

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 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.

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.

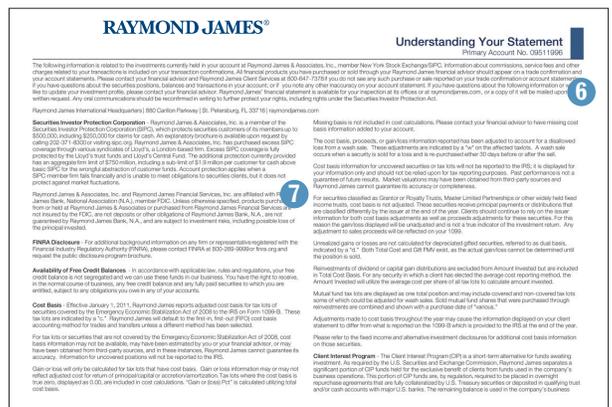
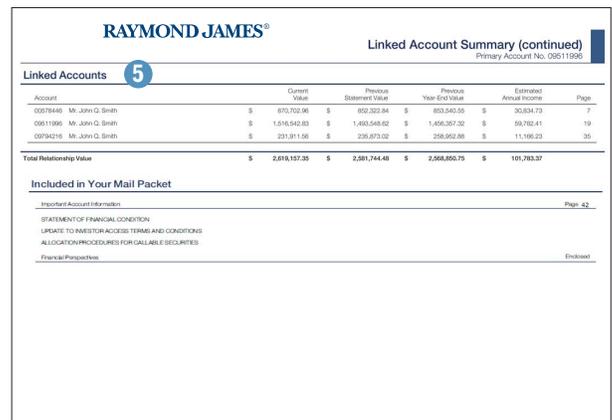
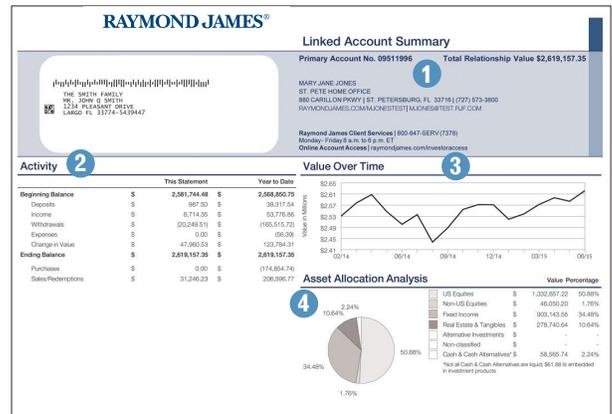
5. The **Linked Accounts** section provides the **description** of your accounts, account numbers and page numbers. This section also allows comparison of prior statement value with current value, both for your individual accounts and for your portfolio overall. If there are important messages or inserts included with the statement, these will be listed here.

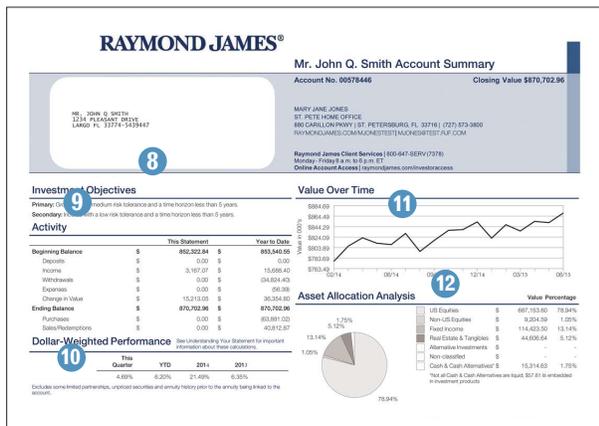
UNDERSTANDING YOUR STATEMENT

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.





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 or account purpose** 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.

