

2022 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/27/2023

General Information

Name: Hon Traci Koster

Address: 14928 CASEY RD, TAMPA, FL 33624

PID 287666

County: Hillsborough

AGENCY INFORMATION

Organization	Suborganization	Title
House Of Representatives	Elected Constitutional Officer	State Representative

Net Worth

My Net Worth as of December 31, 2022 was \$ 195,928.54.

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, whether owned or leased.

The aggregate value of my household goods and personal effect is \$ 15,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
Homestead Residence - 16130 Craigend Place, Odessa, FL 33556	\$ 458,000.00
Primary Checking Account: Bank of America	\$ 3,069.65
Primary Savings Account: Bank of America	\$ 20,381.21
Secondary Checking Account: Synovus Bank	\$ 13,910.17
Raymond James Roth IRA	\$ 5,788.95
Raymond James IRA	\$ 41,231.51
Raymond James INDV Account	\$ 3,457.97
Traci L. Koster, PLLC dba Koster Legal	\$ 133,899.56
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
Bank of America Car Loan - (2020 Hyundai Tucson)	100 N. Tryon Street, Charlotte, NC 28202	\$ 10,940.89
VanDyke Mortgage (16130 Craigend Place, Odessa, FL)	2449 Camelot Ct, Grand Rapids, MI 49546	\$ 353,970.03

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.

☐ I elect to file a copy of my 2022 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
Traci L. Koster, PLLC dba Koster Legal	1646 W. Snow Avenue, Tampa, FL 33606	\$ 304,130.00
FL House of Representatives	400 S Monroe St, Tallahassee, FL 32399	\$ 29,697.00

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

Business Entity	Major Sources of Business Income	Address	Principal Business Activity of Source
n/a	n/a	n/a	n/a

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

N/A

Training

- ☐ 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.

Traci Koster

Digitally signed: 06/27/2023

Filed with COE: 06/27/2023

JUSTIN GRANIT
Raymond James & Associates

Koster, Traci IRA Managed Account Summary -

Adv sory

Registered to: TRACI L KOSTER IRA | RJ TRUST CO NH - CUSTODIAN | 16130 CRAIGEND PL | ODESSA FL
33556-2817307

		This Statement	Year to Date
Value This Statement	Beginning Balance	\$43,488.23	\$0.00
\$41,231.51	Deposits	\$0.00	\$42,117.18
	Income	\$1,478.98	\$2,009.80
	Withdrawals	\$0.00	\$0.00
	Expenses	\$0.00	\$(261.97)
	Change in Value	\$(3,735.70)	\$(2,633.50)
	Ending Balance	\$41,231.51	\$41,231.51
Last Statement	Prior Year-End		
\$43,488.23	\$0.00		
Time-Weighted Performance*			
YTD	Annualized Since 07/25/2022		
(2.09)%	(2.09)%		

Performance inception 07/25/2022

Important Messages

- Your account purpose is Wealth Accumulation, with an aggressive risk tolerance and a time horizon exceeding 20 years.
- Your Distribution Standing Withholding Elections
 - Federal Withholding Election (No Election on File)
 - State (FL) Withholding Election (State Withholding not available)

Please see Standing Withholding Elections on the Understanding Your Statement page.
- Primary Beneficiaries: The Traci L. Koster (100.00%)
- For your IRA account, the ending balance displayed on this statement represents the year end fair market value that we must furnish to you and the Internal Revenue Service as part of the IRS Form 5498 reporting requirements.

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 ‡ 0.25% - Selected Sweep Option			\$935.67		\$2.33
Raymond James Bank			\$935.67		
Your bank priority state: FL					
Participating banks recently added: KeyBank National Association 11/30/2022; Customers Bank 11/30/2022; Webster Bank 08/31/2022					
‡ Please see the Raymond James Bank Deposit Program on the Understanding Your Statement page.					
Estimated Income Year End for RJBDP was calculated as of 12/27/2022.					
Cash & Cash Alternatives Total			\$935.67		\$2.33

Your Portfolio (continued)

	Quantity	Price	Value	Gain or (Loss) [°]	Estimated Annual Income
Mutual Funds					
AMERICAN FUNDS AMERICAN MUTUAL FUND CL F2 N/L (AMRFX)	53.392	\$48.400	\$2,584.17	\$64.50 ^B	\$49.71
ARTISAN SMALL CAP FUND ADVISOR CL N/L (APDSX)	120.960	\$29.750	\$3,598.56	\$29.03 ^B	\$12.58
DIAMOND HILL LARGE CAP FUND CL I N/L (DHLRX)	87.376	\$29.040	\$2,537.40	\$17.73 ^B	\$36.70
HARTFORD MIDCAP FUND CL I N/L (HFMIX)	118.755	\$23.980	\$2,847.74	\$(91.88) ^B	
JANUS HENDERSON FORTY FUND CL I N/L (JCAPX)	63.680	\$37.720	\$2,402.01	\$(117.66) ^B	
LOOMIS SAYLES GROWTH FUND CL Y N/L - NATIXIS ADVISOR (LSGRX)	220.384	\$16.280	\$3,587.85	\$(191.66) ^B	
NUANCE MID CAP VALUE FUND INSTL N/L (NMVLX)	245.954	\$12.040	\$2,961.29	\$21.67 ^B	\$29.02
PARNASSUS CORE EQUITY FUND INSTL CL N/L (PRILX)	105.354	\$47.030	\$4,954.80	\$(84.54) ^B	\$35.72
T. ROWE PRICE SMALL CAP VALUE FUND INVESTOR CL N/L (PRSVX)	71.686	\$47.900	\$3,433.76	\$(135.77) ^B	\$13.05
Mutual Funds Total			\$28,907.58	\$(488.58)	\$176.78
Exchange-Traded Products (ETPs)					
ISHARES TR MSCI USA MIN VOL (USMV)	41.000	\$72.100	\$2,956.10	\$26.65	\$47.97
VANGUARD INDEX FUNDS S&P 500 ETF SHS NEW (VOO)	24.000	\$351.340	\$8,432.16	\$(265.92)	\$142.73
Exchange-Traded Products Total			\$11,388.26	\$(239.27)	\$190.70

Please see the Exchange-Traded Products on the Understanding Your Statement page.

