



PRESERVING YOUR LEGACY

Caring for what's important to you is important to us. That's why we offer a full range of trust and estate planning services to protect your family and your legacy.

RAYMOND JAMES®

PROTECT YOUR LEGACY

At Raymond James Trust, we understand that estate plans are never “one size fits all.” To be effective, you must design a prudent and intelligent estate plan that meets your specific needs.

The services and solutions we provide draw upon the full scope of our resources, including the knowledge and experience of our financial advisors, affiliated investment management entities and experienced trust staff. Working directly with you, your attorney and your Raymond James financial advisor, we can provide not only uniquely personalized service, but advice that is well grounded in and consistent with the management of your wealth and your ultimate goals for its use.

PREDICT THE FUTURE

Your legacy is not just about the wealth you achieve over your lifetime, but the time and thought you put into a strategy that ensures the future of the people you care for and love. In short, when it comes to your money and your legacy, you can safely predict what the future holds.

At Raymond James Trust, we work with you and your team of professional advisors to determine whether a trust – or other planning measures – can help achieve your goals for the future. We then assist in designing a customized solution to meet your specialized needs.

Unlike most other trust providers, Raymond James Trust focuses solely on trusts, managing billions of dollars in assets for clients. Furthermore, we have the strength, stability and vast range of resources of Raymond James Financial (NYSE: RJF) supporting us. Established in 1962 and a public company since 1983, Raymond James provides service to millions of individual and institutional accounts worldwide. Our conservative management philosophy and early recognition of the need for prudent financial planning have been core to the company since its inception.

Raymond James trust officers and support staff are always available to answer your questions and address your concerns. But our commitment doesn't stop there – it's integral to everyone, at every level of Raymond James, including Paul Reilly, CEO of Raymond James Financial, and Joe Weaver, president of Raymond James Trust.



From the CEO of Raymond James

Since Raymond James' founding in 1962, financial planning has been central to our philosophy. We pioneered the concept of advising clients based on their total financial circumstances and needs, rather than simply selling financial products.

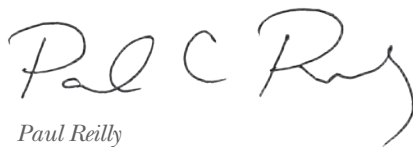
Over the years we have added to our capabilities – beginning with serving individual investors, then adding corporate investment banking, professional asset management, insurance and banking services. As we have grown, we have continued to help clients understand their individual profiles, develop a personal financial plan and implement that plan using the most appropriate instruments available.

Our trust business is a logical extension of that philosophy. We have always encouraged our clients to take advantage of all appropriate planning strategies so that they, their families, others they care for and even their favorite charitable organizations may benefit from their asset plan in the event of incapacity or death. In fact, we provided trust services early in our history. The company's founder, Bob James, was often named in a fiduciary capacity in his clients' estate planning documents.

Estate planning is a serious matter. When individuals plan and work a lifetime to accumulate substantial wealth, the financial consequences of incapacity or death, combined with inadequate planning, can be catastrophic for loved ones.

We invite you to work with your financial advisor and our trust professionals to help make certain your plans are secure and your wishes are documented.

Sincerely,



Paul Reilly
CEO, Raymond James Financial



We pioneered the concept of advising clients based on their total financial circumstances and needs, rather than simply selling financial products.

From the President of Raymond James Trust

When Raymond James formally decided to offer trust services to our clients, large banks dominated the business. We analyzed their activities carefully and decided to adopt a different approach.

First, we determined that providing fiduciary services that are timely and accurate is of paramount importance. Understanding that, we acquired accounting systems that were, and continue to be, state-of-the-art. With these systems, we provide custody of assets, trust accounting and performance reporting at the most in-depth level.

Second, we realized that trust administration – interpreting documents and implementing them with sensitivity to the personal circumstances of beneficiaries – is distinguished by the quality and competence of the people who do the work. With that in mind, we hired trust administrators with strong academic and professional credentials and who had demonstrated their commitment to the highest standards of client service. We also invited our clients' financial advisors to be an integral part of our trust team – to provide their knowledge of clients and their families so that we may tailor our services to their specific needs.

