

2025 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 05/27/2026

General Information

Name: Hon Kathleen Mick Peters

CONFIDENTIAL

PID 213102

AGENCY INFORMATION

Organization	Suborganization	Title
Pinellas County	Community Redevelopment Agency	County Commissioner
Pinellas County	Elected Constitutional Officer	County Commissioner
Tampa Bay Estuary Program	Board Members	
Tampa Bay Water	Board of Directors	Commissioner

CANDIDATE FOR

Position	Agency Name	Position sought or held
County Commission	Pinellas County Commission	Pinellas County Commissioner

Net Worth

My Net Worth as of December 31, 2025 was \$ 963,329.00.

Assets

Household goods and personal effects may be reported in a lump sum if their aggregate value exceeds \$1,000. This category includes any of the following, if not held for investment purposes: jewelry; collections of stamps, guns, and numismatic items; art objects; household equipment and furnishings; clothing; other household items; and vehicles for personal use.

The aggregate value of my household goods and personal effect is \$ 350,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
Residence	\$ 564,175.00
Raymond James Account	\$ 56,740.00
Retirement Fund, YMCA	\$ 59,666.00
Mortgage Holder	\$ 280,000.00
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
Loan Care	P.O. Box 8068	\$ 288,445.00
TD Loan	P.O. Box 9223, Farmington Hills, MI 48333	\$ 38,003.00

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

Income

Identify each separate source and amount of income which exceeded \$1,000 during the year, including secondary sources of income. Or attach a complete copy of your 2025 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission's website.

☐ I elect to file a copy of my 2025 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
PINELLAS COUNTY	315 Court St, Clearwater, FL	\$ 119,363.36
Mortgagee, {REDACTED}	{REDACTED}	\$ 13,231.00

SECONDARY SOURCES OF INCOME (Major customers, clients, etc. of businesses owned by reporting person):

Name of Business Entity	Name of Major Sources of Business' Income	Address of Source	Principal Business Activity of Source
N/A			

Interests in Specified Businesses**Business Entity # 1**

N/A

Training

This section applies only to a Constitutional or elected municipal officer, each of whom are required to complete annual ethics training pursuant to Section 112.3142, F.S.

☒ I certify that I have completed the required training under Section 112.3142, F.S.

☐ Required training under Section 112.3142, F.S., not applicable to filer for this form year.

Signature of Reporting Official or Candidate

Under the penalties of perjury, I declare that I have read the foregoing Form 6 and that the facts stated in it are true.

Kathleen Mick Peters

Digitally signed: 05/27/2026

Filed with COE: 05/27/2026



Advisory Services offered through Steward Partners Investment Advisory, LLC A Registered Investment Advisor. Securities offered through Steward Partners Investment Solutions, LLC Member FINRA/SIPC

December 31, 2024 to December 31, 2025

Account [REDACTED]

FRANK HIBBARD

STEWARD PARTNERS INV SOL LLC

600 Cleveland St Ste 1150

Clearwater, FL 33755-4157 | (727) 386-5494

frank.hibbard@stewardpartners.com

Annual

[REDACTED]
KATHLEEN PETERS TTEE

U/A DTD MAY 10, 2016

KATHLEEN PETERS REV INTER VIVOS
TRUST
[REDACTED]

Raymond James Client Services

800-647-SERV (7378)

Monday - Friday 8 a.m. to 9 p.m. ET

Online Account Access

raymondjames.com/clientaccess

Kathleen Peters Trust Annual Summary -

		This Statement	Year to Date
Value This Statement			
\$56,740.50			
Last Statement			
\$49,923.44	Prior Year-End		
\$49,923.44	\$49,923.44		
Time-Weighted Performance*			
YTD	13.66%		
Annualized Since	12.15%		
11/28/2023			
Beginning Balance		\$49,923.44	\$49,923.44
Deposits		\$0.00	\$0.00
Income		\$2,971.93	\$2,971.93
Withdrawals		\$0.00	\$0.00
Expenses		\$(510.56)	\$(510.56)
Change in Value		\$4,355.69	\$4,355.69
Ending Balance		\$56,740.50	\$56,740.50

Performance Inception: 11/28/2023

Important Messages

- Realized gain/loss summary (Please see Cost Basis on the Understanding Your Statement page.)