Portfolio Total **\$41,231.51** **\$(727.85)** **\$369.81**

^B Please see Cost Basis on the Understanding Your Statement page regarding Open End Mutual Funds.

[°] Please see Cost Basis on the Understanding Your Statement page.

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

Your Activity

Date	Activity Type	Description	Quantity/ Price	Amount
Income				
12/13/2022	Capital Gain	HARTFORD MIDCAP FUND CL I N/L (HFMIX) <i>Long Term Capital Gain \$2.24946 per share x 108.835 shares</i>		\$244.82
12/14/2022	Capital Gain	T. ROWE PRICE SMALL CAP VALUE FUND INVESTOR CL N/L (PRSVX) <i>Long Term Capital Gain \$2.24069 per share x 68.604 shares</i>		\$153.72
12/14/2022	Capital Gain	T. ROWE PRICE SMALL CAP VALUE FUND INVESTOR CL N/L (PRSVX) <i>Short Term Capital Gain \$.09507 per share x 68.473 shares</i>		\$6.51
12/14/2022	Dividend	T. ROWE PRICE SMALL CAP VALUE FUND INVESTOR CL N/L (PRSVX) <i>\$.18160 per share x 68.225 shares</i>		\$12.39
12/15/2022	Capital Gain	AMERICAN FUNDS AMERICAN MUTUAL FUND CL F2 N/L (AMRFX) <i>Long Term Capital Gain \$1.38113 per share x 51.943 shares</i>		\$71.74
12/15/2022	Dividend	AMERICAN FUNDS AMERICAN MUTUAL FUND CL F2 N/L (AMRFX) <i>\$.37398 per share x 51.554 shares</i>		\$19.28
12/15/2022	Capital Gain	DIAMOND HILL LARGE CAP FUND CL I N/L (DHLRX) <i>Long Term Capital Gain \$1.48793 per share x 82.094 shares</i>		\$122.15
12/15/2022	Capital Gain	DIAMOND HILL LARGE CAP FUND CL I N/L (DHLRX) <i>Short Term Capital Gain \$.00731 per share x 82.074 shares</i>		\$0.60
12/19/2022	Dividend	ISHARES TR MSCI USA MIN VOL (USMV) <i>\$.34732 per share x 41.000 shares</i>		\$14.24
12/21/2022	Capital Gain	JANUS HENDERSON FORTY FUND CL I N/L (JCAPX) <i>Long Term Capital Gain \$.02105 per share x 63.644 shares</i>		\$1.34
12/22/2022	Dividend	PARNASSUS CORE EQUITY FUND INSTL CL N/L (PRILX) <i>\$.08787 per share x 105.159 shares</i>		\$9.24

Your Activity (continued)

Date	Activity Type	Description	Quantity/ Price	Amount
Income (continued)				
12/23/2022	Dividend	VANGUARD INDEX FUNDS S&P 500 ETF SHS NEW (VOO) <i>\$1.67167 per share x 24.000 shares</i>		\$40.12
12/23/2022	Capital Gain	LOOMIS SAYLES GROWTH FUND CL Y N/L - NATIXIS ADVISOR (LSGRX) <i>Long Term Capital Gain \$2.67716 per share x 189.212 shares</i>		\$506.55
12/23/2022	Capital Gain	LOOMIS SAYLES GROWTH FUND CL Y N/L - NATIXIS ADVISOR (LSGRX) <i>Short Term Capital Gain \$.00402 per share x 189.165 shares</i>		\$0.76
12/23/2022	Capital Gain	NUANCE MID CAP VALUE FUND INSTL N/L (NMVLX) <i>Long Term Capital Gain \$1.05703 per share x 226.209 shares</i>		\$239.11
12/30/2022	Dividend	DIAMOND HILL LARGE CAP FUND CL I N/L (DHLRX) <i>\$.42051 per share x 86.133 shares</i>		\$36.22
12/30/2022	Interest at RJ Bank Deposit Program	Raymond James Bank Deposit Program		\$0.19
Income Total				\$1,478.98

Purchases, Sales and Redemptions

12/13/2022	Reinvest	HARTFORD MIDCAP FUND CL I N/L (HFMIX)	9.920 \$24.67943	\$(244.82)
12/14/2022	Reinvest	T. ROWE PRICE SMALL CAP VALUE FUND INVESTOR CL N/L (PRSVX)	3.082 \$49.8767	\$(153.72)
12/14/2022	Reinvest	T. ROWE PRICE SMALL CAP VALUE FUND INVESTOR CL N/L (PRSVX)	0.131 \$49.69465	\$(6.51)
12/14/2022	Reinvest	T. ROWE PRICE SMALL CAP VALUE FUND INVESTOR CL N/L (PRSVX) <i>\$.18160 per share x 68.225 shares</i>	0.248 \$49.95967	\$(12.39)
12/15/2022	Reinvest	AMERICAN FUNDS AMERICAN MUTUAL FUND CL F2 N/L (AMRFX)	1.449 \$49.510	\$(71.74)
12/15/2022	Reinvest	AMERICAN FUNDS AMERICAN MUTUAL FUND CL F2 N/L (AMRFX) <i>\$.37398 per share x 51.554 shares</i>	0.389 \$49.56298	\$(19.28)
12/15/2022	Reinvest	DIAMOND HILL LARGE CAP FUND CL I N/L (DHLRX)	4.039 \$30.24263	\$(122.15)