Finally, we realized that investing must truly be customized if it is to address the diverse goals and objectives that drive the very personal process of trust planning. From that realization came our decision to offer a full array of investment choices and instruments for use in trust portfolios – and to enlist our clients' financial advisors as partners in that process.

With this innovative platform, we provide the finest, most personalized trust services available anywhere – as well as investment services that are second to none.

We look forward to being of service to you and your family.

Sincerely,



*Joe Weaver
President, Raymond James Trust*



When Raymond James formally decided to offer trust services to our clients, large banks dominated the business. We analyzed their activities carefully and decided to adopt a different approach.

CHOOSE A TEAM YOU TRUST

The relationship you have with your Raymond James financial advisor offers a rare opportunity to work with someone who provides personalized attention and truly understands your goals, while benefiting from the resources and support of a solid, well-established and well-regarded multinational financial services firm. Your legacy not only includes your assets but your financial support network. Backed by the expertise and resources of Raymond James, your Raymond James Trust representative and your financial advisor can create customized solutions to suit the needs of your family for generations to come.

FAMILY MEMBERS AND FRIENDS

Under appropriate circumstances, family members and friends can be effective and appropriate trustees. They may have an intimate knowledge of your intentions and concerns. But that closeness may limit their ability to act objectively. And even the best individual trustees may not be able to serve effectively due to distance, time constraints or ill health. Such individuals may find themselves overwhelmed by their duties as trustee. They may make an innocent error that causes conflict or exposes them to personal liability. The most prudent individual trustees often retain professionals to advise them in areas where they do not have expertise, such as investments, tax law and trust law – which means that naming a family member does not necessarily reduce costs and fees.

PROFESSIONAL ADVISORS

Attorneys and accountants are often considered good candidates to act as trustees. Like close friends or family, they may understand your intentions, concerns and financial situation. However, they may focus on their particular area of expertise or may not have an understanding of your total situation. And they, like friends or family members, may be overwhelmed by other responsibilities or personal circumstances.

CORPORATE TRUSTEE

A third option is an independent corporate trustee, preferably one that is highly skilled at dealing with the intricacies of estate tax, trust and investment strategies. Naming a reputable trust company, such as Raymond James Trust, simplifies technical issues, eliminates the emotional perils often involved with family or friends, and ensures that your wishes will be fulfilled exactly as they are spelled out in the trust. Just as important, an independent trust company is closely regulated, audited and backed by the capital requirements set by its regulators. And, corporate trustee fees are published and available, so you know your costs ahead of time for all services that may be required.

If your assets and plans are complex, administering your trust may take a significant amount of time, knowledge, energy and commitment. Choosing the right trustee – or team of trustees – to protect and administer the assets you have worked a lifetime to accumulate is crucial to your future.

Your legacy not only includes your assets but your financial support network.



Estate planning means ensuring that you and your loved ones are protected now and in the future.

PLAN

Estate planning means much more than simply drawing up a will: It means ensuring that you and your loved ones are protected now and in the future. It means safeguarding your estate and protecting your children and your children's children. It means providing assurance that your assets will be properly managed and that your goals will be achieved.

You have worked long and hard to build your estate. Now you're ready to live as you like, knowing that your wishes will be carried out and your wealth will be protected. That's why now is the time to consider your legacy and estate plan.

PROTECT

Trusts can be used for many purposes. Protecting a family member from financial, healthcare, legal and other issues is an important reason to establish a trust. While the specifics differ from individual to individual and family to family, common concerns often fall into the following broad categories.

PROTECT YOUR INTERESTS

The problems associated with aging can result in substantial medical and long-term care costs. The ability to cope with crucial issues when you may be in poor health and time is precious can complicate your family's financial future. Having a living trust in place ensures that your affairs will be managed by individuals and institutions you have selected, and that your best interests are represented should you ever become incapacitated.