	Year to Date
• Short-term gains	\$14.30
• Short-term losses	\$0.00
• Long-term gains	\$194.21
• Long-term losses	\$0.00
Net Gain/Loss Total	\$208.51

Your Portfolio

For more information,
visit raymondjames.com/clientaccess

	Quantity	Price	Value	Gain or (Loss) ^o	Estimated Annual Income
Cash & Cash Alternatives					
Raymond James Bank Deposit Program ‡ 0.01% - Selected Sweep Option			\$41.77		
Raymond James Bank			\$41.77		
Your bank priority state: FL					
‡ Please see the Raymond James Bank Deposit Program on the Understanding Your Statement page.					
Estimated Income Yield for RJB DP was calculated as of 12/31/2025.					
Cash & Cash Alternatives Total			\$41.77		\$0.00

Mutual Funds					
FIDELITY OTC PORTFOLIO FUND N/L (FOCPX)	1,384.477	\$24.280	\$33,615.10	\$7,753.68 ^B	
MFS INTERNATIONAL EQUITY FUND CL I N/L (MIEKX)	154.979	\$40.530	\$6,281.30	\$798.00 ^B	\$106.78
AMERICAN FUNDS NEW WORLD FUND CL F2 N/L (NFFFX)	30.644	\$92.880	\$2,846.21	\$525.22 ^B	\$40.08
VIRTUS KAR SMALL MID CAP CORE FUND CL I N/L (VKSIX)	576.373	\$19.350	\$11,152.82	\$62.59 ^B	
Mutual Funds Total			\$53,895.43	\$9,139.49	\$146.86

Alternative Investments

Alternative Mutual Funds ‡

JPMORGAN HEDGED EQUITY 2 FUND CL I N/L (JHQDX)	141.224	\$19.850	\$2,803.30	\$302.70	\$17.51
Alternative Mutual Funds Total			\$2,803.30	\$302.70	\$17.51
Alternative Investments Total			\$2,803.30	\$302.70	\$17.51

‡ Please see Alternative Mutual Funds on the Understanding Your Statement page.

Portfolio Total			\$56,740.50	\$9,442.19	\$164.37
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^B Please see Cost Basis on the Understanding Your Statement page regarding Open End Mutual Funds.

^o Please see Cost Basis on the Understanding Your Statement page.

Log in to Client Access at <https://www.raymondjames.com/clientaccess> to view additional position details, filter, sort, or download up to 18 months of activity and see available delivery options for account documents.

Values may not reflect all your gains/losses: Accurate gain/loss information is provided wherever possible for most investments however, cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information, including any gain/loss and income activity, should not be used for tax preparation, instead refer to official tax documents.



Advisory Services offered through Steward Partners Investment Advisory,
LLC A Registered Investment Adviser. Securities offered through Steward
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December 31, 2024 to December 31, 2025

Account # [REDACTED]

Your Activity

Date	Activity Type	Description	Quantity/ Price	Amount
Income				
02/03/2025	Dividend - Taxable	ARISTOTLE CORE INCOME FUND CL I-2 N/L (PLIDX) \$.03811 per share x 1,010.812 shares		\$38.52
03/03/2025	Dividend - Taxable	ARISTOTLE CORE INCOME FUND CL I-2 N/L (PLIDX) \$.03557 per share x 1,014.837 shares		\$36.10
03/28/2025	Dividend - Taxable	JPMORGAN HEDGED EQUITY 2 FUND CL I N/L (JHQDX) \$.02489 per share x 132.204 shares		\$3.29
04/01/2025	Dividend - Taxable	ARISTOTLE CORE INCOME FUND CL I-2 N/L (PLIDX) \$.04160 per share x 1,018.551 shares		\$42.37
05/01/2025	Dividend - Taxable	ARISTOTLE CORE INCOME FUND CL I-2 N/L (PLIDX) \$.03752 per share x 1,022.937 shares		\$38.38
06/02/2025	Dividend - Taxable	ARISTOTLE CORE INCOME FUND CL I-2 N/L (PLIDX) \$.03897 per share x 1,026.922 shares		\$40.02
06/27/2025	Dividend - Taxable	JPMORGAN HEDGED EQUITY 2 FUND CL I N/L (JHQDX) \$.03233 per share x 132.384 shares		\$4.28
07/01/2025	Dividend - Taxable	ARISTOTLE CORE INCOME FUND CL I-2 N/L (PLIDX) \$.03845 per share x 1,031.099 shares		\$39.65
08/01/2025	Dividend - Taxable	ARISTOTLE CORE INCOME FUND CL I-2 N/L (PLIDX) \$.03954 per share x 1,035.187 shares		\$40.93
09/02/2025	Dividend - Taxable	ARISTOTLE CORE INCOME FUND CL I-2 N/L (PLIDX) \$.03554 per share x 1,039.424 shares		\$36.94
09/15/2025	Capital Gain	FIDELITY OTC PORTFOLIO FUND N/L (FOCPX) Long Term Capital Gain \$1.04700 per share x 1,067.933 shares		\$1,118.13
09/29/2025	Dividend - Taxable	JPMORGAN HEDGED EQUITY 2 FUND CL I N/L (JHQDX) \$.03672 per share x 132.612 shares		\$4.87