Your Activity (continued)

Date	Activity Type	Description	Quantity/ Price	Amount
Purchases, Sales and Redemptions (continued)				
12/15/2022	Reinvest	DIAMOND HILL LARGE CAP FUND CL I N/L (DHLRX)	0.020 \$30.000	\$(0.60)
12/21/2022	Reinvest	JANUS HENDERSON FORTY FUND CL I N/L (JCAPX)	0.036 \$37.22222	\$(1.34)
12/22/2022	Reinvest	PARNASSUS CORE EQUITY FUND INSTL CL N/L (PRILX) \$.08787 per share x 105.159 shares	0.195 \$47.38461	\$(9.24)
12/23/2022	Reinvest	LOOMIS SAYLES GROWTH FUND CL Y N/L - NATIXIS ADVISOR (LSGRX)	31.172 \$16.25016	\$(506.55)
12/23/2022	Reinvest	LOOMIS SAYLES GROWTH FUND CL Y N/L - NATIXIS ADVISOR (LSGRX)	0.047 \$16.17021	\$(0.76)
12/23/2022	Reinvest	NUANCE MID CAP VALUE FUND INSTL N/L (NMVLX)	19.745 \$12.1099	\$(239.11)
12/30/2022	Reinvest	DIAMOND HILL LARGE CAP FUND CL I N/L (DHLRX) \$.42051 per share x 86.133 shares	1.243 \$29.13917	\$(36.22)

JUSTIN GRANIT

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RJ TRUST CO NH - CUSTODIAN
16130 CRAIGEND PL
ODESSA FL 33556-2817307



Raymond James Client Services
800-647-SERV (7378)
Monday - Friday 8 a.m. to 9 p.m. ET

Online Account Access
raymondjames.com/clientaccess

Koster, Traci Roth Account Summary -

Adv sory

		This Statement	Year to Date
Value This Statement			
\$5,788.95			
Last Statement	Prior Year-End		
\$6,111.06	\$3,003.04		
Time-Weighted Performance*			
YTD	Annualized Since 10/29/2021		
(16.16)%	(14.27)%		
		Beginning Balance	\$6,111.06
		Deposits	\$0.00
		Income	\$33.43
		Withdrawals	\$0.00
		Expenses	\$0.00
		Change in Value	\$(355.54)
		Ending Balance	\$5,788.95

Performance inception 10/29/2021

Important Messages

- Your account purpose is Wealth Accumulation, with an aggressive risk tolerance and a time horizon exceeding 20 years.
- Contributions Summary:
2022 Contributions: \$3,500.00
2021 Contributions: \$3,000.00

Important Messages (continued)

- Your Distribution Standing Withholding Elections
 - Federal Withholding Election (No Election on File)
 - State (FL) Withholding Election (State Withholding not available)

Please see Standing Withholding Elections on the Understanding Your Statement page.
- Primary Beneficiaries: The Traci L Koster Revocable Livi (100.00%)
- For your IRA account, the ending balance displayed on this statement represents the year end fair market value that we must furnish to you and the Internal Revenue Service as part of the IRS Form 5498 reporting requirements.

Your Portfolio

For more information,
visit [raymondjames.com/clientaccess](https://www.raymondjames.com/clientaccess)

	Quantity	Price	Value	Gain or (Loss) ^o	Estimated Annual Income
Cash & Cash Alternatives					
Raymond James Bank Deposit Program ‡ 0.25% - Selected Sweep Option			\$427.58		\$1.06
Raymond James Bank			\$427.58		
Your bank priority state: FL					
Participating banks recently added: KeyBank National Association 11/30/2022; Customers Bank 11/30/2022; Webster Bank 08/31/2022					
‡ Please see the Raymond James Bank Depos t Program on the Understanding Your Statement page.					
Est mated Income Y e d for RJB DP was ca cu ated as of 12/27/2022.					
Cash & Cash Alternatives Total			\$427.58		\$1.06
Mutual Funds					
JPMORGAN GROWTH ADVANTAGE FUND CL I N/L (JGASX)	15.070	\$23.330	\$351.58	\$(148.42) ^B	
NEUBERGER BERMAN LARGE CAP VALUE INSTL CL N/L (NBPIX)	11.583	\$43.040	\$498.53	\$(1.47) ^B	\$8.53
VANGUARD FINANCIALS INDEX FUND ADMIRAL SHARES N/L (VFAIX)	20.614	\$41.480	\$855.07	\$(144.93) ^B	\$19.73
VANGUARD 500 INDEX FUND ADMIRAL SHARES N/L (VFIAX)	10.325	\$354.110	\$3,656.19	\$(343.81) ^B	\$61.46
Mutual Funds Total			\$5,361.37	\$(638.63)	\$89.72
Portfolio Total			\$5,788.95	\$(638.63)	\$90.78

^B Please see Cost Bas s on the Understanding Your Statement page regard ng Open End Mutua Funds.

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

Log n to C ent Access at <https://www.raymondjames.com/clientaccess> to v ew add tiona pos t on deta s, f ter, sort, or down oad up to 18 months of act v ty and see ava ab e de very opt ons for account documents.

