RAYMOND JAMES

Your 2026 benefits guide

Benefits for all aspects of life

Raymond James benefits are designed to take care of you because you spend every day putting clients first. Our programs help you and your family live your best life by supporting your physical, mental and financial wellbeing.

Use this guide to help understand the options available to make the best choices for your future.

To see benefits information anytime:

MyRJBenefits.com

To enroll:

Workday

Enrollment

Review information on enrolling in your Raymond James benefits.

Who can be covered

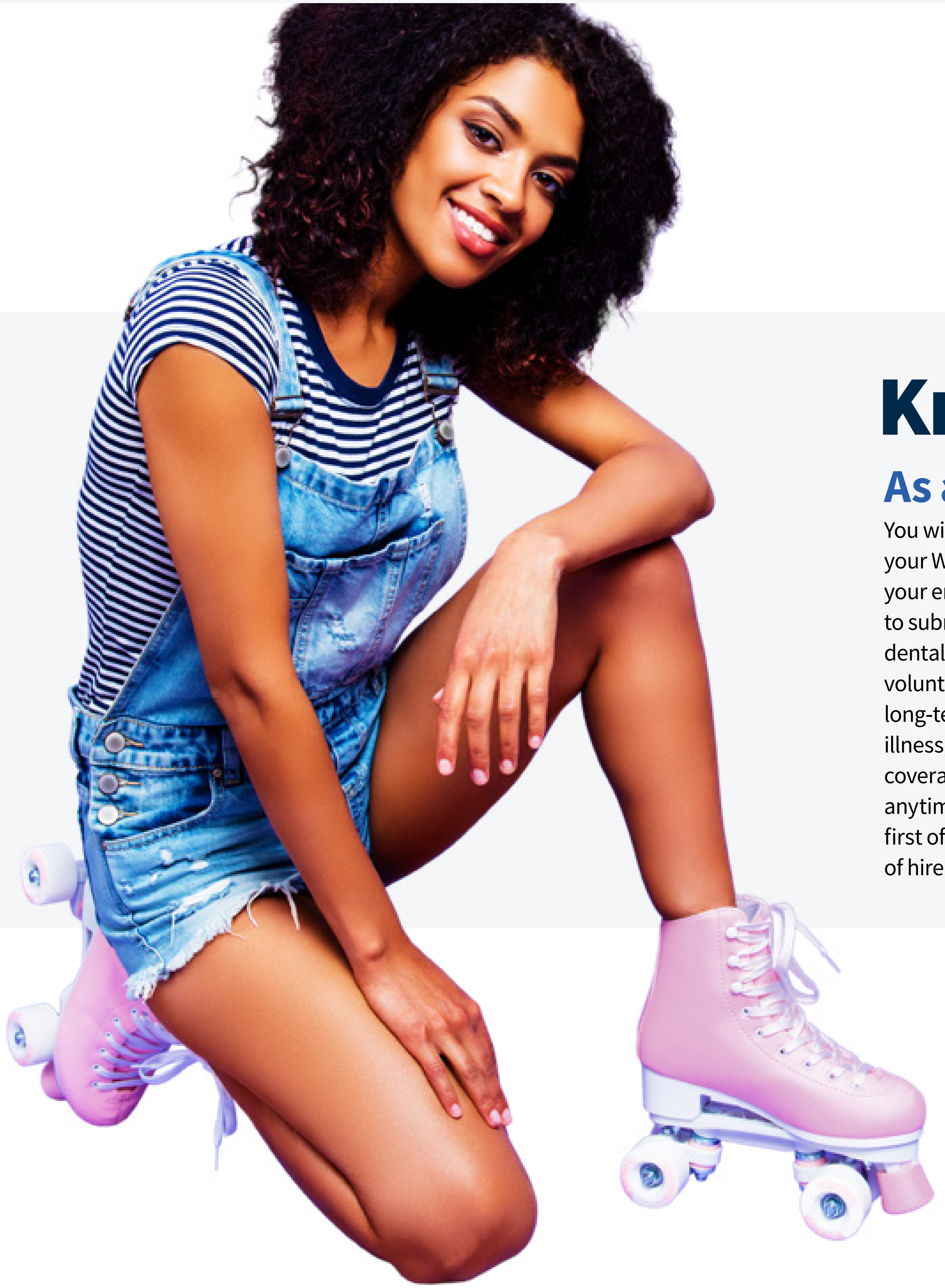
You're eligible for benefits if you are scheduled to work at least 25 hours per week. Participation in company-provided benefits (basic life, basic AD&D, travel accident and salary continuation disability) begins on your first day of employment.

For all other group insurance benefits (medical, dental, vision, etc.), you can enroll yourself and eligible dependents:

- **Same- or opposite-gender spouse or domestic partner**
  If adding your domestic partner, additional documentation may be required. RJnet has more details on what is required; search "Domestic Partner" to review.
- **Children**
  - **Under age 26,** includes biological, legally adopted and foster children of both you and your spouse or domestic partner
  - **Disabled children over age 26** based on prior approval by the Social Security Administration (SSA) or medical plan
  - **Qualified Medical Child Support Order** (requires court documentation stating you provide coverage for that dependent)

Coverage for group insurance benefits begins on the first day of the month following your date of hire. If you are enrolling family members for the first time, you'll need to upload documentation showing that your dependent is qualified to be enrolled under your health plan before you start your enrollment. You can review the Workday Quick Reference Guides for instructions on how to set up your dependents for approval.

Note: Independent contractors and temporary associates are not eligible for coverage.



Know when to enroll

As a new hire

You will have a task to take action on your Workday home page to complete your enrollment. You will have 30 days to submit your elections for medical, dental, vision, spending accounts, voluntary life and accident coverage, long-term disability, group legal, critical illness, accident and hospital indemnity coverage. Other benefits can be elected anytime. Benefits will take effect on the first of the month following your date of hire.

