00	\$ 314.90
04/30/2019	Transfer From	\$ 10,000.00	\$ 12,314.90		Transfer To	\$ 10,000.00	\$ 2,314.90
05/15/2019	Transfer To	\$ 2,240.25	\$ 10,074.65		Transfer From	\$ 7,759.75	\$ 2,314.90
05/31/2019	Transfer From	\$ 1,000.00	\$ 9,074.65		Transfer To	\$ 0.00	\$ 9,074.65

Future Payments

Description	Payable Date	Amount	Linked to Account	Account Code
ALFA ROMEO INCORPORATED - BRS	06/15/2019	\$ 10.00	05611995	05611995
ALFA ROMEO INCORPORATED - INCORPORATED - PHS	06/15/2019	\$ 10.00	05611995	05611995
ALFA ROMEO INCORPORATED - INCORPORATED - PHS	06/15/2019	\$ 10.00	05611995	05611995
ALFA ROMEO INCORPORATED - INCORPORATED - PHS	06/15/2019	\$ 10.00	05611995	05611995
ALFA ROMEO INCORPORATED - INCORPORATED - PHS	06/15/2019	\$ 10.00	05611995	05611995
Future Cash Dividends Total		\$ 50.00		

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 each quarter and in November statements or your advisor can update your account to display the realized gain/loss summary every month instead.

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, a Visa rewards program, 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.

RAYMOND JAMES®									
Your Activity (continued)									
Realized Capital Gains & Losses 22									
Short Term									
Description	Symbol or ISIN	Quantity	Change Price	Original Cost	Current Price	Change Annual	Change Total	Gain or Loss	Gain or Loss %
AMERICA ELECTRONIC COMPANY	AEL	100.000	148.1000	150.0000	148.1000	148.1000	148.1000	148.1000	148.1000
Net Short Term Gain/Loss Total									
Long Term									
Description	Symbol or ISIN	Quantity	Change Price	Original Cost	Current Price	Change Annual	Change Total	Gain or Loss	Gain or Loss %
AT&T INDEPENDENT	AT	100.000	175.0000	175.0000	175.0000	175.0000	175.0000	175.0000	175.0000
Net Long Term Gain/Loss Total									
Summary of Gains & Losses									
Short Term Gain									
Short Term Loss									
Long Term Gain									
Long Term Loss									
Net Gain/Loss Total									

RAYMOND JAMES®									
Your Retirement Plan Summary									
Retirement Plan Summary									
Activity Summary 23					Your Distribution Standing Withholding Elections 25				
Contributions Summary					Beneficiaries 26				
2014 Required Minimum Distribution (RMD) 24									

RAYMOND JAMES®									
Your Activity									
Activity Summary 27									
Deposits			Withdrawals			Cash Sweep Transfers			
Type	This Statement	Year to Date	Type	This Statement	Year to Date	Type	This Statement	Year to Date	Year to Date
Check Deposits	\$1,000.00	\$1,000.00	Check Withdrawals	\$1,000.00	\$1,000.00	Transfer From	\$1,000.00	\$1,000.00	\$1,000.00
Wire Deposits	\$100.00	\$100.00	Wire Withdrawals	\$100.00	\$100.00	Transfer To	\$100.00	\$100.00	\$100.00
Total Deposits	\$1,100.00	\$1,100.00	Total Withdrawals	\$1,100.00	\$1,100.00	Net Transfers	\$0.00	\$0.00	\$0.00
Income									
Type <th>This Statement</th> <th>Year to Date</th> <td colspan="7"></td>	This Statement	Year to Date							
Interest	\$1.00	\$1.00							
Dividend	\$1.00	\$1.00							
Total Income	\$2.00	\$2.00							
Activity Detail 28									
Date	Posting	Description	Check Code	Check	Debit	Credit	Balance	Account	Account Code
10/01/14	Withdrawal	Check Card	VISA	100.00			\$1,000.00	1000000000	1000000000
10/01/14	Withdrawal	Check Card	VISA	100.00			\$900.00	1000000000	1000000000
10/01/14	Withdrawal	Check Card	VISA	100.00			\$800.00	1000000000	1000000000
10/01/14	Withdrawal	Check Card	VISA	100.00			\$700.00	1000000000	1000000000
10/01/14	Withdrawal	Check Card	VISA	100.00			\$600.00	1000000000	1000000000

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.

31. If you participate in the rewards program, the **Visa Platinum debit card rewards summary** provides points balance and usage, as well as a phone number for redemption.

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).

RAYMOND JAMES®		Your Activity (continued)	
Activity Detail (continued)			
Check Withdrawals Recap			
Non-Coded Checks			
Date	Payable To	Amount	Check
04/24/14	THE LANE	\$250.00	04/24/14 0001
04/23/14	WAL-MART	\$638.82	04/23/14 0002
04/23/14	WAL-MART	\$1,431.81	04/23/14 0003
04/18/14	7-11	\$28.30	04/18/14 0004
04/16/14	W BANK	\$7,248.30	04/16/14 0005
04/02/14	THE LYNCHBURG SVS	\$48.00	04/02/14 0006
03/27/14	WAL-MART	\$3,340.00	03/27/14 0007
03/27/14	THE LYNCHBURG SVS	\$20.00	03/27/14 0008
Non-Coded Checks Total			\$17,937.23
Electronic Withdrawals Recap			
Date	Payable To	Amount	Check
04/23/14	MARTIN KATZ	\$27,271.11	04/23/14 1144 POLYGRAM INC
04/16/14	WELLS FARGO	\$1,127.54	04/16/14 1145
04/02/14	WELLS FARGO	\$474.20	04/02/14 1146 WELLS FARGO INC
04/02/14	WELLS FARGO	\$28.42	04/02/14 1147 WELLS FARGO INC
04/02/14	WELLS FARGO	\$28,090.00	04/02/14 1148 WELLS FARGO INC
04/02/14	WELLS FARGO	\$1,729.26	04/02/14 1149 WELLS FARGO INC
04/02/14	WELLS FARGO	\$21,138.00	04/02/14 1150 WELLS FARGO INC
04/02/14	WELLS FARGO	\$38.00	04/02/14 1151 WELLS FARGO INC
04/02/14	WELLS FARGO	\$75.00	04/02/14 1152 WELLS FARGO INC
Electronic Withdrawals Total			\$107,642.63

RAYMOND JAMES®		Your Activity (continued)	
Activity Detail (continued)			
VISA® Platinum Debit Card Recap			
Date	Description	Posting Date	Amount
11/12/13	WELLS FARGO	11/12/13	\$1,000.00
11/12/13	ATM BANK FEE	11/12/13	\$0.00
11/12/13	REWARDS ATM BANK FEE	11/12/13	\$1.00
11/12/13	REWARDS	11/12/13	\$400.00
11/12/13	ATM BANK FEE	11/12/13	\$0.00
11/12/13	REWARDS ATM BANK FEE	11/12/13	\$1.00
VISA® Platinum Debit Card Recap Totals			\$1,402.00
VISA® Platinum Debit Card Rewards Summary * 31			
This Statement		Rewards Program Information	
Points Earned	0	800-737-8787	and Point Redemption
Points Redeemed	0		
Points Expired	0		
Net Points	0		

RAYMOND JAMES®

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER
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