Your Activity

Date	Activity Type	Description	Quantity/ Price	Amount
Income				
12/14/2022	Capital Gain	JPMORGAN GROWTH ADVANTAGE FUND CL I N/L (JGASX) <i>Long Term Capital Gain \$.09392 per share x 15.013 shares</i>		\$1.41
12/15/2022	Dividend	VANGUARD FINANCIALS INDEX FUND ADMIRAL SHARES N/L (VFAIX) <i>\$.30885 per share x 20.463 shares</i>		\$6.32
12/16/2022	Dividend	NEUBERGER BERMAN LARGE CAP VALUE INSTL CL N/L (NBPIX) <i>\$.73593 per share x 11.387 shares</i>		\$8.38
12/20/2022	Dividend	VANGUARD 500 INDEX FUND ADMIRAL SHARES N/L (VFIAX) <i>\$1.67672 per share x 10.276 shares</i>		\$17.23
12/30/2022	Interest at RJ Bank Deposit Program	Raymond James Bank Deposit Program		\$0.09
Income Total				\$33.43
Purchases, Sales and Redemptions				
12/14/2022	Reinvest	JPMORGAN GROWTH ADVANTAGE FUND CL I N/L (JGASX)	0.057 \$24.73684	\$(1.41)
12/15/2022	Reinvest	VANGUARD FINANCIALS INDEX FUND ADMIRAL SHARES N/L (VFAIX) <i>\$.30885 per share x 20.463 shares</i>	0.151 \$41.8543	\$(6.32)
12/16/2022	Reinvest	NEUBERGER BERMAN LARGE CAP VALUE INSTL CL N/L (NBPIX) <i>\$.73593 per share x 11.387 shares</i>	0.196 \$42.7551	\$(8.38)
12/20/2022	Reinvest	VANGUARD 500 INDEX FUND ADMIRAL SHARES N/L (VFIAX) <i>\$1.67672 per share x 10.276 shares</i>	0.049 \$351.63265	\$(17.23)

Understanding Your Statement

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

The following information is related to the investments currently held in your account(s) at Raymond James & Associates, Inc. (RJA), member New York Stock Exchange/SIPC. 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. RJA is registered with the Securities and Exchange Commission as a broker dealer and investment adviser, and your financial advisor may be licensed to offer and provide both brokerage and advisory services to you. 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). Information about commissions, service fees and other charges related to your transactions is included on your transaction confirmations. Subject to the limited exceptions outlined in the applicable client agreement, all financial products purchased or sold through an account for which RJA acts as custodian or sub custodian should appear on a trade confirmation and your account statement. Please contact your financial advisor and Raymond James Client Services at 800.647.7378 if you do not see any such purchase or sale reported on your trade confirmation or account statements; if you have questions about the securities positions, balances and transactions in your account; or if you note any other inaccuracy on your account statement. If you have questions about the following information or would like to update your investment profile, please contact your financial advisor. Raymond James' financial statement is available for your inspection at its offices or at <https://www.raymondjames.com>, or a copy of it will be mailed upon your written request. Any oral communications should be reconfirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act.

Raymond James International Headquarters | 880 Carillon Parkway | St. Petersburg, FL 33716 | <https://www.raymondjames.com>

Securities Investor Protection Corporation Raymond James & Associates, Inc. is a member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000, including \$250,000 for claims for cash. Money market fund shares are not considered cash for this purpose; they are securities. You may obtain information about SIPC, including an explanatory SIPC brochure, by calling SIPC at 202 371 8300 or visiting <http://www.sipc.org>. Raymond James & Associates, Inc. has purchased excess SIPC coverage through various syndicates of Lloyds, a London based firm. Excess SIPC coverage is fully protected by the Lloyds trust funds and Lloyds Central Fund. The additional protection currently provided has an aggregate firm limit of \$750 million, including a sub limit of \$1.9 million per customer for cash above basic SIPC. SIPC coverage is not the same as, and operates differently from, FDIC deposit insurance. Account protection applies when a SIPC member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against market fluctuations.

Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are affiliated with Raymond James Bank, member FDIC. Unless otherwise specified, products purchased from or held at Raymond James & Associates or purchased from Raymond James Financial Services are not insured by the FDIC, are not deposits or other obligations of Raymond James Bank, are not guaranteed by Raymond James Bank, and are subject to investment risks, including possible loss of the principal invested.

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/>.

Financial Advisor Title & Capacity Raymond James generally

refers to financial professionals as "financial advisors" or "advisors." Your financial professional may have a different title and will disclose the capacity in which the firm and he or she acts when providing services to you.

Form CRS and Important Client Information For further information about Raymond James, visit http://www.raymondjames.com/legal_disclosures to access the relevant Form CRS and Important Client Information.

Availability of Free Credit and Bank Deposit Program You have the right to receive, in the normal course of business and subject to Raymond James having received the funding, any free credit balance, 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 advisor, 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 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.

Understanding Your Statement (continued)

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 advisor 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 advisor, 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.

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 advisor.

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 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.

Pricing While sources used for pricing publicly traded securities and other investments are considered reliable, the prices displayed on your statement may be based on actual trades, bid/ask information, vendor evaluations, or other methodologies. As such, the prices displayed on your statement may or may not reflect actual trade prices you would receive in the current market. Pricing for non publicly traded securities and other investments are obtained from a variety of sources, including issuer provided information. Raymond James does not guarantee the accuracy, reliability, completeness or attainability of this information. Investment decisions should be made only after contacting your financial advisor.