During Open Enrollment

You can make changes to your benefits and elect new coverage for the upcoming year (April 1 to March 31).

If you have a qualifying life event

You can make certain benefit changes during the year if you have a qualifying life event, such as getting married or divorced, welcoming a new child or losing coverage elsewhere. You must report and submit updated elections within **31 calendar days** of the life event.

Enroll online

Log in to **Workday** to make your benefit elections.

Medical and prescription drugs

Your health is important. That’s why Raymond James offers medical and prescription drug coverage to help you and your family live well. Review the coverage features to find the best fit for you.

Medical plan features

Raymond James offers two high-deductible health plans, Plus and Base, through United Medical Resources (UMR). Both options use the Choice Plus network. Here's how they work:

1 FIRST

You must meet your deductible.

Before the plan pays any benefits (except in-network preventive care, which is covered at 100%), you must meet your deductible. You pay the full cost of medical services and prescription drugs until you reach your deductible.

2 NEXT

You and the plan share costs.

Once you've met your deductible, you share the cost of medical care and prescription drugs with the plan.

3 FINALLY

The plan pays 100%.

If you reach your out-of-pocket maximum, the plan will pay 100% of eligible expenses for the rest of the year.

Both health plans are compatible with a health savings account (HSA) and provide opportunity for an employer contribution for eligible associates. The amount of the contribution is based on when you join the plan, coverage level enrolled in and compensation tier. If you don't qualify to contribute to an HSA but are eligible for the employer contribution, Raymond James will fund a health reimbursement account (HRA). For more information on these accounts, see page 21.

Have a question?

Accolade, our benefits concierge service, can explain it all.

member.accolade.com

866-336-0756 (8 a.m. – 11 p.m. ET)

What you pay for in-network care[1]

	Plus Plan	Base Plan
Network	**UMR Choice Plus** (powered by UnitedHealthcare)	**UMR Choice Plus** (powered by UnitedHealthcare)
Deductible	**$1,700** individual **$3,400** family	**$2,200** individual **$4,400** family
Coinsurance (after deductible)	You pay **10%**; plan pays **90%**	You pay **20%**; plan pays **80%**
Preventive care	Covered **100%**, no deductible	Covered **100%**, no deductible
PCP/specialist office visits	**10%** after deductible	**20%** after deductible
Telemedicine service (in-network only)	**$54** until deductible is met, then **10%**	**$54** until deductible is met, then **20%**
Urgent and emergency care	**10%** after deductible	**20%** after deductible
Most other services: hospitalization, outpatient services, maternity, diagnostic/lab and X-rays, mental health and substance abuse treatment	**10%** after deductible	**20%** after deductible
Out-of-pocket maximum (includes prescription drug copays)	**$3,400** individual **$6,800** family	**$4,400** individual **$8,100** family
Hearing aids	**$3,000** per ear once every 3 years	**$3,000** per ear once every 3 years

[1]Both the Plus and Base plans have in- and out-of-network coverage. To see out-of-network benefits, visit the Medical page on **MyRJBenefits.com**.

Use Accolade

Your Accolade Care Advocate can help you find low-cost, high-quality UMR providers, as well as make doctor appointments, answer coverage questions, work through claims with you and more.
Learn more

Both medical plans have inclusive benefits that cover gender affirmation, IVF and ABA therapy. For more information about coverage, contact **Accolade**.

Prescription drug coverage

Both medical plans come with prescription drug coverage administered by Express Scripts. Covered prescriptions are applied to your medical plan deductible. After you meet the deductible, the amount you pay depends on which plan you're enrolled in.

Types of prescription drugs

Generic drugs
These usually cost less than brand name drugs (which saves you money) and are reviewed by the FDA to ensure that they work the same as the brand name in dosage, safety, quantity, performance, strength and usage. Generic preventive care and birth control pills are covered at 100%.

Preferred brand name drugs
These are on the formulary and are less expensive than using a non-preferred drug.

Non-preferred brand name drugs
These are not on the formulary and may cost you more, even if they are recommended by your doctor.

What you pay

After you meet your medical plan deductible, here's what you pay for prescription drugs in each medical plan.

	Plus Plan	Base Plan
Prescription drugs (31-day supply)		
Generic	**$10** copay after deductible	**20%** after deductible
Brand	**$30** copay after deductible	
Non-preferred brand	**$50** copay after deductible	
Mail order prescriptions or Walgreens Pharmacy (90-day supply)		
Generic	**$25** copay after deductible	**20%** after deductible
Brand	**$75** copay after deductible	
Non-preferred brand	**$125** copay after deductible	

Four must-knows about prescription drug coverage

1 Easily manage your prescriptions online

Use the Express Scripts website and mobile app to easily access your prescription information anytime. Check drug prices, sign up for auto-refills, place a home delivery, track an order, view claims and more. Register today on **express-scripts.com/raymondjames** and download the app so you can make the most out of your pharmacy benefit.

2 Talk to your doctor about generics

If you choose a brand medication when a generic is available, you will pay the brand name copay (if applicable) and the difference in cost between the brand name and the generic drug.

3 Get approval, if needed

Certain medications require prior authorization before the prescription can be filled. Your provider should be familiar with this and, with Accolade's help, you can submit the needed documentation for approval.

4 Fill specialty medications

Specialty medications are filled through mail order with Accredo Specialty Pharmacy. For details, visit **accredo.com** or call **800-803-2523**.

Save money on prescription drugs

Search GoodRx to compare prices and find free manufacturer coupons and rebates that help lower the cost of your prescription medications. Visit **goodrx.com** anytime to look for ways to save.

Monthly costs

Monthly rates for medical plan options depend on your employment status and annual compensation basis.

Note: Part-time associates will pay Tier 2 rates.