PROTECT FAMILY MEMBERS FROM POOR JUDGMENT

Not all members of your family have the same skills and judgment. Some may be more than capable of managing their lives and assets. Others, due to age or temperament or other factors, may be less capable. Trusts can be designed to cope with these situations by tailoring distributions and implementing provisions that not only secure assets against a beneficiary's own actions, but keep the assets beyond the reach of creditors.

PROTECT AGAINST LITIGATION

Lawsuits against your heirs can be incredibly stressful and expensive – and divorce proceedings at the end of a child's unsuccessful marriage can thwart your wishes for your heirs. With proper trust planning, however, you can shield your assets and protect your legacy from unfortunate circumstances.

PROTECT A FAMILY MEMBER WITH SPECIAL NEEDS

A properly drawn and administered special needs trust can protect a disabled family member and ensure that the quality of his or her life will be enhanced without draining your family's assets.

PRESERVE

Estate taxes can take a heavy toll on the people you love. But you can reduce or even eliminate estate taxes with proper planning. Together, your attorney, tax advisor and Raymond James financial advisor can craft strategies designed to preserve your principal today and protect your beneficiaries down the road.

EXEMPTIONS

This means getting to know you and your family by gathering information about your current circumstances, future goals, aspirations and concerns.

TIME VALUE OF MONEY

The government's assumption about how fast assets appreciate presents a great opportunity to transfer increased value over time. Trusts enable you to retain control of your assets while reducing your tax bill. By shifting your wealth into the appropriate vehicle, you can reduce the value of your estate while still putting your assets to work for you, a family member or another beneficiary.

REDUCED VALUATIONS

By reducing the marketability of your assets or taking minority interests in assets, you can reduce the value of your estate. Reducing the value of your estate also reduces the estate or gift taxes owed. Using different forms of ownership, you can utilize this technique and still retain control.

TAKE ADVANTAGE OF THE THREE MOST VALUABLE CONCEPTS IN ESTATE TAX REDUCTION:

- Exemptions and deductions allowed by law
- Time value of money
- Reduced valuations

When properly combined, the value of these strategies can create far greater results than the sum of their individual parts.

BESTOW

Leaving a legacy to a worthy cause or institution may be one of your most cherished goals. With proper planning and forethought, you can achieve this goal while enhancing the value of assets you leave to your family and loved ones. While each vehicle is different, the following are some charitable techniques that may work well for you.

CHARITABLE REMAINDER TRUSTS (CRTS)

As the trust originator/donor, a CRT allows you to make a partially tax-deductible charitable gift of property that will continue to provide income to you or your family for their lifetime – or a set period of time – before passing to your chosen charity.

CHARITABLE LEAD TRUSTS (CLTS)

As a donor, a CLT enables you to make a gift that benefits the charity of your choice for a set time, after which the gift is returned to you or your family. A gift to a CLT can result in substantial tax savings for your family.

PRIVATE FOUNDATIONS

A private foundation is a donor-created charity. This is a time-honored and time-tested technique, primarily used by very wealthy individuals and families to ensure that their philanthropic goals and objectives are provided for indefinitely. Gifts to private foundations are deductible – and private foundations are particularly well-suited to managing unique or unusual assets.

DONOR ADVISED FUNDS (DAFS)

A donor advised fund, such as the Raymond James Charitable Endowment Fund, allows the donor advisor to direct where the funds will go, how they will be managed, and who will succeed the donor advisor when the donor advisor resigns or dies. Gifts to a DAF account are treated for income and estate tax purposes as a deductible contribution – and the simplicity of a DAF's structure often makes this a very cost-effective technique.

Specialized experts, customized solutions

Raymond James Trust works exclusively with trust planning, so we never recommend “cookie cutter” estate plan solutions. Instead, we individually tailor a strategy to meet your personal needs.

To choose the right trust, you need to choose the right team: Raymond James Trust.

LIFE WELL PLANNED.

RAYMOND JAMES®

RAYMOND JAMES TRUST

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER

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