Your Activity (continued)

Date	Activity Type	Description	Quantity/ Price	Amount
Income (continued)				
10/01/2025	Dividend - Taxable	ARISTOTLE CORE INCOME FUND CL I-2 N/L (PLIDX) <i>\$.03935 per share x 1,043.221 shares</i>		\$41.05
12/15/2025	Capital Gain	FIDELITY OTC PORTFOLIO FUND N/L (FOCPX) <i>Long Term Capital Gain \$.84100 per share x 1,337.473 shares</i>		\$1,124.81
12/17/2025	Capital Gain	MFS INTERNATIONAL EQUITY FUND CL I N/L (MIEKX) <i>Long Term Capital Gain \$.33829 per share x 153.684 shares</i>		\$51.99
12/17/2025	Capital Gain	MFS INTERNATIONAL EQUITY FUND CL I N/L (MIEKX) <i>Short Term Capital Gain \$.02083 per share x 153.604 shares</i>		\$3.20
12/17/2025	Dividend - Taxable	MFS INTERNATIONAL EQUITY FUND CL I N/L (MIEKX) <i>\$.68895 per share x 151.012 shares</i>		\$104.04
12/17/2025	Capital Gain	VIRTUS KAR SMALL MID CAP CORE FUND CL I N/L (VKSIX) <i>Long Term Capital Gain \$.06622 per share x 574.424 shares</i>		\$38.04
12/19/2025	Dividend - Taxable	JPMORGAN HEDGED EQUITY 2 FUND CL I N/L (JHQDX) <i>\$.03000 per share x 141.009 shares</i>		\$4.23
12/19/2025	Capital Gain	AMERICAN FUNDS NEW WORLD FUND CL F2 N/L (NFFFX) <i>Long Term Capital Gain \$4.21117 per share x 29.284 shares</i>		\$123.32
12/19/2025	Dividend - Taxable	AMERICAN FUNDS NEW WORLD FUND CL F2 N/L (NFFFX) <i>\$1.30837 per share x 28.868 shares</i>		\$37.77
Income Total				\$2,971.93
Expenses				
01/22/2025	Fee	Cash <i>1Q Fees for 090/365 Days at 1.00% on \$49,923.27</i>		\$(123.08)
04/15/2025	Fee	Cash <i>2Q Fees for 091/365 Days at 1.00% on \$47,338.54</i>		\$(118.02)



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December 31, 2024 to December 31, 2025

Account

Your Activity (continued)

Date	Activity Type	Description	Quantity/ Price	Amount
Expenses (continued)				
07/16/2025	Fee	Cash 3Q Fees for 092/365 Days at 1.00% on \$51,747.61		\$(130.43)
10/22/2025	Fee	Cash 4Q Fees for 092/365 Days at 1.00% on \$55,160.02		\$(139.03)
Expenses Total				\$(510.56)