Standing Withholding Elections The term "standing withholding election" refers to a federal or state income tax withholding election made for a Raymond James Individual Retirement Custodial Account (IRA) that is carried over and applied to all future distributions from that IRA unless it is changed or revoked. Having standing federal and state withholding elections in place will allow you to request most distributions from your IRA without submitting a new distribution form each time. To establish a standing withholding election please contact your financial advisor.

Understanding Your Statement (continued)

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 <http://investinginbonds.com>.

Important Account Information

The following is important information related to your Raymond James accounts. If you have questions about this information, please contact your financial advisor or call Raymond James Client Services at 800.647.7378.

To view important client information and disclosures, visit <http://www.raymondjames.com/ICI>.

Notice of Disclosures Related to Trusted Contact Request

Raymond James is requesting that you provide the name and contact information for a Trusted Contact if you have not already done so. By choosing to provide information about a Trusted Contact, you authorize us to contact your Trusted Contact in the following circumstances: to address possible financial exploitation, to confirm the specifics of your current contact information, health status, or the identity of any legal guardian, executor, trustee or holder of a power of attorney, or as otherwise permitted by FINRA Rule 2165 (Financial Exploitation of Specified Adults). For additional disclosures related to Trusted Contacts, please refer to your updated Client Agreement. To provide or update Trusted Contact information for your account, please contact your financial advisor.

Additionally, Raymond James will request that you provide or update information regarding a Trusted Contact in various ways in the future. Trusted Contact disclosures will be included on your Account Information Verification letters and will fulfill our obligation to provide these disclosures.

Statement of Financial Condition

Securities industry regulation requires that we make available to you our Statement of Financial Condition on a semiannual basis. Included in this document is the amount of net capital that we have, as required by the Securities and Exchange Commission's Uniform Net Capital Rule.

Under that rule, the net capital for Raymond James & Associates, which is custodian for your account, must maintain the highest minimum net capital requirement of all its regulators and is the greater of \$1.5 million or 2% of aggregate debit items arising from client balances. Minimum capital requirements are designed to ensure we operate in the best interest of our clients.

As of September 30, 2022, Raymond James and Associates' net capital as a percentage of aggregate debit items was 40.9%, as compared with the minimum 2%, and net capital, as defined, was \$1.15 billion as compared with minimum required net capital of \$56 million resulting in excess net capital of \$1.10 billion.

For a complete copy of our audited Statement of Financial Condition, please visit

<https://www.raymondjames.com/about-us/subsidiaries/raymond-james-and-associates> and click on "Raymond James & Associates Statement of Financial Condition September 2022," or call Raymond James Client Services at 800.647.7378.

Updates to the Raymond James Important Client Information

Raymond James recently updated disclosures within the Important Client Information, as described below. You may visit <http://www.raymondjames.com/ICI> to view the latest version of the Important Client Information or contact your financial advisor or Raymond James Client Services at 800.647.7378 to request a hardcopy.

Raymond James Bank (RJ Bank)

Raymond James Bank (RJ Bank) portion of Section II has been updated as follows:

Raymond James Bank (RJ Bank) is a Florida chartered member bank primarily regulated and supervised by the Federal Reserve and the Florida Office of Financial Regulation. RJ Bank is also regulated and supervised by Federal Deposit Insurance Corporation (FDIC) and the Consumer Financial Protection Bureau. RJ Bank provides corporate, small business and residential loans, as well as FDIC insured deposit accounts, to clients of its broker dealer affiliates and to the general public.

Updates to the Raymond James Advisory Agreements

Raymond James recently revised certain of its advisory agreements (the "Agreement(s)") as described below. Except as otherwise noted as an update, these changes represent revisions to existing language to better align program agreements, clarify existing terms and/or enhance existing disclosures and do not materially change our terms of service. Pursuant to the terms of the Agreements, your existing Agreement will be deemed amended to include the applicable changes listed below, effective 30 days from the date of this notice, unless terminated by you prior to then. The full text of the updates is available at <http://www.raymondjames.com/maa> or you can request an updated copy of your entire Agreement by contacting your financial advisor or calling Raymond James Client Services at 800.647.7378.

- Ambassador Non Discretionary; Ambassador Discretionary; American Funds Model Portfolios ("American"); Freedom; Freedom UMA; Raymond James Multiple Discipline Account ("MDA"); Portfolio Select UMA ("PS UMA"); Raymond James Consulting Services ("RJCS"); Raymond James Research Portfolios ("RJRP"); and Russell Investments Model Strategies ("Russell") Agreements have each been amended:
 - o To add Raymond James Trust Company of New Hampshire as custodian (RJ Trust Co NH Custodian) and RJA as subcustodian to all Individual Retirement Custodial Accounts (IRA Accounts).
 - o To align our definition of "Account Value" to other agreements and disclosure updates.
 - o To clarify that you may have rights separate from your contractual rights under applicable Federal and state law, and to update the applicable standard for liability under the Agreements to negligence.
- Freedom UMA; MDA; PS UMA; RJCS; and RJRP Agreements have been amended to clarify the process for requesting reasonable investment restrictions in each of those Programs.
- The Ambassador Discretionary Agreement has been amended to include the following in the section addressing the duties of the investment adviser:
 - o "Additionally, the Adviser, through its IARs, may also utilize models in managing Client's portfolio; IARs may develop their own models and invest Client's assets along with other clients' assets in their model or they may consult other persons' models in managing Client's portfolio. Regardless, the investment adviser and IAR are ultimately responsible for managing Client's Account on a discretionary basis in accordance with Client's investment objectives. Client understands that the investments IAR considers for Client's Account in utilizing a model approach to portfolio management may be more limited than if IAR was otherwise selecting assets for Client's Account; however, the investment adviser and IAR under any circumstances are required to act in Client's best interest."