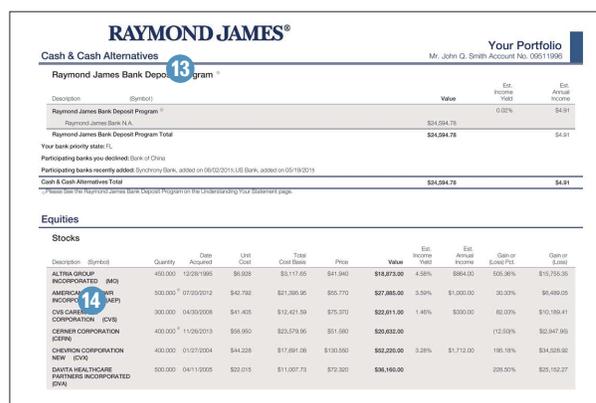
12. The **asset allocation** pie chart displays how your individual account is allocated to various asset classes.

YOUR PORTFOLIO

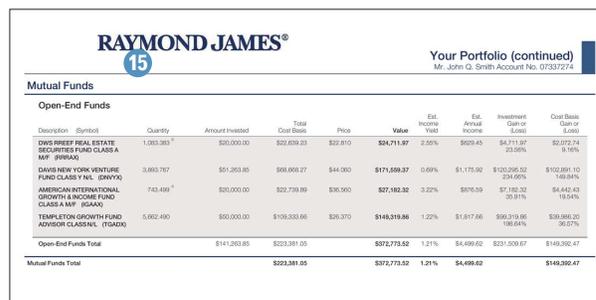
This section lists all relevant details of each security in your account, grouped by investment type. Categories include:

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.



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 and Life Insurance.

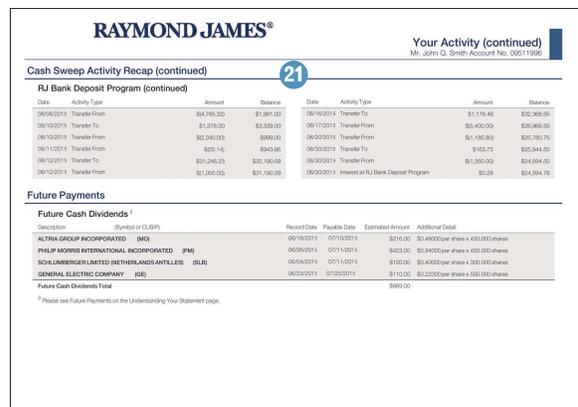
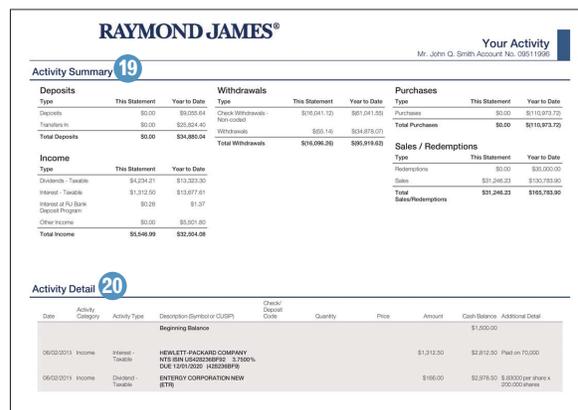
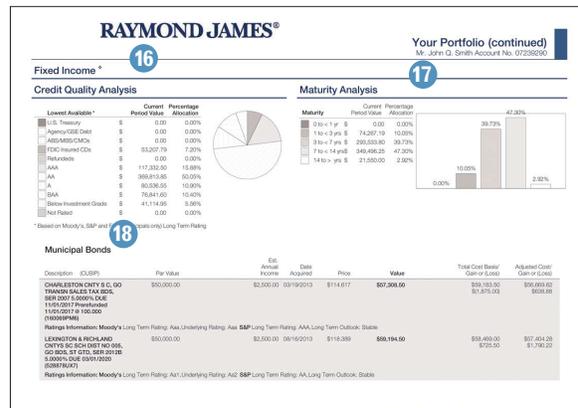
YOUR ACTIVITY

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.