Purchases, Sales and Redemptions

02/03/2025	Reinvest	ARISTOTLE CORE INCOME FUND CL I-2 N/L (PLIDX) \$.03811 per share x 1,010.812 shares	4.025 \$9.57018	\$(38.52)
03/03/2025	Reinvest	ARISTOTLE CORE INCOME FUND CL I-2 N/L (PLIDX) \$.03557 per share x 1,014.837 shares	3.714 \$9.71997	\$(36.10)
03/28/2025	Reinvest	JPMORGAN HEDGED EQUITY 2 FUND CL I N/L (JHQDX) \$.02489 per share x 132.204 shares	0.180 \$18.27777	\$(3.29)
04/01/2025	Reinvest	ARISTOTLE CORE INCOME FUND CL I-2 N/L (PLIDX) \$.04160 per share x 1,018.551 shares	4.386 \$9.66028	\$(42.37)
05/01/2025	Reinvest	ARISTOTLE CORE INCOME FUND CL I-2 N/L (PLIDX) \$.03752 per share x 1,022.937 shares	3.985 \$9.63111	\$(38.38)
06/02/2025	Reinvest	ARISTOTLE CORE INCOME FUND CL I-2 N/L (PLIDX) \$.03897 per share x 1,026.922 shares	4.177 \$9.58103	\$(40.02)
06/27/2025	Reinvest	JPMORGAN HEDGED EQUITY 2 FUND CL I N/L (JHQDX) \$.03233 per share x 132.384 shares	0.228 \$18.77192	\$(4.28)
07/01/2025	Reinvest	ARISTOTLE CORE INCOME FUND CL I-2 N/L (PLIDX) \$.03845 per share x 1,031.099 shares	4.088 \$9.69911	\$(39.65)
07/21/2025	Sale	FIDELITY OTC PORTFOLIO FUND N/L (FOCPX)	(3.666) \$22.64048	\$83.00
08/01/2025	Reinvest	ARISTOTLE CORE INCOME FUND CL I-2 N/L (PLIDX) \$.03954 per share x 1,035.187 shares	4.237 \$9.66013	\$(40.93)

Your Activity (continued)

Date	Activity Type	Description	Quantity/ Price	Amount
Purchases, Sales and Redemptions (continued)				
09/02/2025	Reinvest	ARISTOTLE CORE INCOME FUND CL I-2 N/L (PLIDX) \$.03554 per share x 1,039.424 shares	3.797 \$9.72873	\$(36.94)
09/15/2025	Reinvest	FIDELITY OTC PORTFOLIO FUND N/L (FOCPX)	47.783 \$23.40016	\$(1,118.13)
09/29/2025	Reinvest	JPMORGAN HEDGED EQUITY 2 FUND CL I N/L (JHQDX) \$.03672 per share x 132.612 shares	0.250 \$19.480	\$(4.87)
10/01/2025	Reinvest	ARISTOTLE CORE INCOME FUND CL I-2 N/L (PLIDX) \$.03935 per share x 1,043.221 shares	4.185 \$9.80884	\$(41.05)
10/23/2025	Purchase	VIRTUS KAR SMALL MID CAP CORE FUND CL I N/L (VKSIX)	148.333 \$20.08993	\$(2,980.00)
10/23/2025	Sale	ARISTOTLE CORE INCOME FUND CL I-2 N/L (PLIDX)	(1,047.406) \$9.920	\$10,390.27
10/23/2025	Purchase	MFS INTERNATIONAL EQUITY FUND CL I N/L (MIEKX)	32.929 \$40.38992	\$(1,330.00)
10/23/2025	Purchase	JPMORGAN HEDGED EQUITY 2 FUND CL I N/L (JHQDX)	8.147 \$19.63913	\$(160.00)
10/23/2025	Purchase	AMERICAN FUNDS NEW WORLD FUND CL F2 N/L (NFFFX)	4.600 \$95.65217	\$(440.00)
10/23/2025	Purchase	FIDELITY OTC PORTFOLIO FUND N/L (FOCPX)	221.757 \$23.90003	\$(5,300.00)
12/15/2025	Reinvest	FIDELITY OTC PORTFOLIO FUND N/L (FOCPX)	47.004 \$23.93009	\$(1,124.81)
12/17/2025	Reinvest	MFS INTERNATIONAL EQUITY FUND CL I N/L (MIEKX)	1.295 \$40.14671	\$(51.99)
12/17/2025	Reinvest	MFS INTERNATIONAL EQUITY FUND CL I N/L (MIEKX)	0.080 \$40.000	\$(3.20)
12/17/2025	Reinvest	MFS INTERNATIONAL EQUITY FUND CL I N/L (MIEKX) \$.68895 per share x 151.012 shares	2.592 \$40.13888	\$(104.04)
12/17/2025	Reinvest	VIRTUS KAR SMALL MID CAP CORE FUND CL I N/L (VKSIX)	1.949 \$19.5177	\$(38.04)
12/19/2025	Reinvest	JPMORGAN HEDGED EQUITY 2 FUND CL I N/L (JHQDX) \$.03000 per share x 141.009 shares	0.215 \$19.67441	\$(4.23)