	Tier 1: Full-time associates with compensation less than $55,000				Tier 2: Full-time associates with compensation of $55,000.01 to $100,000				Tier 3: Full-time associates with compensation of $100,000.01 to $300,000				Tier 4: Full-time associates with compensation of $300,000.01+			
	Plus Plan		Base Plan		Plus Plan		Base Plan		Plus Plan		Base Plan		Plus Plan		Base Plan	
	You pay	Company pays	You pay	Company pays	You pay	Company pays	You pay	Company pays	You pay	Company pays	You pay	Company pays	You pay	Company pays	You pay	Company pays
Associate only	**$156.97**	**$713.87**	**$69.49**	**$722.07**	**$188.14**	**$682.70**	**$83.29**	**$708.27**	**$251.04**	**$619.81**	**$120.43**	**$671.13**	**$316.07**	**$554.78**	**$160.08**	**$631.48**
Associate + spouse/domestic partner	**$319.16**	**$1,414.71**	**$192.63**	**$1,383.39**	**$370.31**	**$1,363.56**	**$236.62**	**$1,339.40**	**$504.52**	**$1,229.35**	**$339.55**	**$1,236.48**	**$630.48**	**$1,103.39**	**$436.58**	**$1,139.44**
Associate + child(ren)	**$300.46**	**$1,331.88**	**$181.34**	**$1,302.41**	**$348.61**	**$1,283.73**	**$222.75**	**$1,260.99**	**$474.95**	**$1,157.39**	**$319.64**	**$1,164.10**	**$593.53**	**$1,038.81**	**$411.00**	**$1,072.74**
Family	**$495.27**	**$2,195.38**	**$298.91**	**$2,146.79**	**$574.64**	**$2,116.01**	**$367.16**	**$2,078.53**	**$782.91**	**$1,907.73**	**$526.90**	**$1,918.80**	**$978.39**	**$1,712.26**	**$677.49**	**$1,768.21**

Note: Your total compensation as of December 31 of the prior year is used to determine the medical plan premium for the new plan year.

Use Accolade

Accolade is a free concierge support and guidance service for using Raymond James benefits. It's available by mobile app, 24/7, to all benefits-eligible associates and their dependents, even if you're not enrolled in a Raymond James medical plan.

Accolade is happy to help

To get started, register online at **member.accolade.com**, then get connected with your own personal Care Advocate. This dedicated person will get to know you and be your point-of-contact each time you reach out to Accolade, so you won't have to start from scratch with someone new.

Use Accolade to:

- Reduce stress by helping you navigate and understand your medical plan and other Raymond James benefits
- Save time and money by providing clear answers to benefits and claims questions, helping you find the right care at the right time and even making doctor appointments for you
- Easily access 24/7 nurse support for clinical help with understanding health symptoms, clarifying your doctor's instructions or treatment plan, getting health support for maternity or chronic diseases and more
- Live well by participating in various Raymond James programs and using wellness tools, including the employee assistance program
- Streamline the process of getting support with one point of contact for all health and benefits questions

member.accolade.com
866-336-0756 (8 a.m. – 11 p.m. ET)
Download the app from your device store.

Learn how Accolade works

Watch the **video**
Read **FAQs** about Accolade

Health resources

Managing your health and wellbeing is easier with these free programs and resources.

2nd.MD

Associates and family members enrolled in the Raymond James medical plan get an unbiased second (or first!) opinion from top medical experts who will help you navigate healthcare challenges and provide peace of mind. You can request a free consultation with 2nd.MD through Accolade.

2nd.MD/raymondjames
866-537-1324

Teladoc Health

Teladoc Health provides 24/7 virtual medical care. Talk with a licensed doctor for non-emergency, general medical services, such as treating bronchitis, flu, rashes, sinus infections, sore throats and more. Pay just $54 per visit.

teladochealth.com
800-835-2362

RethinkCare

Get holistic parenting support at your fingertips, 24/7, to help you understand, teach and communicate with your child. Find digital training, tips, articles and exercises, plus get access to free expert advice with Board Certified Behavior Analysts (BCBAs) who specialize in working with parents across a wide range of needs.

connect.rethinkcare.com/sponsor/raymondjames (code: RJrethink)
support@rethinkcare.com
800-714-9285

Download apps for these programs from your device store.

Moffitt Connect

Associates in the Tampa Bay area can access cancer support and resources with Moffitt Cancer Center.

moffitt.org/about-moffitt
MoffittConnect@Moffitt.org
888-456-2838 (Monday – Friday, 7 a.m. – 7 p.m., and Saturday, 8 a.m. – 12 p.m. ET)

Wellbeing support

We provide free professional support for many aspects of your wellbeing. Find counseling for yourself or family members, legal or financial guidance, an easy-to-use therapy platform, support to manage diabetes and more.

ComPsych Employee Assistance Program (EAP)

Get eight free confidential counseling sessions per benefit year. The EAP also offers legal and financial guidance, work-life assistance and crisis intervention for you and your family.

guidanceresources.com

877-616-0511 / TDD: **800-697-0353**

Download the app from your device store.

Talkspace

This online therapy platform makes it easy and convenient to connect with a licensed behavioral therapist from just about anywhere, at any time. In addition to virtual visits, you can also send text messages to your therapist via web browser or on the Talkspace mobile app. Your therapist will respond daily, five days per week.

talkspace.com/connect

Download the app from your device store.

Omada

Lose weight and manage diabetes with zero judgment and zero costs! Omada connects you with real people who provide personal support and walk you through using the program's smart tools so you can feel better and live healthier.

omadahealth.com/raymondjames

Virta

Lose weight, lower your blood sugar and A1C, and reduce your need for type 2 diabetes medication. Physicians and coaches will guide you through a program that may reverse your diabetes diagnosis.

virtahealth.com/raymondjames

Other resources: If you live in St. Petersburg, FL, or Memphis, TN, you may be able to access on-site health centers through HealthWorks (Marathon Health) or use a Raymond James fitness center. Find more information on **MyRJBenefits.com** or **RJnet**.

