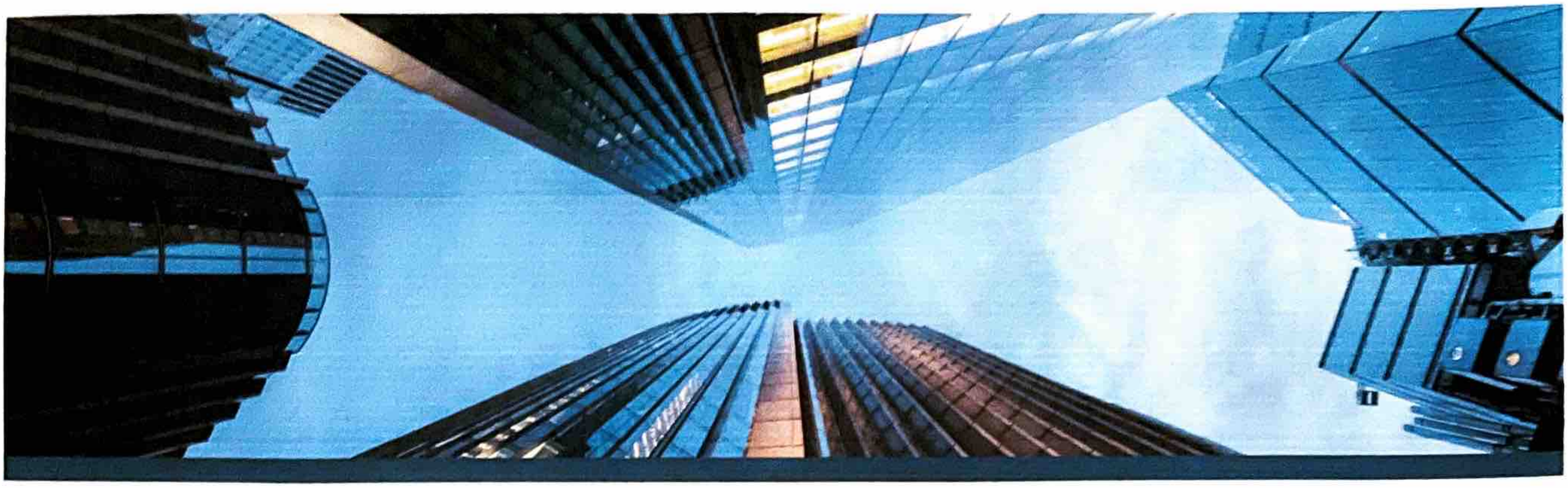
RAYMOND JAMES



PROMOTIONAL ANNUAL PERCENTAGE YIELD OFFER:

Raymond James Bank Enhanced Savings Program

EARN 3.71% ANNUAL PERCENTAGE YIELD (APY)*

New deposits between April 1 and June 30, 2026

Raymond James Bank Enhanced Savings Program (ESP) is a strategic way to manage cash, combining competitive yields with enhanced FDIC coverage. If you're holding significant long-term cash and want a secure, simplified way to keep it consolidated, opening a new ESP account gives you:

- **A competitive 3.71% APY locked in through June 30, 2026, on qualifying new deposits**[1]
  - ***After June 30, 2026, the promotional APY converts to a variable APY and will adjust through June 30, 2027, reflecting any changes in the Effective Fed Funds Rate.***
  - ***After June 30, 2027, your account will convert to the standard ESP rate.***
- **Seamless access to your liquid cash all in one place ($100,000 minimum deposit)**
- **Protection beyond what a single bank can offer: Up to $50 million in FDIC insurance per depositor through a network of program banks****

Ready to grow your cash with confidence?
Let's discuss how you can take advantage of the promotional offer.

*Annual Percentage Yield (APY) effective 4/1/2026. Offer is subject to availability and could be extended or reduced dependent on market conditions and/or demand. Terms and conditions apply. APY may change after the account is opened. Qualifying cash may vary. It is generally defined as net new money brought to Raymond James. Contact your advisor to confirm what currently constitutes qualifying cash. The Enhanced Savings Program is an online only product. Clients must have an email address in order to open an account and must be enrolled in Client Access to view program statements.

[1]Subject to market and rate setting committee conditions. Existing ESP accounts will continue to earn the standard ESP interest and APY.

**Cash on deposit at FDIC-insured institutions through the Enhanced Savings Program offered by Raymond James Bank is insured by the FDIC up to $250,000 per insurable capacity per depository institution (bank), subject to applicable FDIC rules and limitations. The Enhanced Savings Program relies on the services of IntraFi Network, LLC for the placement of deposits at a network of third party FDIC-insured depository institutions. The current list of FDIC insured depository institutions in the network is shown at https://www.intrafi.com/network-banks. Raymond James is not affiliated with IntraFi Network, LLC. Certain conditions must be satisfied for pass-through deposit insurance coverage to apply.