Understanding Your Statement

Need help navigating your statement? Visit <http://raymondjames.com/statements/eos> for a guide.

Raymond James & Associates, Inc. (RJA), member New York Stock Exchange/SIPC, carries your account(s) and acts as custodian or sub-custodian, as applicable, for funds and securities deposited with us, directly by you, through your Broker Dealer and/or Investment Adviser, STEWARD PARTNERS INV SOL LLC, or as a result of transactions we process for your account(s) at their direction. For Individual Retirement Custodial Accounts (IRA accounts), Raymond James Trust Company of New Hampshire is custodian (RJ Trust Co NH - Custodian) and RJA is sub-custodian. The account information provided herein is inclusive of any advisory or brokerage accounts held at RJA, which acts as custodian or sub-custodian for funds and securities deposited in your account(s) directly by you or as a result of transactions we process for your account(s). Please carefully review your account statements to verify the accuracy of your current holdings and all account activity that has occurred. Information regarding commissions, fees and other charges related to your transactions has been included on your confirmation. Inquiries concerning the positions, balances and transactions in your account, including inaccuracies or discrepancies between your records and this statement, should be directed to our Client Services department at the number listed on the Account Summary page and to your Broker Dealer and/or Investment Adviser STEWARD PARTNERS INV SOL LLC. Any oral communications should be reconfirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). A financial statement of this organization is available for your personal inspection at its offices, or a copy of it will be mailed upon your written request. All other inquiries, including questions about the following information regarding the investments currently held in your account, should be directed to STEWARD PARTNERS INV SOL LLC as RJA does not supervise or review the transactions forwarded to us by your Broker Dealer and/or Investment Adviser, STEWARD PARTNERS INV SOL LLC.

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should be made only after contacting your financial professional.

FINRA BrokerCheck - For additional background information on any firm or registered representative with the Financial Industry Regulatory Authority (FINRA), the firm would like to provide you with the following information: 1) FINRA BrokerCheck hotline telephone number is 800.289.9999; 2) the FINRA website address is <http://www.finra.org>; and 3) for a copy of a brochure that includes important information concerning FINRA BrokerCheck, call the hotline or visit <http://www.finra.org>.

MSRB Disclosure - Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are registered with and subject to the rules and regulations of the U.S. Securities and Exchange Commission (SEC) and the Municipal Securities Rulemaking Board (MSRB). Both the SEC and the MSRB publish websites containing information and resources designed to educate investors. In addition to educational materials about the municipal securities market and municipal securities market data, the MSRB website includes an investor brochure describing protections that may be provided by MSRB rules, including how to file a complaint with the appropriate regulatory authority. For more information, visit <https://www.sec.gov/> and <http://www.msrb.org/>.

Availability of Free Credit and Bank Deposit Program - Any free credit balance in your account is payable upon your demand. You also have the right to receive, in the normal course of business and subject to Raymond James having received the funds, any bank deposit program balance and any fully paid securities to which you are entitled, subject to any obligations you owe in any of your accounts.

Third Party Payments Disclosure - In addition to the fees you pay directly for the services offered by Raymond James and your financial professional, Raymond James receives fees from various sources. For more information on fees and expenses, please see <https://raymondjames.com/legal-disclosures/third-party-payments>.