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JUSTIN GRANIT
Raymond James & Associates

Koster, Traci, INDV Account Summary - #

Adv sory

Registered to: TRACI L KOSTER | 16130 CRAIGEND PL | ODESSA FL 33556-2817307

		This Statement	Year to Date
Value This Statement		Beginning Balance	\$3,121.21
\$3,457.97		Deposits	\$500.00
		Income	\$23.88
		Withdrawals	\$0.00
		Expenses	\$0.00
		Change in Value	\$(187.12)
		Ending Balance	\$3,457.97
Last Statement	Prior Year-End		
\$3,121.21	\$0.00		
Time-Weighted Performance*			
YTD	Annualized Since 07/26/2022		
(0.60)%	(0.60)%		

Performance inception 07/26/2022

Important Messages

- Your account purpose is Wealth Accumulation, with an aggressive risk tolerance and a time horizon exceeding 20 years.

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 ‡ 0.25% - Selected Sweep Option			\$165.48		\$0.41
Raymond James Bank			\$165.48		
Your bank priority state: FL					
Participating banks recently added: KeyBank National Association 11/30/2022; Customers Bank 11/30/2022; Webster Bank 08/31/2022					
‡ Please see the Raymond James Bank Deposit Program on the Understanding Your Statement page.					
Estimated Income Ytd for RJB DP was calculated as of 12/27/2022.					
Cash & Cash Alternatives Total			\$165.48		\$0.41

Your Portfolio (continued)

	Quantity	Price	Value	Gain or (Loss) [°]	Estimated Annual Income
Mutual Funds					
JPMORGAN GROWTH ADVANTAGE FUND CL I N/L (JGASX)	36.419	\$23.330	\$849.66	\$(50.34) ^B	
NEUBERGER BERMAN LARGE CAP VALUE INSTL CL N/L (NBPIX)	21.988	\$43.040	\$946.36	\$46.36 ^B	\$16.18
VANGUARD 500 INDEX FUND ADMIRAL SHARES N/L (VFIAX)	4.226	\$354.110	\$1,496.47	\$(28.53) ^B	\$25.16
Mutual Funds Total			\$3,292.49	\$(32.51)	\$41.34
Portfolio Total			\$3,457.97	\$(32.51)	\$41.75

^B Please see Cost Basis on the Understanding Your Statement page regarding Open End Mutual Funds.

[°] Please see Cost Basis on the Understanding Your Statement page.

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

Your Activity

Date	Activity Type	Description	Quantity/ Price	Amount
Deposits				
12/15/2022	Deposit	Cash PERIODIC INVESTMENT TRX		\$500.00
Deposits Total				\$500.00
Income				
12/14/2022	Capital Gain	JPMORGAN GROWTH ADVANTAGE FUND CL I N/L (JGASX) Long Term Capital Gain \$.09412 per share x 31.236 shares		\$2.94
12/16/2022	Dividend - Taxable	NEUBERGER BERMAN LARGE CAP VALUE INSTL CL N/L (NBPIX) \$.73557 per share x 18.829 shares		\$13.85
12/20/2022	Dividend - Taxable	VANGUARD 500 INDEX FUND ADMIRAL SHARES N/L (VFIAX) \$1.67618 per share x 4.206 shares		\$7.05
12/30/2022	Interest at RJ Bank Deposit Program	Raymond James Bank Deposit Program		\$0.04
Income Total				\$23.88

Your Activity (continued)

Date	Activity Type	Description	Quantity/ Price	Amount
Purchases, Sales and Redemptions				
12/14/2022	Reinvest	JPMORGAN GROWTH ADVANTAGE FUND CL I N/L (JGASX)	0.118 \$24.91525	\$(2.94)
12/16/2022	Reinvest	NEUBERGER BERMAN LARGE CAP VALUE INSTL CL N/L (NBPIX) \$.73557 per share x 18.829 shares	0.324 \$42.74691	\$(13.85)
12/19/2022	Periodic Investment Plan	JPMORGAN GROWTH ADVANTAGE FUND CL I N/L (JGASX)	5.065 \$23.692	\$(120.00)
12/19/2022	Periodic Investment Plan	NEUBERGER BERMAN LARGE CAP VALUE INSTL CL N/L (NBPIX)	2.835 \$42.32804	\$(120.00)
12/19/2022	Periodic Investment Plan	VANGUARD 500 INDEX FUND ADMIRAL SHARES N/L (VFIAX)	0.687 \$356.62299	\$(245.00)
12/20/2022	Reinvest	VANGUARD 500 INDEX FUND ADMIRAL SHARES N/L (VFIAX) \$1.67618 per share x 4.206 shares	0.020 \$352.500	\$(7.05)

Understanding Your Statement

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

The following information is related to the investments currently held in your account(s) at Raymond James & Associates, Inc. (RJA), member New York Stock Exchange/SIPC. 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. RJA is registered with the Securities and Exchange Commission as a broker dealer and investment adviser, and your financial advisor may be licensed to offer and provide both brokerage and advisory services to you. 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). Information about commissions, service fees and other charges related to your transactions is included on your transaction confirmations. Subject to the limited exceptions outlined in the applicable client agreement, all financial products purchased or sold through an account for which RJA acts as custodian or sub custodian should appear on a trade confirmation and your account statement. Please contact your financial advisor and Raymond James Client Services at 800.647.7378 if you do not see any such purchase or sale reported on your trade confirmation or account statements; if you have questions about the securities positions, balances and transactions in your account; or if you note any other inaccuracy on your account statement. If you have questions about the following information or would like to update your investment profile, please contact your financial advisor. Raymond James' financial statement is available for your inspection at its offices or at <https://www.raymondjames.com>, or a copy of it will be mailed upon your written request. Any oral communications should be reconfirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act.