Dental and vision

Keep your mouth and eyes healthy with Raymond James dental and vision coverage.

Dental

The Delta Dental PPO plan covers services by any licensed dentist, but you get the best benefits available when you use an in-network provider. In-network providers agree to special fee schedules that reduce your dental expenses without sacrificing quality.

What you pay

	In-network	Out-of-network
Deductible	**$50**/person (**$150**/family)	**$50**/person (**$150**/family)
Preventive care and cleanings	**$0** (no deductible)	**$0** (no deductible)
Basic services	**20%** after deductible	**20%** after deductible
Major services	**50%** after deductible	**50%** after deductible
Orthodontia (for dependents up to age 19)	**50%** after deductible	**50%** after deductible
Benefit maximums	**$1,500**/person (dental); **$1,500**/person (lifetime orthodontia)	**$1,000**/person (dental); **$1,500**/person (lifetime orthodontia)

Note: Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees. Reimbursement is also based on PPO contracted fees for PPO dentists, Delta Dental Premier® contracted fees for Premier dentists and Premier contracted fees for non-Delta Dental dentists.

Monthly costs

	Dental PPO Plan
Associate only	**$27.19**
Associate + spouse/domestic partner	**$68.90**
Associate + child(ren)	**$60.05**
Family	**$106.84**

To find in-network PPO dentists, visit **deltadentalins.com** or call **800-521-2651**.

Benefits tip

Routine dental cleanings and exams can help improve your overall health by detecting gum disease, cavities and even oral cancer.

Vision

Vision coverage through EyeMed can help you pay for routine eye exams and new contact lenses or glasses. You'll have access to in-network care and out-of-network reimbursement, but your out-of-pocket costs will be lower with in-network providers.

What you pay

	In-network	Out-of-network
Eye exam (once per 12 months)	**$10** copay	Up to **$35** reimbursement
Frames (once per 24 months)	You pay anything over **$150** allowance with a **20%** discount[1]	Up to **$60** reimbursement
Lenses		
• Single vision	**$15** copay	Up to **$25** reimbursement
• Bifocal	**$15** copay	Up to **$40** reimbursement
• Trifocal	**$15** copay	Up to **$55** reimbursement
Contact lenses (once per 12 months)	You pay anything over **$150** allowance with a **15%** discount[1]	Up to **$96** reimbursement
Lasik and PRK procedures	**15%** off real pricing or **5%** off promotional pricing	Not covered
Retinal imaging	**$39** copay	Not covered

[1]Frames, lenses or lens options purchased separately are 20% off retail price.

Monthly costs

	Vision Plan
Associate only	**$6.24**
Associate + spouse/domestic partner	**$12.48**
Associate + child(ren)	**$12.48**
Family	**$21.85**

To find in-network vision providers, visit **eyemedvisioncare.com** and choose the "Select" network or call **866-723-0514**.

Spending accounts

Raymond James offers several types of tax-advantaged accounts to help you save money on expenses like healthcare, child care, commuting costs and more.

Health savings account

If you are enrolled in either the Plus or Base medical plan (which are high-deductible health plans), you may qualify to open a health savings account (HSA) through WEX. HSAs offer a triple tax advantage, where money that you contribute goes in tax-free, you can invest funds in your HSA and it will grow tax-free, and when using funds on qualified health expenses, you can withdraw tax-free dollars. Your HSA balance rolls over from year to year and is your money to keep, even if you leave the company, change health plans or retire.

For details on this account, see the comparison chart on **page 21**. To see an interactive list of eligible expenses, visit **WEX**.

Not everyone can contribute to an HSA

You are not eligible to contribute to an HSA if:

- You're enrolled in any part of Medicare (including Part A) or receiving Social Security benefits.
- You're enrolled in Medicaid, TRICARE, VA benefits or medical coverage through Indian Health Services.
- You're claimed as a dependent on someone else's tax return.
- You're covered by any other medical plan that is not a high-deductible health plan as defined by the IRS.
- You or your spouse are enrolled in a traditional flexible spending account (FSA) or health reimbursement account (HRA).

Healthcare FSAs

Raymond James offers two types of healthcare flexible spending accounts (FSAs) through WEX:

- Healthcare FSA
- Limited Purpose FSA

Here's how these accounts are different.

Healthcare FSA

You can elect to fund a healthcare FSA if you are not eligible to contribute to a health savings account (HSA) or are not enrolled in the Raymond James medical plan (or other high-deductible health plan). With this account:

- You can set aside pre-tax money (up to the IRS contribution limit) to help pay eligible healthcare expenses during the year.
- If you don't spend your account dollars by the end of the plan year, you'll forfeit those funds, except for up to $680, which can be rolled over into the next plan year.
- Once you make your annual election, you may not change it unless you have a qualifying life event, so it's important to think carefully about how much to contribute.
- You may use dollars to pay out-of-pocket qualified expenses for you, your spouse and your eligible children, even if they're not enrolled in a Raymond James medical, dental or vision plan.
- The full amount of your total annual contribution is available to use at any time, even if you have not had the total amount withheld from your pay.

Limited Purpose FSA

If you are enrolled in the Plus or Base medical plan, you can elect to fund a limited purpose healthcare FSA to have tax-free money to pay for eligible dental and vision expenses. It works the same as the healthcare FSA; however, you cannot use account dollars to pay medical expenses until you've reached your medical deductible. This account can be elected when you are contributing to a health savings account. It is a great way to have some additional tax savings, especially when you know you are going to have dental and vision expenses during the plan year.

For details on these accounts, see the comparison chart on page 21.