Cost Basis - Investment gain or loss reflects the unrealized gain or loss using adjusted cost basis. Adjusted cost basis may or may not reflect adjustments for return of principal/capital or accretion/amortization. Reinvestments of dividends or capital gain distributions are included in the adjusted cost basis calculation of the unrealized gain/loss with the exception of open end mutual funds. Cost basis for open end mutual funds does not include reinvested dividends or capital gains for calculating unrealized gain or loss on this statement. Clients who have elected the average cost reporting method will have the average cost per share of all tax lots applied to the cost basis used for calculating the unrealized gain or loss. Realized gain/loss information found under the Important Messages section includes the cost basis of reinvested

Understanding Your Statement (continued)

dividend and capital gains in the calculation for all security types. Realized gain/loss does not reflect long term capital gain distributions from mutual funds. For taxable accounts, including those that receive information only 1099's, short term debt instruments that result in a capital gain will generally not appear on the realized gain loss report, as those amounts are reported as ordinary income on the year end 1099. Market Discount is generally not reportable as a realized gain/loss amount, as it is also reportable as ordinary income on the year end 1099. Gain or loss information is displayed on this statement for your information only and should not be relied upon for tax reporting purposes.

Cost basis for 529 accounts is provided as informational only and year end 1099Q reports are prepared independently from cost basis data shown on the brokerage statement.

A missing G/L calculation indicates that some or all of the tax lots for that position are missing cost basis. Please contact your financial professional to have missing cost basis information added to your account.

For securities classified as Grantor or Royalty Trusts, Master Limited Partnerships or other widely held fixed income trusts, cost basis is not adjusted. These securities receive principal payments or distributions that are classified differently by the issuer at the end of the year. Clients should continue to rely on the issuer information for both cost basis adjustments as well as proceeds adjustments for these securities. For this reason the gain/loss displayed will be unadjusted and is not a true indicator of the investment return. Any adjustment to sales proceeds will be reflected on your 1099.

Effective January 1, 2011, Raymond James reports adjusted cost basis for securities currently covered by the Emergency Economic Stabilization Act of 2008 to the IRS on Form 1099-B. Raymond James will default to the first-in, first-out (FIFO) cost basis accounting method for trades and transfers unless a different method has been selected. Adjustments made to your cost basis throughout the year may cause the information displayed on the client statement to differ from what is reported on the 1099-B which is provided to the IRS at the end of the year.

For tax lots or securities that are not covered by the Emergency Economic Stabilization Act of 2008, cost basis information may not be available, may have been estimated by you or your financial professional, or may have been obtained from third-party sources, and in these instances, Raymond James cannot guarantee its accuracy. Information for uncovered positions will not be reported to the IRS.

Alternative Mutual Funds - Like traditional open-end mutual funds, U.S. alternative mutual funds are mutual funds that are regulated under the Investment Company Act of 1940 (the "1940 Act"), which imposes certain restrictions on fund activities such as limitations on investments in illiquid assets, the use of leverage, and concentration. Non-U.S. alternative mutual funds are not subject to the 1940 Act. Alternative mutual funds (whether U.S. or non-U.S.) generally employ more complex investment strategies than traditional open-end mutual funds, and thus may be subject to risks that are not suitable for all investors, including but not limited to, increased volatility resulting from the fund's underlying investments, losses from short selling, magnified losses due to use of leverage, relatively high operating expenses/fees compared to traditional mutual fund strategies, and limited performance history. Furthermore, there may be additional unforeseen risks that could be material to your investment decision. For more detailed information about your alternative mutual fund holdings, please review the applicable offering documents, including the prospectus and summary prospectus.

Client Interest Program - The Client Interest Program (CIP) is an on-demand alternative for client cash that is held for future investment. As required by the U.S. Securities and Exchange Commission Rule 15c3-3, "The Customer Protection Rule,"

Raymond James segregates client cash from firm cash. The client cash that is set aside is required to be held in bank accounts or in certain high-quality U.S. Government securities. CIP balances are included in the coverage provided by the Securities Investor Protection Corporation (SIPC) and excess SIPC. The CIP rate displayed in the Cash & Cash Alternatives section of your statement is the established rate for the last business day of the reported month. However, in the event that a large deposit is made on the last business day of the month, the rate for the next business day may be displayed. Estimated Annual Income is calculated using this rate and, therefore, is solely an estimated value for the month and may not reflect your actual income. For current rates visit <http://www.raymondjames.com/rates.htm>.