Raymond James International Headquarters | 880 Carillon Parkway | St. Petersburg, FL 33716 | <https://www.raymondjames.com>

Securities Investor Protection Corporation Raymond James & Associates, Inc. is a member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000, including \$250,000 for claims for cash. Money market fund shares are not considered cash for this purpose; they are securities. You may obtain information about SIPC, including an explanatory SIPC brochure, by calling SIPC at 202 371 8300 or visiting <http://www.sipc.org>. Raymond James & Associates, Inc. has purchased excess SIPC coverage through various syndicates of Lloyds, a London based firm. Excess SIPC coverage is fully protected by the Lloyds trust funds and Lloyds Central Fund. The additional protection currently provided has an aggregate firm limit of \$750 million, including a sub limit of \$1.9 million per customer for cash above basic SIPC. SIPC coverage is not the same as, and operates differently from, FDIC deposit insurance. Account protection applies when a SIPC member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against market fluctuations.

Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are affiliated with Raymond James Bank, member FDIC. Unless otherwise specified, products purchased from or held at Raymond James & Associates or purchased from Raymond James Financial Services are not insured by the FDIC, are not deposits or other obligations of Raymond James Bank, are not guaranteed by Raymond James Bank, and are subject to investment risks, including possible loss of the principal invested.

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/>.

Financial Advisor Title & Capacity Raymond James generally

refers to financial professionals as "financial advisors" or "advisors." Your financial professional may have a different title and will disclose the capacity in which the firm and he or she acts when providing services to you.

Form CRS and Important Client Information For further information about Raymond James, visit http://www.raymondjames.com/legal_disclosures to access the relevant Form CRS and Important Client Information.

Availability of Free Credit and Bank Deposit Program You have the right to receive, in the normal course of business and subject to Raymond James having received the funding, any free credit balance, 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 advisor, 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 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.

Understanding Your Statement (continued)

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 advisor 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 advisor, 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.

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 advisor.

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.

Exchange-Traded Products (ETPs) ETPs are investment products that are listed on a national stock exchange and can thus be bought and sold in the equity trading markets. ETPs encompass a number of structures that track an underlying benchmark, index or portfolio of securities. ETPs may be structured as registered unit investment trusts (UITs), exchange traded funds (ETFs), exchange traded notes (ETNs), grantor trusts or commodity pools.

A number of ETPs employ, to varying degrees, more sophisticated, financial strategies and instruments such as leverage, futures, swaps and derivatives in order to achieve their investment objectives. Those ETPs are commonly referred to as "non traditional ETPs." Non traditional ETPs are more complex than traditional ETPs and may not be appropriate for all investors. These may include leveraged or inverse ETPs, some actively managed ETPs, futures linked ETPs, target return ETPs, volatility ETPs, some ETNs and other products.

Non traditional ETPs will generally have higher fees than traditional ETPs. All fees and expenses are described in the prospectus. The ability of an ETP issuer to perpetually create new shares contributes to an ETP's efficiency and accuracy in tracking its index. However, under certain circumstances, issuers may cease or suspend creating new shares, which may cause ETPs to trade at a price that differs significantly from the value of its underlying holdings or index. Furthermore, all ETPs may trade at a premium or discount to their net asset value (NAV) or indicative value in the case of ETNs.

Some ETPs may not trade in high volume, which could impact your ability to buy or sell your shares at the desired price and/or quantity. ETPs can be closed for a variety of reasons, which can cause forced taxable events for investors, including capital gains distributions. Furthermore, there can be closing costs associated with the final liquidation of the ETP and index tracking uncertainty as the ETP liquidates its assets.

Investors should consider an ETF's investment objective, risks, charges and expenses carefully before investing. The prospectus, which contains this and other important information, is available from your financial advisor and should be read carefully before investing.

Time Weighted Performance Reporting Performance returns are calculated net of management fees, if applicable. Returns exclude some limited partnerships, unpriced securities and annuity

Understanding Your Statement (continued)

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 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.

Investment Advisory Program Client Notice You should be aware that you have the ability to request that reasonable restrictions be imposed on your discretionary or managed program accounts or to reasonably modify existing restrictions you may have already imposed. Reasonable restrictions may include the designation of particular securities or types of securities that should not be purchased in your account. If any of the restricted securities are currently held in the Account, you understand they will be sold at the time the restriction is accepted without regard to tax consequences. You understand that Raymond James or third party manager, as applicable, may determine your requested restriction is not reasonable in their sole discretion. In the event such a determination is made, you will be notified promptly. Raymond James cannot accept instructions to prohibit or restrict the purchase of specific securities or types of securities held within mutual funds or ETFs. If you would like to request or review any account restrictions, or your financial condition or investment objectives have changed, please contact your financial advisor or the Asset Management Client Services Department at 727.567.4991.

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.

Pricing While sources used for pricing publicly traded securities and other investments are considered reliable, the prices displayed on your statement may be based on actual trades, bid/ask information, vendor evaluations, or other methodologies. As such, the prices displayed on your statement may or may not reflect actual trade prices you would receive in the current market. Pricing for non publicly traded securities and other investments are obtained from a variety of sources, including issuer provided information. Raymond James does not guarantee the accuracy, reliability, completeness or attainability of this information. Investment decisions should be made only after contacting your financial advisor.

