
RAYMOND JAMES (USA) LTD.

Private Client

AGENDA

Topic 1: About Raymond James

Topic 2: Raymond James (USA) Ltd. “RJLU”

Topic 3: RJLU Solutions

Topic 4: Other Benefits

THE RAYMOND JAMES ADVANTAGE

- ✓ Part of Raymond James Financial, Inc. (NYSE-RJF) established in 1962 and a public company since 1983, with a market capitalization today of US\$6.97 billion.*
- ✓ Raymond James has over 6,800 financial advisors in more than 2,800 locations throughout the United States, Canada and overseas. The firm also maintains an array of affiliated international offices including Paris, Nice, Cannes, Brussels, Buenos Aires, Düsseldorf, Stuttgart, Luxembourg, Geneva, Lausanne and Montevideo.
- ✓ Provides financial services through four wholly owned investment firms: Raymond James & Associates, Raymond James Financial Services, Raymond James Ltd. and Raymond James (USA) Ltd.



*As of 6/30/16

IAN's BACKGROUND

1999-2012: Financial Advisor with a bank-owned brokerage in Calgary

2012: Raymond James (USA) private client division launched as a wholly owned subsidiary of Raymond James Ltd.

2012: Joined Raymond James Ltd. as a Financial Advisor in Calgary

2013: Registered as an Investment Advisor Representative through Raymond James (USA) Ltd. (i.e. Series 7; Series 66)

Licensed in 5 states including sunbelt states (e.g. Arizona/Texas/California/Florida)

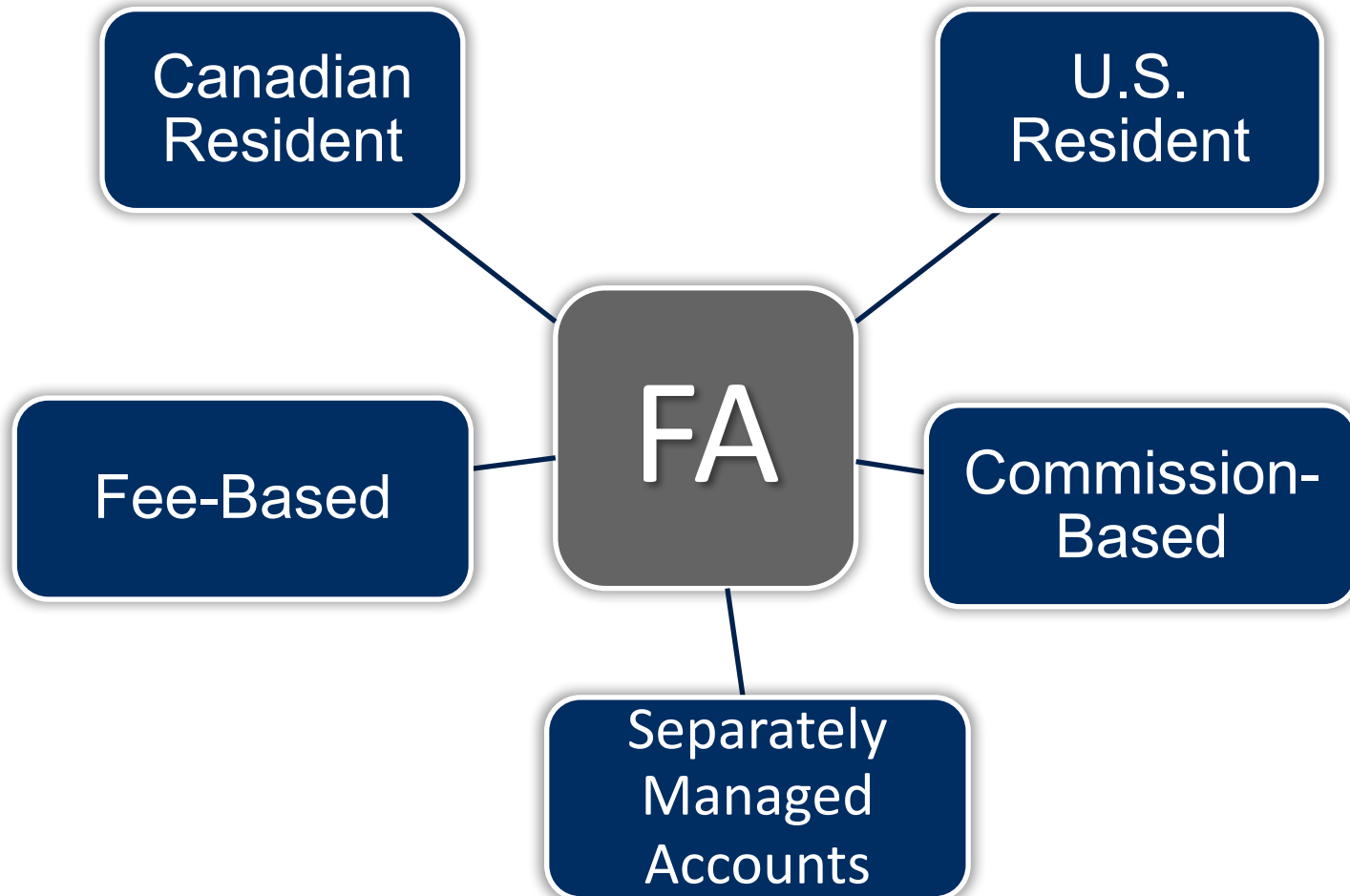
Electronic submission process for registration in additional states is streamlined as it is centralized through FINRA