As a reminder, Raymond James may modify or amend the Cash Sweep Program including the terms, conditions and availability of any Cash Sweep option at any time in its sole discretion by providing you with thirty (30) days' prior notice, or in some cases, as set forth in your account opening documentation, no prior notice.

Raymond James Bank Deposit Program - The Raymond James Bank Deposit Program is a multibank cash sweep program that deposits available cash in your brokerage account into interest-bearing deposit accounts at one or more banks. Raymond James Bank Deposit Program balances are insured solely by the Federal Deposit Insurance Corporation (FDIC), subject to FDIC limitations and guidelines, which are explained at <https://www.fdic.gov>. If you elected the Raymond James Bank Deposit Program as your sweep option, then any balance in a bank deposit account in the RJBDP can, on your order, be liquidated and the proceeds returned to your securities account or remitted to you.

The Raymond James Bank Deposit Program rate displayed in the Cash & Cash Alternatives section of your statement is the established rate for the last business day of the reported month. However, in the event that a large deposit is made on the last business day of the month, the rate for the next business day may be displayed. Estimated Annual Income is calculated using this rate and, therefore, is solely an estimated value for the month and may not reflect your actual income. For current rates visit <http://www.raymondjames.com/rates.htm>.

"Your bank priority state" indicates the corresponding Bank Priority List that applies to your account. "RJBDP participating banks you declined" displays the names of the banks you have designated as ineligible to receive your funds, which results in your funds being directed to the next bank on the Bank Priority List. "Participating banks recently added" displays additional banks that have been added to the program in the last 90 days. You have the right to designate any bank in the program as ineligible to receive your funds by contacting your financial professional.

More information about the Bank Deposit Program, including the current Bank Priority Lists, is available at <https://www.raymondjames.com/rjbdp>.

As a reminder, Raymond James may modify or amend the Cash Sweep Program including the terms, conditions and availability of any Cash Sweep option at any time in its sole discretion by providing you with thirty (30) days' prior notice, or in some cases, as set forth in your account opening documentation, no prior notice.

Time Weighted Performance Reporting - Performance returns are calculated net of management fees, if applicable. Returns exclude some limited partnerships, unpriced securities and annuity history prior to the annuity being linked to the account. Returns for periods greater than one year are annualized returns unless they represent entire 12-month periods. All performance figures exclude unpriced securities (including securities of indeterminate value), limited partnerships (other than limited partnerships classified as Alternative Investments and appearing in that section of your



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December 31, 2024 to December 31, 2025

Account # [REDACTED]

Understanding Your Statement (continued)

statement). Performance for Annuity and RJ Bank CD's may not be all inclusive. Previous calculations for managed accounts may have been adjusted for investment manager performance. Considering these exclusions, overall performance may be different than the results presented in this statement. Past performance is not a guarantee of future results. Information used to calculate performance may have been obtained from third party sources and Raymond James cannot guarantee the accuracy of such information.

Estimated Annual Income and Estimated Income Yield - The Estimated Annual Income (EAI) and Estimated Income Yield (EIY) provided on this statement are an estimate of the income a security will distribute during the year. These figures should not be confused with actual cash flows, investment yields or investment returns. Actual income or yield may be lower or higher than the estimated amounts. A number of factors may influence the actual income or yield that is received. The amount or frequency of an issuer's dividend may fluctuate or cease, which may cause the income and or yield of the security to fluctuate. EIY reflects only the

income generated by an investment. It does not reflect changes in its price, which may fluctuate. EAI and EIY for certain types of securities could include a return of principal or capital gains which could overstate the EAI and EIY. Information used to calculate Estimated Annual Income and or Estimated Income Yield may be obtained from third party sources and Raymond James cannot guarantee the accuracy of such information. Estimated Annual Income and or Estimated Income Yield amounts should not be used as a financial planning tool.

Product Interest Rate Risk - The performance of your investment can be affected by various risks, including without limitation, interest rate risk. The fixed income portion of your investment is particularly sensitive to interest rate risk. Generally, a rise (fall) in interest rates will reduce (increase) the market value of the fixed income portion of your investment. An overview of this and other risks is available at <https://www.raymondjames.com>, <http://www.finra.org>, <https://emma.msrb.org>, and <https://projectinvested.org>.