Comparing health accounts

	HSA	HRA	Healthcare FSA	Limited Purpose FSA
Account administrator	WEX	WEX	WEX	WEX
Who can have this account	Associates enrolled in the Plus or Base medical plan.	Associates enrolled in the Plus or Base medical plan who are not eligible to contribute to an HSA.	Associates enrolled in a non-Raymond James medical plan or those not eligible to contribute to an HSA.	All benefits-eligible associates.
When you can contribute	You can start, stop or change your contributions at any time.	You cannot contribute to this account.	Elect your annual contribution amount during Open Enrollment or when first eligible. Your pre-tax contributions are made each pay period. You may only change your contribution if you have a qualifying life event.	Elect your annual contribution amount during Open Enrollment or when first eligible. Your pre-tax contributions are made each pay period. You may only change your contribution if you have a qualifying life event.
Annual Raymond James contribution[1]	**$250** (You only) or **$750** (Family)	**$250** (You only) or **$750** (Family)	**None**	**None**
2026 IRS contribution limit	**Up to $4,400** for Associate Only and **$8,750** for all other coverage levels. Plus, up to **$1,000** extra if age 55+.	**N/A**	**Up to $3,400**	**Up to $3,400**
What you can use the money for	Qualified medical, prescription drug, dental and vision expenses. Keep your receipts in case of an IRS audit.	Qualified medical, prescription drug, dental and vision expenses. Keep your receipts in case of an IRS audit.	Qualified medical, prescription drug, dental and vision expenses. You must submit formal receipts to substantiate some purchases.	Qualified dental and vision expenses only. You must submit formal receipts to substantiate some purchases.
What happens to unused money	It rolls over from year to year and stays with you wherever you go, even if you leave Raymond James. You can even invest it if your account reaches **$1,000**, and you won't pay taxes on any investment earnings.	It rolls over from year to year as long as you're enrolled in the same medical plan.	Up to **$680** can roll over into the next year and the rest of the balance is forfeited; however, you can submit a claim through June 30, 2027, for expenses incurred through March 31, 2027.	Up to **$680** can roll over into the next year and the rest of the balance is forfeited; however, you can submit a claim through June 30, 2027, for expenses incurred through March 15, 2027.

[1]Associates must earn less than $300k annually to be eligible for RJ contribution.

Dependent care FSA

The dependent care flexible spending account (DCFSA) through WEX lets you set aside pre-tax money to pay for eligible dependent care services, such as preschool, summer day camp, before- or after-school programs, and child or elder day care.

	Dependent Care FSA
How much you can contribute	Up to: • **$7,500** per calendar year, if you are single or married and filing your tax returns jointly • **$3,750** per calendar year, if you are married and filing separate tax returns
Who can participate	This account is open to all benefits-eligible associates, regardless of medical plan enrollment.
What you can use the money for	Eligible expenses include: • Day care for children under age 13 or who live with you and are incapable of self-care • Summer camp (overnight camps are not eligible) • Elder care • Before- or after-school programs For an interactive list of eligible expenses, visit **WEX**, or for a complete list, you can reference **IRS Publication 503**.
Deadline for using the money	You have until June 30, 2027, to submit claims for reimbursement that incurred during the 2026 – 2027 plan year. Any remaining money does not roll over and is forfeited.

Commuter spending account

The commuter spending account through WEX allows you to set aside pre-tax dollars from your paycheck to pay for transit and parking costs associated with traveling to and from the office. You have two options:

- Contribute up to **$340 a month for mass transit**, including bus and vanpools, mass transit vehicles, metro and transit passes, token fare cards, vouchers and similar items for transportation by bus, train, subway and ferry.
- Contribute up to **$340 a month for parking**, including parking expenses at or near your worksite, parking expenses at a location where you commute to work (either by mass transit, qualifying vehicle or carpool) or for expenses for vendor parking, including lots and garages.

Learn more about this account.

Protection

Income protection and extra coverage help give you greater peace of mind when the unexpected happens.

Life and AD&D

Raymond James provides basic life and AD&D insurance to benefits-eligible associates. If you want more protection, you can purchase supplemental coverage for you and your family on a post-tax basis.

Company-paid basic coverage

Basic life insurance pays a benefit to your beneficiary if you die. Basic AD&D insurance offers protection if you're seriously injured or die as a result of a covered accident. The benefit is paid to you if you're injured or to your beneficiary if you die.

	Basic life	Basic AD&D
Full-time associates	**100%** of compensation (as of Dec. 31), rounded to next higher **$1,000**, up to max. of **$150,000**	**100%** of compensation (as of Dec. 31), rounded to next higher **$1,000**, up to max. of **$150,000**
Part-time associates	**$5,000**	**$5,000**

Optional supplemental coverage

You can purchase supplemental life or AD&D insurance for you and your dependents to add to your company-paid coverage.

	Supplemental life	Supplemental AD&D
For you	Up to **8x** your compensation basis or max. of **$2.85 million** (whichever is less), rounded to next higher **$1,000**	Up to **10x** your compensation or max. of **$750,000** (whichever is less), in **$25,000** increments
For your spouse	**$10,000**, **$20,000** or **$30,000**	Can elect coverage in **$25,000** increments, up to **10x** your compensation or **$750,000** max.
For your child(ren)[1]	**$5,000**, **$10,000** or **$15,000**	

[1]Applies to all dependent children.
Note: You must be enrolled in supplemental life insurance for yourself to elect supplemental life coverage for your spouse or child(ren).

About buying supplemental coverage

During your initial enrollment period, you are eligible to elect up to $800,000 of supplemental life insurance guaranteed issue. After that, evidence of insurability (EOI) will be required if you:

- Newly enroll in another level of coverage
- Increase your coverage level by more than 1x your compensation
- Choose a coverage level over $800,000

When on business travel

Raymond James provides business travel accident (BTA) insurance automatically to all associates. BTA insurance provides financial protection to your beneficiaries if you experience accidental death while traveling on company business. Full-time associates will receive five times their compensation basis up to a maximum of $1,000,000. Part-time associates working 25 – 39 hours per week receive a flat $25,000 in coverage.

