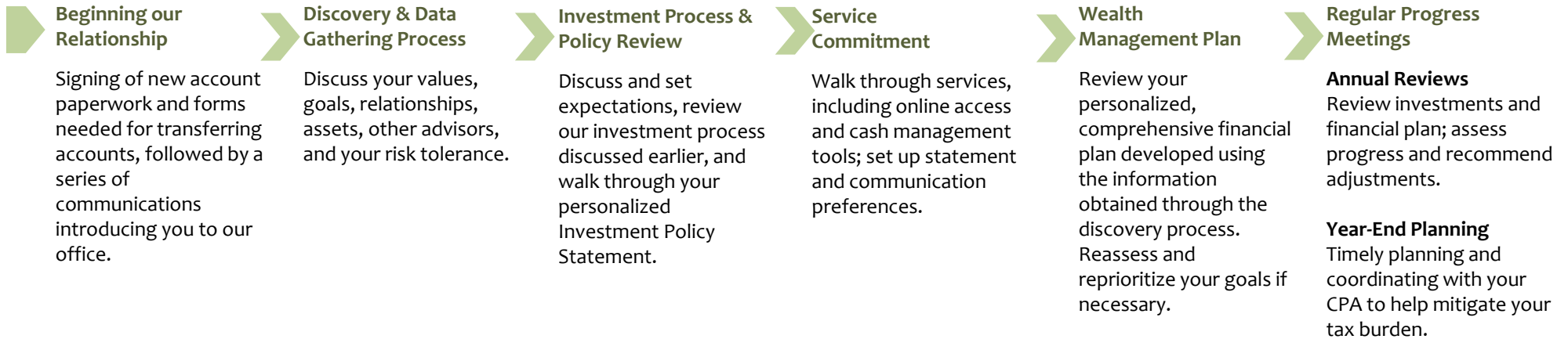


WELCOME ON BOARD

Our personalized client on-boarding process provides a strong foundation for establishing our long-term professional relationship. We invest the time to help ensure all bases are covered, all details are addressed, and all parties are on the same page.



Day 1	Within 15 Days	Within 30 Days	Within 45 Days	Within 90 Days	Ongoing
<p>WHY WE DO IT:</p> <p>Start off our relationship on the right foot, set goals, and schedule meetings for the coming year.</p>	<p>WHY WE DO IT:</p> <p>Build the basis for your personalized Investment Policy Statement and Financial Plan.</p>	<p>WHY WE DO IT:</p> <p>Provide a road map for investment decisions for the next 12 months.</p>	<p>WHY WE DO IT:</p> <p>Ensure the service we deliver is in line with your expectations and serves your needs.</p>	<p>WHY WE DO IT:</p> <p>Identify where you are going, how you will get there, and measurable targets for goals along the way.</p>	<p>WHY WE DO IT:</p> <p>Ensure that you are making solid progress toward your goals, since both your situation and performance projections will change over time.</p>



Please note, changes in tax laws or regulations may occur at any time and could substantially impact your situation. You should discuss any tax or legal matter with the appropriate professional. Securities offered through Raymond James Financial Services, Inc., Member FINRA/SIPC.