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, 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)									
Mr. John Q. Smith Account No. 08011995									
Realized Capital Gains & Losses 22									
Short Term									
Description (Symbol or CUSIP)	Quantity	Opening Date	Opening Amount	Closing Date	Closing Amount	Gain or Loss Pct.	Gain or Loss		
GENERAL ELECTRIC COMPANY (GE)	900.000	06/17/2013	\$12,091.73	06/09/2015	\$13,244.00	9.53%	\$1,152.27		
Net Short Term Gain / Loss Total			\$12,091.73		\$13,244.00	9.53%	\$1,152.27		
<small>* Please see Cost Basis on the Understanding Your Statement page.</small>									
Long Term									
Description (Symbol or CUSIP)	Quantity	Opening Date	Opening Amount	Closing Date	Closing Amount	Gain or Loss Pct.	Gain or Loss		
AT&T INTCORPORATED (T)	300.000	07/01/2012	\$10,810.47	06/09/2015	\$10,288.84	-4.78%	\$-521.63		
CVS CAREMARK CORPORATION (CVS)	100.000	04/09/2008	\$4,140.53	06/09/2015	\$1,732.88	-58.05%	\$-2,407.65		
Net Long Term Gain / Loss Total			\$14,951.00		\$18,021.73	20.45%	\$3,070.73		
<small>* Please see Cost Basis on the Understanding Your Statement page.</small>									
Summary of Gains & Losses									
		This Statement	Year To Date						
Short Term Gain		\$1,152.27	\$1,152.27						
Short Term Loss		\$0.00	\$0.00						
Long Term Gain		\$3,070.73	\$3,070.73						
Long Term Loss		\$-2,407.65	\$-2,407.65						
Net Gain / Loss Total			\$1,815.35	\$1,815.35					
<small>* Cost basis for these tax lots/securities will be supplied to the IRS on Form 1099-B.</small>									

RAYMOND JAMES®									
Your Retirement Plan Summary									
Mr. John Q. Smith Account No. 08079466									
Retirement Plan Summary									
Activity Summary 23					Your Distribution Standing Withholding Elections 25				
Contribution Summary		Total			Please See Withholding Election				
Contributions for 2014	\$0.00	\$0.00			State FUTA Withholding Election				
Contributions for 2014 (Revised Contributions)	\$0.00	\$0.00			Please see Standing Withholding Elections on the Understanding Your Statement page.				
Distribution Summary		Year to Date			Beneficiaries 26				
Gross Distributions	\$24,681.93	\$24,681.93			Primary Beneficiaries				
Federal Withholding	\$0.00	\$0.00			Mark B Smith 100.00%				
State Withholding	\$0.00	\$0.00			Contingent Beneficiaries				
Net Distributions	\$24,681.93	\$24,681.93			Spouse Smith 25.00%				
					Child Smith 25.00%				
					Jr Smith 25.00%				
					Jr Smith 25.00%				
					Jr Smith 25.00%				
					Jr Smith 25.00%				
2015 Required Minimum Distribution (RMD) 24									
Account Value on 12/31/2014	\$83,540.35								
Account Value (12/31/2014 Subject to RMD)	\$83,540.35								
Factor from Uniform RMD Table (Age 72.5)	0.122								
2015 Required Minimum Distribution	\$4,401.34								
2015 Distributions Taken	\$24,681.93								
Planning 2015 Required Minimum Distribution	\$5,079.54								

RAYMOND JAMES®									
Your Activity									
Mr. John Q. Smith Account No. 0807940216									
Activity Summary 27									
Deposits			Withdrawals			Cash Sweep Transfers			
Type	This Statement	Year to Date	Type	This Statement	Year to Date	Type	This Statement		
Check Deposits - Non-Coded	\$500.00	\$3,000.00	Check Withdrawals - Non-Coded	\$2,200.00	\$20,643.40	Transfers From	\$4,153.25		
Deposits	\$437.50	\$437.50	Debit Card	\$1,853.25	\$14,138.30	Transfers To	\$2,000.00		
Total Deposits	\$937.50	\$3,437.50	Total Withdrawals	\$4,053.25	\$34,771.70	Net Transfers	\$3,153.25		
Income									
Type	This Statement	Year to Date							
Interest - Variable	\$0.00	\$5.91							
Interest of FD Funds Deposit Program	\$0.00	\$1.14							
Total Income	\$0.00	\$7.05							
Activity Detail									
Date	Activity Category	28	Description (Symbol or CUSIP)	Check/Deposit Code	Quantity	Price	Amount	Cash Balance	Additional Detail
Beginning Balance									
12/02/2015	Withdrawal	Debit Card	VISA - HILTON				\$91.58	\$21,725.98	TAMPA FL
12/02/2015	Withdrawal	Debit Card	VISA - HIRETZ				\$150.00	\$21,575.98	TAMPA FL
12/02/2015	Withdrawal	Debit Card	VISA - ABLINE				\$25.00	\$21,550.98	TAMPA FL
12/02/2015	Withdrawal	Debit Card	VISA - BLS				\$112.43	\$21,438.55	TAMPA FL
12/02/2015	Withdrawal	Debit Card	VISA - TACO				\$823.00	\$20,615.55	TAMPA FL