ABOUT RJLU

Raymond James (USA) Ltd. “RJLU” – is a Canadian-based U.S. registered investment firm offering specialized advice to Americans living in Canada and Canadians living in the U.S. for their cross-border investment needs. RJLU FAs are licensed and regulated in both Canada and the U.S. and work closely with clients to translate their personal needs into a strategy for their cross-border accounts, advising on cross-border issues such as PFIC rules and IRA Rollovers, and maintaining professional networks to assist with planning, taxation, and legal services as required.



RJLU BUSINESS MODEL



ONE FINANCIAL ADVISOR TEAM REGISTERED WITH TWO SEPARATE FIRMS

Raymond James Ltd.

- Canadian Residents
 - Individual and Joint taxable accounts
 - Corporate Accounts
 - Trusts

- Both US and Canadian Residents
 - RRSPs, RRIFs
 - (US Resident Snowbird exemption)

Raymond James (USA) LTD.

- US Residents
 - Individual and Joint taxable accounts
 - Corporate Accounts
 - Trusts

- Both US and Canadian Residents
 - IRAs, 401Ks (eligible US retirement programs)
 - (Canadian Resident registration exemption granted by the BCSC/OSC Oct 2012)

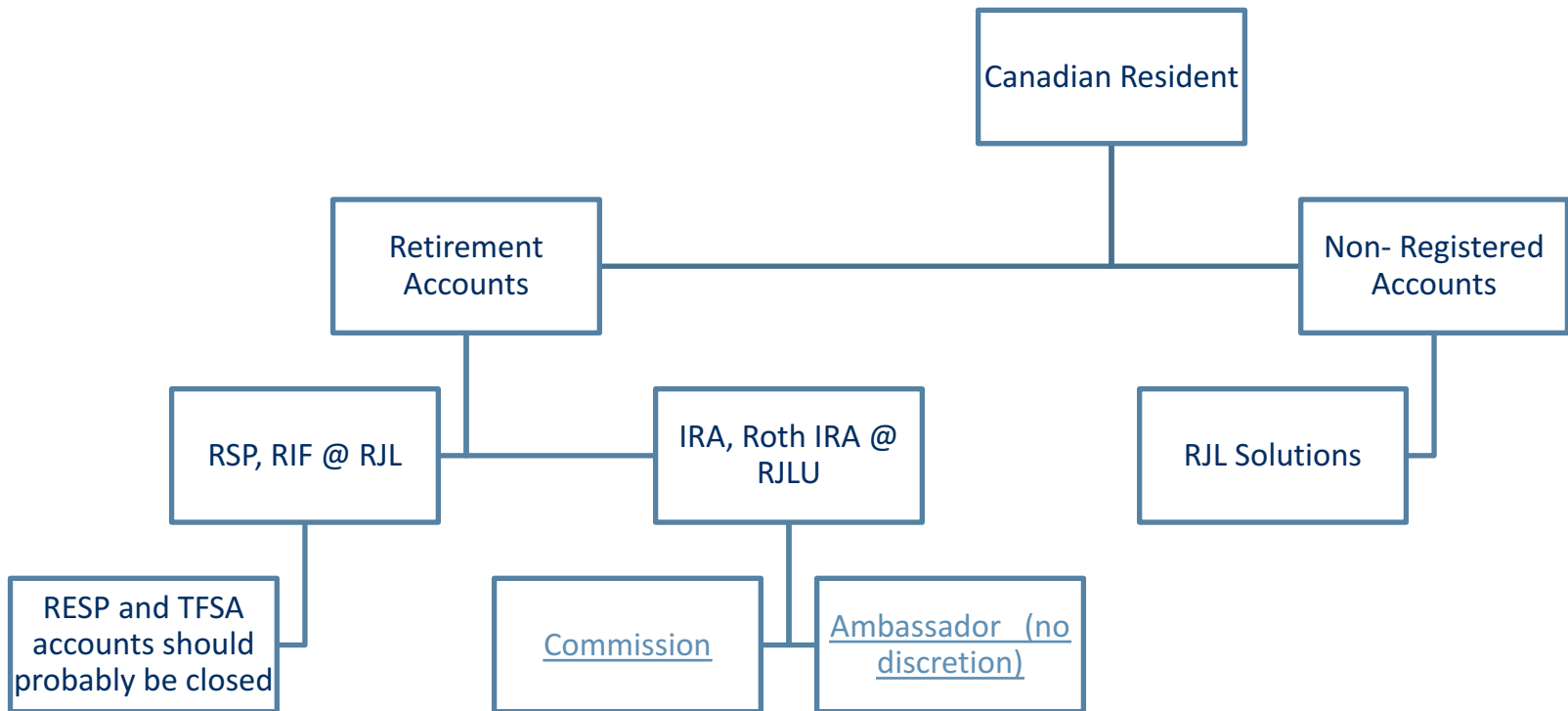
Canadian citizens

- Working and/or living in the United States
- Working and/or living in Canada
- Returning home from working and/or living in the United States
- Retired in the United States
- Looking to retire in the United States
- Sports athletes working and living on both sides of the border
- Inheriting money from a relative in the United States
- Requiring generational planning for relatives living in the United States
- Requiring oversight of money invested in Canadian-based accounts (RRSPs, pensions, non-registered accounts) and U.S.-based accounts (IRAs, 401ks, pensions, trusts, taxable accounts)

