RAYMOND JAMES



Institutional Fiduciary Solutions

Comprehensive support for institutional clients.

Raymond James Institutional Fiduciary Solutions (IFS) is a team of professionals dedicated to implementing a fiduciary process through a broad range of investment solutions and support services for institutional clients, ranging from serving large organizations to crafting small business retirement plans. The IFS division of Raymond James is responsible for providing supporting resources to over $303 billion in assets.*

Considerations that go into our decision-making process:

- Act in the sole interest of clients and participants
- Adhere to core fiduciary principles
  - Communicate clearly and effectively all aspects of investment structure
  - Provide a diversified investment solution
  - Construct portfolios within investment policy guidelines
  - Ensure expenses are reasonable and avoid conflicts of interest
- Exercise prudence in selecting suitable investments
- Manage investments according to the investment policy statement

WE SERVE A WIDE RANGE OF INSTITUTIONAL CLIENTS AND RETIREMENT PLANS

- Foundations
- Endowments
- Nonprofits
- Associations
- Corporations
- Government Entities
- Municipalities
- Pension Plans
- Taft-Hartley Plans
- Insurance Companies
- 401(k) Plans
- 403(b) and 457 Plans
- Cash Balance Plans
- Defined Benefit Plans
- Money Purchase Plans
- Profit-sharing Plans
- SEP Plans
- SIMPLE IRA Plans

* The data is as of 9/30/2025. This data reflects assets as reported by Institutional Fiduciary Solutions and has not been independently verified

A PRUDENT PROCESS

We follow a four-step institutional investment process, developed over many years of serving various institutions. Each step of the process incorporates best practices that investment stewards should follow and document along the way to meet your investment obligations.

OUR ADVISORY PROCESS	
Step One **UNDERSTAND**	Discover objectives, establish investment and governance structure and set expectations.
Step Two **DESIGN**	Create a diversified investment menu and/or portfolio tailored to your needs.
Step Three **IMPLEMENT**	Research and conduct due diligence prior to executing your investment strategy.
Step Four **MANAGE**	Monitor investments and markets and maintain detailed records for your fiduciary documentation file.

ADDITIONAL RESOURCES

We offer a customized Client Service Plan, which is a unique monitoring tool that serves to summarize performance report information relative to a defined monitoring criteria. This tool also serves to document a client's stewardship and enables more effective and efficient decision-making.

Added benefits:

- **Partnership –** A reliable relationship between your trusted advisor and Raymond James
- **Prudent Process –** A four-step investment process performed with a fiduciary level of prudent care
- **Thought Leadership –** Access to institutional investment managers and industry experts' best ideas
- **Access –** Fiduciary products and services normally available to only the largest institutions
- **Diversification –** Both passive and active investment choices are offered across a variety of styles and asset classes
- **Time Well Saved –** Increased productivity by utilizing Raymond James' investment expertise while you focus on what's most important

Contact your Raymond James advisor for more information.

NOT Deposits • NOT Insured by FDIC or any other government agency
NOT GUARANTEED by the bank • Subject to risk and may lose value

RAYMOND JAMES®

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All investments are subject to risk, including loss. There is no assurance that any investment strategy will be successful. Asset allocation and diversification does not ensure a profit or protect against a loss. Past performance does not guarantee future results.

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