Age reductions

Coverage amounts for basic and supplemental life insurance reduce at certain ages:

- Age 70: benefit reduced to 65% of the initial benefit amount
- Age 75: benefit reduced to 50% of the initial benefit amount

Once you have reached age 70, you are unable to increase benefit amounts.

Monthly costs

What you pay for supplemental life.

	Non-tobacco	Tobacco
Associate: Rates per **$1,000** of coverage		
<25	**$0.025**	**$0.05**
25–29	**$0.034**	**$0.06**
30–34	**$0.037**	**$0.08**
35–39	**$0.051**	**$0.09**
40–44	**$0.075**	**$0.10**
45–49	**$0.124**	**$0.16**
50–54	**$0.188**	**$0.26**
55–59	**$0.354**	**$0.485**
60–64	**$0.417**	**$0.66**
65–69	**$0.707**	**$1.27**
70+	**$1.473**	**$2.06**

Spouse: **$0.15** per **$1,000** of coverage

Dependent: **$0.05** per **$1,000** of coverage

What you pay for supplemental AD&D.

Associate only	Spouse	Child(ren)
$0.017 per **$1,000** of coverage	**$0.030** per **$1,000** of coverage	**$0.050** per **$1,000** of coverage

For questions about life or AD&D, visit **unum.com** using your company email to log in or call **800-445-0402**.

Disability coverage

When an illness, injury or childbirth prevents you from working, Raymond James does not want you to be burdened with financial hardship. Salary continuation benefits help you continue to meet your financial obligations when you're unable to work.

Salary continuation (short-term disability)

Raymond James provides salary continuation to associates working at least 25 hours per week. This plan is designed to provide you with income if you are unable to work due to your own injury or illness (including childbirth). You do not need to enroll in this benefit.

	Salary continuation
Benefit amount	**100%** of your salary
Cost of coverage	Company-paid
Waiting period	No waiting period; benefits begin on first day of a disability approved by Unum
How long benefits are paid	Up to **13 weeks** maximum

More details about salary continuation

Payroll will automatically apply your approved short-term disability salary continuation to your paychecks. Paychecks will be deposited through the method that you currently have set up for your normal payroll (i.e., direct deposit). Any healthcare, retirement or other deductions will be taken from your pay as normal during your leave of absence.

Payroll will use sick and vacation balances to cover any absences that are not approved by Unum. Associates are not required to exhaust their sick/vacation time before applying for salary continuation benefits. However, if paid time off has been exhausted, any part of the leave not covered by salary continuation will be unpaid.

For questions about salary continuation or long-term disability, visit **unum.com** using your company email to log in or call **800-445-0402**.

Disability coverage

Long-term disability

You can choose to enroll in the long-term disability (LTD) plan, administered by Unum. LTD provides financial protection if you are unable to work for a period longer than 90 continuous days.

	LTD	Supplemental LTD
Benefit amount	**60%** of monthly earnings	You elect the coverage amount
Who can have coverage	All associates	Associates who earn over **$300,000**/year and are enrolled in voluntary LTD
Cost of coverage	Paid by you, based on age and coverage amount you elect	Paid by you, based on age and coverage amount you elect
Maximum benefits	**$15,000** per month	Depends on the coverage amount you elect
Waiting period	**90 days** (during which you may receive salary continuation)	**90 days** (during which you may receive salary continuation)

Supplemental LTD is offered to associates who earn over $300,000 annually to help bridge the gap between the $15,000 max. benefit cap of the LTD policy to offer a true 60% of monthly earnings. Supplemental LTD enrollment is completed directly with Unum.

Monthly costs for LTD

Associate	Rates per $100 of basic monthly earnings
Ages <25	**$0.074**
Ages 25–29	**$0.103**
Ages 30–34	**$0.169**
Ages 35–39	**$0.213**
Ages 40–44	**$0.265**
Ages 45–49	**$0.331**
Ages 50–54	**$0.375**
Ages 55–59	**$0.405**
Ages 60–64	**$0.405**
Ages 65–69	**$0.390**
Ages 70+	**$0.382**

Maximum period of payment

Age at disability	Max. period of payment
Less than age 61	To age 65
Age 61	48 months
Age 62	42 months
Age 63	36 months
Age 64	30 months
Age 65, but less than 75	24 months
Age 75 and older	12 months

Evidence of insurability

Evidence of insurability (EOI) will be required by Unum when you enroll in LTD anytime after you first become eligible.

Critical illness insurance and more

We offer three types of supplemental insurance plans through Unum that provide extra cash in the event you experience certain illnesses, injuries or hospitalization.

Critical illness insurance

This plan protects against the financial impact of certain illnesses, such as heart attack, kidney failure, stroke, cancer or dementia. It also pays a $100 annual benefit for getting a wellness screening.

	Coverage amount
For you	**$10,000** or **$20,000**
For your spouse/domestic partner	**50%** of your coverage amount
For your child(ren)	**50%** of your coverage amount

Benefits are paid directly to you as a lump-sum cash benefit unless assigned to someone else. The monthly cost is based on your age.

See rates on **MyRJBenefits.com**.

Critical accident insurance

This plan has two options (Low Plan and High Plan) and provides cash benefits in cases of covered accidental injuries (on or off the job) based on type of injury you have and treatment you need. You can use this money to help pay for medical expenses not paid by your medical plan (such as your deductible or coinsurance).

See details and monthly rates on **MyRJBenefits.com**.

Hospital indemnity insurance

This plan has two options (Low Plan and High Plan) and provides a single payment to use toward hospital expenses in addition to what your health insurance plan pays or other everyday out-of-pocket expenses. Here's a look at what this insurance pays.