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.

RAYMOND JAMES®				Your Activity (continued)			
Mr. John G. Smith Account No. 07582774							
Activity Detail (continued)							
Check Withdrawals Recap							
Non-Coded Checks							
Date	Check Number	Payable To	Amount	Date	Check Number	Payable To	Amount
04/04/2015	0089	TOM CAFE	\$60.00	05/02/2015	0007	BEANE WRIGHT	\$20.00
04/11/2015	0090	HOME DEPOT	\$45.00	05/02/2015	0008	BRAD SMITH	\$20.00
04/15/2015	0091	F STORE	\$4.10	05/09/2015	0009	SAMSON TANTO	\$40.00
04/14/2015	0092	7-11	\$26.00	05/11/2015	0010	FRANK FRANKSON	\$40.00
04/29/2015	0093	B THOMPSON	\$1,200.00	05/19/2015	0011	BRUNYER STENSON	\$1,200.00
05/04/2015	0094	TRELL COMPUTER SVCS	\$35.00	05/18/2015	0012	FRANKS BELLING	\$20.00
05/07/2015	0095	HOME DEPOT	\$2,540.00	05/23/2015	0013	LAWN SERVICE INC	\$40.00
05/27/2015	0096	VERIZON WIRELESS	\$310.00	05/30/2015	0014	BOB KOPRO	\$40.00
Non-Coded Checks Total							\$11,982.00
Electronic Withdrawals Recap							
Date	Description	Amount	Date	Description	Amount		
04/05/2015	SMITH ENTY	\$1,127.00	05/05/2015	UMAS INS PREMIUM	\$40.00		
04/01/2015	VERIZON	\$157.66	05/05/2015	PACKETS	\$26.40		
04/02/2015	SMITH ENTY	\$132.00	05/08/2015	LO KITCHEN INC	\$20.00		
04/03/2015	WINDLE FOUNDR	\$56.40	05/15/2015	FRANK AND SONS	\$2,754.00		
04/07/2015	WALKER	\$23.88	05/20/2015	AUTO WARRANTY	\$101.00		
04/15/2015	FIA CARD SVCS	\$1,785.98	05/20/2015	OUTAGE GROVE HISTORICAL	\$36.48		
04/30/2015	CABLE CO	\$113.00	05/20/2015	HOPK CNTY UT BILL	\$49.00		
04/30/2015	YACHT CLUB	\$46.61	05/20/2015	OCEAN SPA	\$157.64		
05/01/2015	BANKMENDALLS	\$79.60	05/04/2015	THE WINE & SPIRITS	\$26.00		

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)	
Mr. John G. Smith Account No. 09511996					
Activity Detail (continued)					
VISA® Platinum Debit Card Recap					
Date	Description	Posting Date	Amount	Additional Detail	
11/13/2015	OCIAN	11/13/2014	\$400.00		
11/13/2015	ATM BANK FEE	11/13/2014	\$3.00		
11/13/2015	REVERSE ATM BANK FEE	11/13/2014	\$3.00		
11/09/2015	104 OVER	11/09/2014	\$400.00		
11/09/2015	ATM BANK FEE	11/09/2014	\$2.00		
11/09/2015	REVERSE ATM BANK FEE	11/09/2014	\$2.00		
VISA® Platinum Debit Card Recap Total			\$1,600.00		
				Rewards Program Information and Point Redemption 800-755-9757	
Cash Sweep Activity Recap					



INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER
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