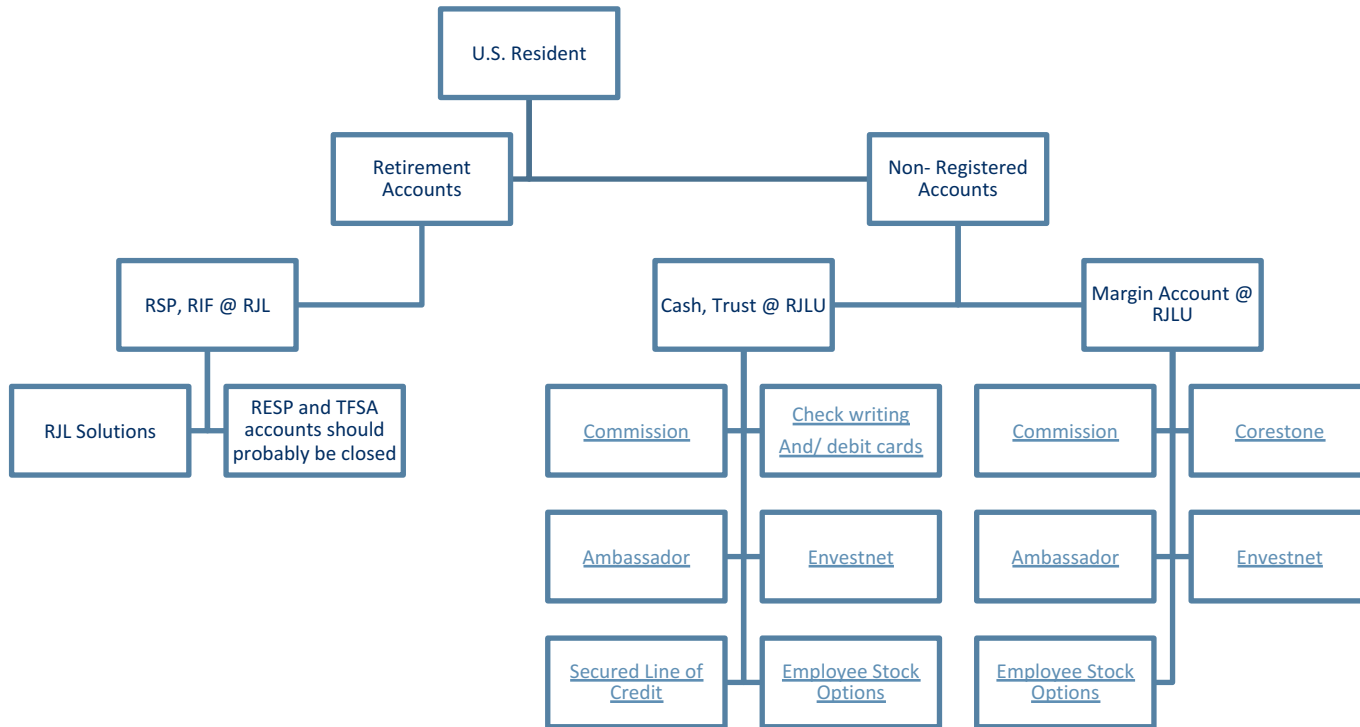
American citizens

- Working and/or living in Canada
- Working and/or living in the United States
- Returning home from working and/or living in Canada
- Sports athletes working and living on both sides of the border
- Inheriting money from a relative in Canada
- Requiring generational planning for relatives living on both sides of the border
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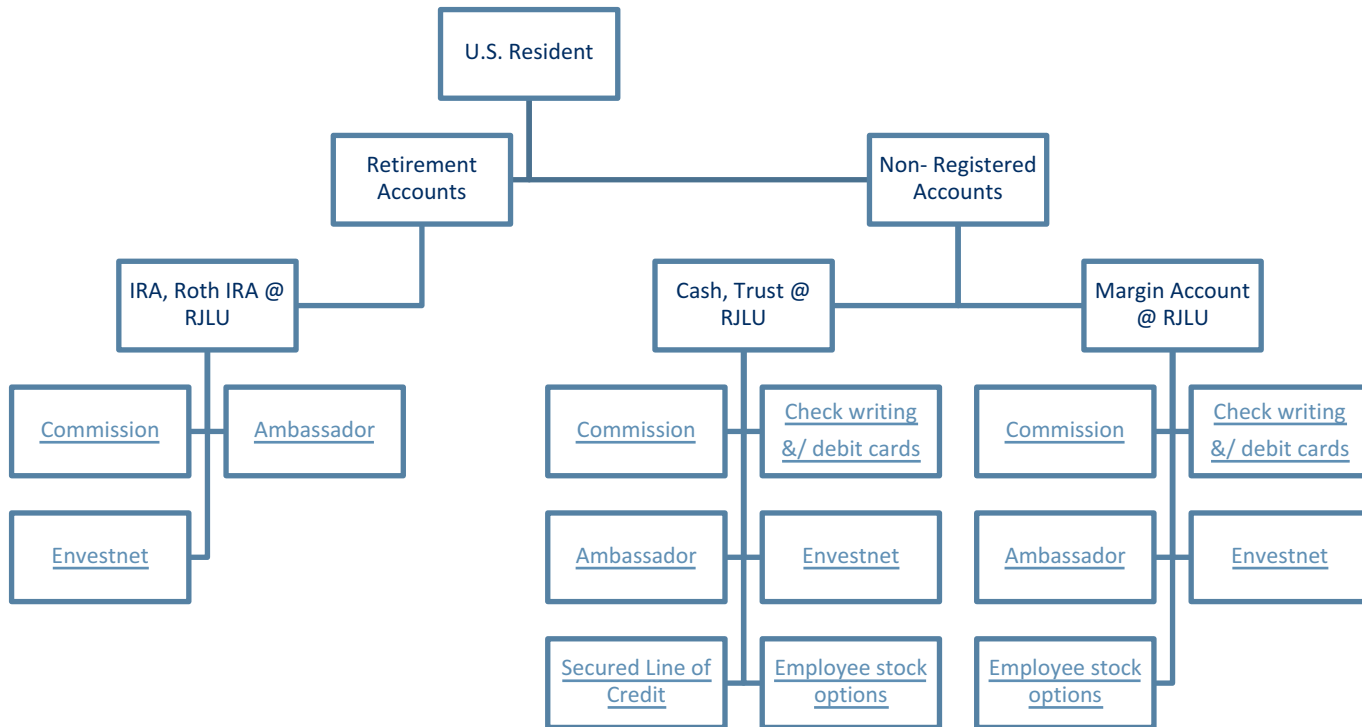
AMERICAN CITIZEN WORKING AND/OR LIVING IN CANADA



CANADIAN CITIZEN RETIRED IN THE UNITED STATES



AMERICAN CITIZEN INHERITING MONEY FROM A RELATIVE IN CANADA



OTHER BENEFITS

**U.S. Tax
Reporting for
U.S. Persons**

**65 Dual
licensed FAs
across
Canada**

Questions?

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Member of FINRA/SIPC

DISCLAIMER

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