	Low plan benefits	High plan benefits
Hospital admission	**$1,000** payable for a max. of 1 day per year	**$2,000** payable for a max. of 1 day per year
Hospital daily stay	**$100** payable per day, up to 365 days	**$200** payable per day, up to 365 days
ICU daily stay	**$200** payable per day, up to 30 days	**$400** payable per day, up to 30 days
Short stay	**$250** payable for a max. of 1 day per year	**$250** payable for a max. of 1 day per year

See details and monthly rates on **MyRJBenefits.com**.

Group legal

Legal is everywhere. Protect yourself and your family with legal insurance.

Have you ever stopped to think about how many events in your life have a legal element to them? There are the joys, like getting married or your dream house, and challenges, like when true love doesn't work out or you find yourself fighting a speeding ticket. With ARAG® legal insurance, your network attorney fees are 100% paid in full for a wide variety of covered legal matters.

What does legal insurance cover?

Count on a broad range of coverage and services, for example:

- Wills and estate planning
- Real estate and homeownership
- Traffic tickets and license suspension
- Disputes with a landlord
- Family law matters
- Small claims court
- Consumer fraud
- Personal property disputes
- Student loan debt
- Bankruptcy
- Tax audit
- Divorce
- And more!

Once enrolled, you can use the program through the ARAG website or app, or call Customer Care at **800-247-4184**. Find details at **araglegal.com/myinfo** (use access code: 17916rj).

Monthly costs

What you pay for group legal insurance	
Associate rate	**$16.30**

Voluntary programs

To help you out, Raymond James offers a couple of additional benefits you can purchase.

Pet insurance

Veterinary services can be expensive, especially when the unexpected happens. Protect yourself, your wallet and your fur babies (cats and/or dogs) with pet insurance through Nationwide. The plan helps pay for a wide variety of accidents, injuries and illnesses. You also have the option to add routine care coverage to any plan and visit any licensed veterinarian, anywhere in the world.

Visit the **Nationwide** website anytime during the year to learn more and enroll.

Personal excess umbrella liability

This personal insurance policy, insured by Chubb, provides valuable coverage for personal liability claims made against you or a family member for bodily injury, property damage and personal injury liability. This broad excess liability contract extends liability over and above that provided by the primary underlying liability coverage (homeowners, automobile, watercraft and recreational vehicles). Eligible associates can have the annual premium paid through payroll deduction or by personal check.

Retirement and equity plans

Raymond James understands the importance of wealth building. Check out the benefits you get automatically as well as the voluntary programs available that help you save money now and in the future.

401(k) plan

The Raymond James 401(k) plan is an easy, tax-friendly way to build funds for your needs today and in the future. Plus, Raymond James provides matching contributions on dollars you save. And because saving for the future is important, newly hired associates who do not enroll after 30 days will be auto-enrolled at 5% of eligible pay.

Decide how to contribute

You have the option to make pre-tax, Roth post-tax or voluntary after-tax contributions.

Traditional pre-tax

- Contributions are taken from your paycheck before taxes.
- Withdrawals from your account will be taxed as ordinary income.

Roth post-tax

- Contributions are taken from your paycheck after taxes.
- Qualified withdrawals from your account will be tax-free.

Voluntary after-tax

- Contributions are taken from your paycheck after taxes.
- Qualified withdrawals from your account will be tax-free.
- You'll pay federal and any applicable state income taxes on investment earnings for these funds when you withdraw them.

For 2026, the IRS personal contribution limit is **$24,500, or $32,500 for individuals age 50 and older**, and **$35,750 for individuals ages 60 – 63**. SECURE 2.0 High-Income Earner (prior-year compensation over $150,000) catch-up rules are programmed in Workday to turn off automatically when the limit is reached — no action required. In addition to the pre-tax or Roth contribution types, you may be able to contribute up to $20,000 more as Voluntary After-Tax contributions above the aforementioned IRS 401(k) limit.

Invest your money

You have a wide range of diversified funds available to invest your account dollars. You can mix and match how you invest and make changes at any time. If you are auto-enrolled in the plan and do not make an investment election, your account money will default to a FIAM Blend Target Date Fund (advised by Fidelity Institutional Asset Management).

Get the company match

Raymond James will match 75% of the first $1,000 you contribute and 25% of the next $1,000 contributed. All company matching contributions will be made with pre-tax dollars, regardless of your deferral type (traditional pre-tax and/or Roth post-tax).

Even though you own 100% of the money you contribute, you'll own the matching dollars gradually over a five-year period: 20% vests each year, making you 100% vested after five years.

Learn more about the **401(k) plan**.

Profit sharing plan

As a Raymond James associate, you are automatically enrolled in the profit sharing plan on your first day of employment. Raymond James then sets aside a portion of the company profits to share with you in the form of cash. You may not contribute your own money to the plan; it's funded 100% by Raymond James.

Learn more about the **profit sharing plan**.

Employee stock ownership plan

To recognize your contributions to the firm, Raymond James sets aside a portion of profits to share with you in the form of shares of company stock. You are automatically enrolled in the employee stock ownership plan on your first day of employment. Then, each year, Raymond James may choose to make discretionary contributions to your account to purchase company stock on your behalf.

Learn more about the **employee stock ownership plan**.

Employee stock purchase plan

Own a piece of the company. This plan makes it easy for you to buy shares of Raymond James common stock at a 15% discount on a quarterly basis. The plan is open to all regular full-time and part-time associates scheduled to work more than 20 hours per week who have completed 90 days of service. Certain holding period provisions apply.

Learn more about the **employee stock purchase plan**.

Stress less…use Enrich Financial Wellness

Enrich is your one-stop destination for all personal finance questions. Start with a quick Financial Wellness Checkup, then complete your Money Personality: Behavior Assessment to dig deeper into "why" you make the financial decisions you do. Explore all the ways Enrich can support you.

Family benefits

Wherever you are in your parenting journey, Raymond James offers support all along the way, including help finding fertility solutions, adoption assistance, parenting support resources and parental leave.

