RAYMOND JAMES



Brokered certificates of deposit

Are you staying invested?

FDIC-INSURED PREDICTABLE INCOME

THIS WEEK'S RATES:

3 MONTH CD	6 MONTH CD	9 MONTH CD	1 YEAR CD
4.20%	4.40%	4.55%	4.60%

Annual percentage yields (APYs) as of 11/04/2026 . Rates are subject to change and availability. Minimum quantity may apply.

ABOUT FDIC INSURANCE

Currently, the FDIC limits the insured amount (including principal and interest) for all deposits held in the same capacity to $250,000 per depositor, per insured depository institution and $250,000 for certain retirement accounts. The FDIC has permanently increased insurance coverage to $250,000 for deposits held in all ownership categories, including single accounts, joint accounts and trust accounts. Therefore, excess holdings may not be insured. IRAs and certain other retirement accounts will maintain the $250,000 insurance coverage.

ABOUT LIQUIDITY

Funds may not be withdrawn until the maturity date or redemption date. However, the brokered CDs are negotiable, which means that, although not obligated to do so, Raymond James and other broker/dealers presently maintain an active secondary market at current interest rates. Market value will fluctuate and, if the CD is cashed out prior to maturity, the proceeds may be more or less than the original purchase price. Holding CDs until term assures the holder of par value redemption. CDs are redeemable at par upon the death of the beneficial holder. For a detailed overview of these and other risks, refer to the Certificate of Deposit Disclosure Statement at raymondjames.com/liquid.htm. Additional information is also available on the SEC Certificates of Deposit website at investor.gov/introduction-investing/investing-basics/investment-products/certificates-deposit-cds.

Please contact your financial advisor for complete information about brokered CDs, including charges and expenses.

Each of Raymond James & Associates, Inc., and Raymond James Financial Services, Inc., is a broker-dealer, is not a bank, and is not an FDIC member. All references to FDIC insurance coverage in relation to Brokered CDs and/or Market-Linked CDs address FDIC insurance coverage, up to applicable limits, at the insured depository institution that is disclosed in the offering documents. FDIC insurance only covers the failure of FDIC-insured depository institutions, not Raymond James & Associates, Inc., or Raymond James Financial Services, Inc. Certain conditions must be satisfied for pass-through FDIC insurance coverage to apply.

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