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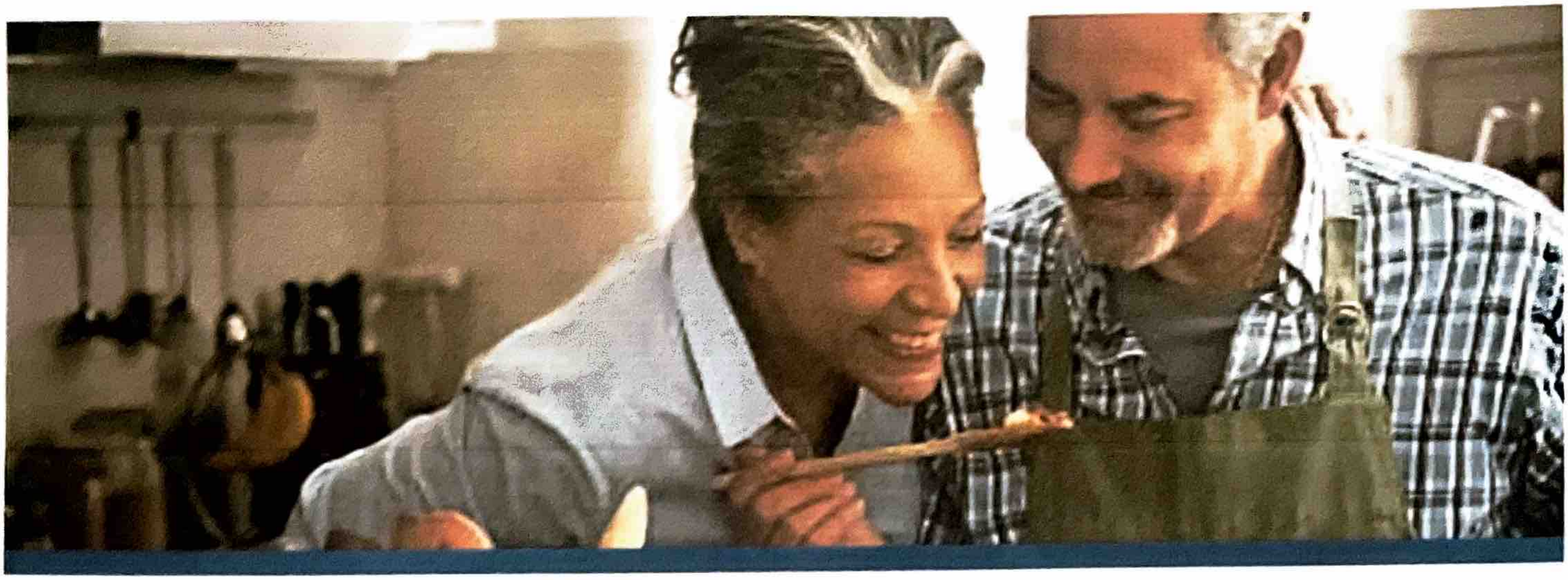

Brokered certificates of deposit

Are you staying invested?

FDIC-INSURED PREDICTABLE INCOME

THIS WEEK'S RATES:

1 YEAR CD	2 YEAR CD	3 YEAR CD	4 YEAR CD	5 YEAR CD
4.00%	4.05%	4.05%	4.15%	4.15%

Annual percentage yields (APYs) as of **05/19/2026** . Rates are subject to change and availability. Minimum quantity may apply.

ABOUT FDIC INSURANCE

Currently, the FDIC limits the insured amount (including principal and interest) for all deposits held in the same capacity to $250,000 per depositor, per insured depository institution and $250,000 for certain retirement accounts. The FDIC has permanently increased insurance coverage to $250,000 for deposits held in all ownership categories, including single accounts, joint accounts and trust accounts. Therefore, excess holdings may not be insured. IRAs and certain other retirement accounts will maintain the $250,000 insurance coverage.

ABOUT LIQUIDITY

Funds may not be withdrawn until the maturity date or redemption date. However, the brokered CDs are negotiable, which means that, although not obligated to do so, Raymond James and other broker/dealers presently maintain an active secondary market at current interest rates. Market value will fluctuate and, if the CD is cashed out prior to maturity, the proceeds may be more or less than the original purchase price. Holding CDs until term assures the holder of par value redemption. CDs are redeemable at par upon the death of the beneficial holder. For a detailed overview of these and other risks, refer to the Certificate of Deposit Disclosure Statement at raymondjames.com/liquid.htm. Additional information is also available on the SEC Certificates of Deposit website at investor.gov/introduction-investing/investing-basics/investment-products/certificates-deposit-cds.

Please contact your financial advisor for complete information about brokered CDs, including charges and expenses.