

DIRECT DEPOSIT IS A MUST-DO FOR SOCIAL SECURITY RECIPIENTS

You can have your Social Security payment deposited directly into your Raymond James account

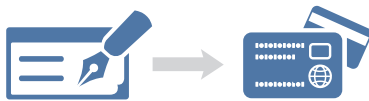
If you are still getting your Social Security benefits by paper check, you have until March 1, 2013, to switch to direct deposit. Even if you're already getting benefits electronically, now's a good time to consider streamlining your finances by having your federal benefits deposited directly into your Raymond James account.

Combining your banking, retirement and investment accounts with Raymond James eliminates redundant fees, and gives you and your financial advisor a complete overview of your finances.

If you're nearing retirement, this applies to you as well. Anyone applying for Social Security benefits now has to choose between having direct deposit of their funds into a bank or credit union account or into a Direct Express® Debit Mastercard® card account.

Don't wait until the last minute; sign up for direct deposit now. Your financial advisor can provide you with more information on how to set up direct deposit and explain any restrictions that apply.

Start spending less time managing your money and more time enjoying the things that are important to you.



GO DIRECT by **MARCH 2013**

Prepare now for the upcoming federal direct deposit requirements.

The U.S. Treasury requires individuals collecting new federal benefits to establish direct deposit; physical checks will no longer be issued.

In March 2013, all federal benefits – new and existing – will require direct deposit.

Don't wait for the Treasury's requirements to take effect – establish direct deposit for your federal funds today. For more information on the federal direct deposit requirements, visit GoDirect.org.

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER
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