Fertility solutions

The Optum Fertility Solutions program offers associates and family members enrolled in a Raymond James medical plan support and expert care when dealing with fertility issues. Connect one-on-one with an experienced fertility nurse who can assess individual needs, share information about treatment options, help find the best providers at Fertility Centers of Excellence (COE) facilities and stay supportive throughout the process.

Learn more about **fertility solutions**.

Adoption & surrogacy assistance

This benefit provides financial help from Raymond James to grow your family with or without surrogacy. All associates who work 25 hours or more per week are eligible for this benefit immediately upon hire. Eligible expenses will be reimbursed up to a maximum of $4,000 in a 12-month period, regardless of whether it is a single or multiple adoption/surrogacy and regardless of whether the adoption/surrogacy is successful. The lifetime cap on adoption and surrogacy assistance under this policy (for any given associate) is $16,000 total. Expenses that qualify for reimbursement include fees (agency, legal, court, etc.), medical expenses for the birth mother or child, foster care costs, immigration fees, travel and lodging, and more.

Learn more about **adoption assistance** and visit RJnet for details on expenses that qualify and to obtain a claim form, which must be received within 90 days of placement of your child.

Parenting support

For successful parenting support at your fingertips, 24/7, RethinkCare is a free program that gives you access to resources that can help you understand, teach and communicate with your child. You'll find digital training, tips, articles and exercises to help you raise more resilient children. You can also take advantage of free expert advice with Board Certified Behavior Analysts (BCBAs) who specialize in working with parents across a wide range of needs.

Learn more about **RethinkCare**.

Parental leave

Parental leave enables associates to take paid time off to care and bond with their biological, foster-placed and adopted children. There are 100% salary continuation benefits for both the Primary and Secondary Caregivers.

Learn more about parental leave and other types of **leaves of absence**.

Work/life benefits

Additional benefits to support your life overall.

Tuition assistance

Non-commissioned associates are eligible to receive tuition assistance for degree-seeking programs up to a maximum of $5,250 per calendar year ($1,000 for part-time associates working more than 25 hours per week) at a regionally accredited college or university. Only tuition is reimbursable; books and fees are not covered.

Commissioned and non-commissioned associates may also seek reimbursement for approved certifications. Tuition will be paid at 100%, including books and miscellaneous lab or activity fees, upon receipt of fee statements and successful completion.

For more information, refer to the Associate Handbook on the Employee Services & Benefits section of RJnet or contact your relationship manager.

Raymond James Bank

With direct deposit of payroll, you may receive a checking account at Raymond James Bank with no minimum balance requirement, no monthly service charge and free online banking. Bill Pay is free for the first three months, after which the fee is $5.95 for unlimited Bill Pay. Access via debit or ATM card is also available. Certain restrictions apply for checking and/or loan discounts. Please call the Raymond James Bank Carillon branch at **800-718-2265** for more information.

Paid time off

Raymond James gives you time away from work for holidays, vacation, personal days, sick days, bereavement, jury duty and military reserve duty. To learn more, refer to your Associate Handbook on RJnet.

Ergonomic Assessments

In order to assist associates in preventing workplace injury, an Ergonomics Assessment Tool is available for free upon request. The 30-minute training provides details and tips for creating a safe, smart workspace that enhances productivity and improves health. Interested associates must submit a Facilities Service Request to receive access to the training. Visit the RJnet Ergonomics page for more information.

Discounts

You can receive discounts from several local amusement parks and hotel chains. To learn more, go to the Employee Services & Benefits section of RJnet.

Contacts

Find handy online and phone information for using your Raymond James benefits.

Contacts

Benefit	Administrator	Website/Email	Phone
Help with navigating Workday benefits enrollment	HR Service Center	humanresources@raymondjames.com	727-567-4703
Medical	Accolade/UMR	accolade.com	866-336-0756
Prescription drug	Express Scripts	express-scripts.com/raymondjames	866-295-0221
Virtual visits	Teladoc Health	teladochealth.com	800-835-2362
Health savings account/flexible spending accounts/ commuter benefits	WEX	benefitslogin.wexhealth.com	866-451-3399
Dental	Delta Dental	deltadentalins.com	800-521-2651
Vision	EyeMed Vision Care	eyemedvisioncare.com	866-723-0514
Expert medical opinion	2nd.MD	2nd.MD/raymondjames	866-537-1324
Employee assistance program	ComPsych	guidanceresources.com	877-616-0511
Support for behaviorally challenged children	RethinkCare	connect.rethinkcare.com/sponsor/raymondjames	800-714-9285
Weight management and diabetes support	Omada	omadahealth.com/raymondjames	
Weight management and diabetes support	Virta	virtahealth.com/raymondjames	
Life and AD&D insurance	Unum	unum.com	800-445-0402
Evidence of insurability (EOI) application status	Unum	unum.com	866-306-8356
FMLA/short-term disability/long-term disability	Unum	unum.com/access	866-306-8356
Critical accident, critical illness, hospital indemnity	Unum	unum.com	800-635-5597
Long-term care	Unum	w3.unum.com/enroll/RaymondJamesFinancial	800-227-4165
401(k)	Principal	principal.com	800-547-7754
Pet insurance	Nationwide	petsnationwide.com	877-738-7874
Group legal	ARAG	araglegalcenter.com	800-247-4184
COBRA	Navia	naviabenefits.com	877-920-9675, reference employer code RMJ

This guide provides an overview of the benefits available to you as an associate of Raymond James. The details of these plans are contained in the official plan documents and Summary Plan Description (SPD) documents. For an official description of the individual benefit plans or to find detailed information for each plan, please contact the benefit provider, visit the benefits page on RJnet, review the plan's summaries, certificates and riders or contact the Health and Wellness Services department.

The benefits described in this guide may be amended, modified or terminated at any time. They do not represent a contractual obligation on the part of Raymond James. If there is a conflict between the information in this guide and the plan documents, the plan documents will govern.