Standing Withholding Elections The term "standing withholding election" refers to a federal or state income tax withholding election made for a Raymond James Individual Retirement Custodial Account (IRA) that is carried over and applied to all future distributions from that IRA unless it is changed or revoked. Having standing federal and state withholding elections in place will allow you to request most distributions from your IRA without submitting a new distribution form each time. To establish a standing withholding election please contact your financial advisor.

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 <http://investinginbonds.com>.

Important Account Information

The following is important information related to your Raymond James accounts. If you have questions about this information, please contact your financial advisor or call Raymond James Client Services at 800.647.7378.

To view important client information and disclosures, visit <http://www.raymondjames.com/ICI>.

Notice of Disclosures Related to Trusted Contact Request

Raymond James is requesting that you provide the name and contact information for a Trusted Contact if you have not already done so. By choosing to provide information about a Trusted Contact, you authorize us to contact your Trusted Contact in the following circumstances: to address possible financial exploitation, to confirm the specifics of your current contact information, health status, or the identity of any legal guardian, executor, trustee or holder of a power of attorney, or as otherwise permitted by FINRA Rule 2165 (Financial Exploitation of Specified Adults). For additional disclosures related to Trusted Contacts, please refer to your updated Client Agreement. To provide or update Trusted Contact information for your account, please contact your financial advisor.

Additionally, Raymond James will request that you provide or update information regarding a Trusted Contact in various ways in the future. Trusted Contact disclosures will be included on your Account Information Verification letters and will fulfill our obligation to provide these disclosures.

Statement of Financial Condition

Securities industry regulation requires that we make available to you our Statement of Financial Condition on a semiannual basis. Included in this document is the amount of net capital that we have, as required by the Securities and Exchange Commission's Uniform Net Capital Rule.

Under that rule, the net capital for Raymond James & Associates, which is custodian for your account, must maintain the highest minimum net capital requirement of all its regulators and is the greater of \$1.5 million or 2% of aggregate debit items arising from client balances. Minimum capital requirements are designed to ensure we operate in the best interest of our clients.

As of September 30, 2022, Raymond James and Associates' net capital as a percentage of aggregate debit items was 40.9%, as compared with the minimum 2%, and net capital, as defined, was \$1.15 billion as compared with minimum required net capital of \$56 million resulting in excess net capital of \$1.10 billion.

For a complete copy of our audited Statement of Financial Condition, please visit

<https://www.raymondjames.com/about-us/subsidiaries/raymond-james-and-associates> and click on "Raymond James & Associates Statement of Financial Condition September 2022," or call Raymond James Client Services at 800.647.7378.

Updates to the Raymond James Important Client Information

Raymond James recently updated disclosures within the Important Client Information, as described below. You may visit <http://www.raymondjames.com/ICI> to view the latest version of the Important Client Information or contact your financial advisor or Raymond James Client Services at 800.647.7378 to request a hardcopy.

Raymond James Bank (RJ Bank)

Raymond James Bank (RJ Bank) portion of Section II has been updated as follows:

Raymond James Bank (RJ Bank) is a Florida chartered member bank primarily regulated and supervised by the Federal Reserve and the Florida Office of Financial Regulation. RJ Bank is also regulated and supervised by Federal Deposit Insurance Corporation (FDIC) and the Consumer Financial Protection Bureau. RJ Bank provides corporate, small business and residential loans, as well as FDIC insured deposit accounts, to clients of its broker dealer affiliates and to the general public.

Updates to the Raymond James Advisory Agreements

Raymond James recently revised certain of its advisory agreements (the "Agreement(s)") as described below. Except as otherwise noted as an update, these changes represent revisions to existing language to better align program agreements, clarify existing terms and/or enhance existing disclosures and do not materially change our terms of service. Pursuant to the terms of the Agreements, your existing Agreement will be deemed amended to include the applicable changes listed below, effective 30 days from the date of this notice, unless terminated by you prior to then. The full text of the updates is available at <http://www.raymondjames.com/maa> or you can request an updated copy of your entire Agreement by contacting your financial advisor or calling Raymond James Client Services at 800.647.7378.

- Ambassador Non Discretionary; Ambassador Discretionary; American Funds Model Portfolios ("American"); Freedom; Freedom UMA; Raymond James Multiple Discipline Account ("MDA"); Portfolio Select UMA ("PS UMA"); Raymond James Consulting Services ("RJCS"); Raymond James Research Portfolios ("RJRP"); and Russell Investments Model Strategies ("Russell") Agreements have each been amended:
 - o To add Raymond James Trust Company of New Hampshire as custodian (RJ Trust Co NH Custodian) and RJA as subcustodian to all Individual Retirement Custodial Accounts (IRA Accounts).
 - o To align our definition of "Account Value" to other agreements and disclosure updates.
 - o To clarify that you may have rights separate from your contractual rights under applicable Federal and state law, and to update the applicable standard for liability under the Agreements to negligence.
- Freedom UMA; MDA; PS UMA; RJCS; and RJRP Agreements have been amended to clarify the process for requesting reasonable investment restrictions in each of those Programs.
- The Ambassador Discretionary Agreement has been amended to include the following in the section addressing the duties of the investment adviser:
 - o "Additionally, the Adviser, through its IARs, may also utilize models in managing Client's portfolio; IARs may develop their own models and invest Client's assets along with other clients' assets in their model or they may consult other persons' models in managing Client's portfolio. Regardless, the investment adviser and IAR are ultimately responsible for managing Client's Account on a discretionary basis in accordance with Client's investment objectives. Client understands that the investments IAR considers for Client's Account in utilizing a model approach to portfolio management may be more limited than if IAR was otherwise selecting assets for Client's Account; however, the investment adviser and IAR under any circumstances are required to act in Client's best interest."

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