Raymond James Internet Privacy Policy

Raymond James is committed to respecting and protecting the privacy of visitors who visit our website. This Policy explains how we collect, use, share and protect your personal information when visiting our website. It should be read in conjunction with the Raymond James Privacy Policy. All personal information collected when you visit our website is used in accordance with the purposes outlined in this Policy and the Raymond James Privacy Policy. By using our website you consent to the collection, use and sharing of your personal information in accordance with the terms of this Policy.

Information we collect when you visit our website

The types of personal information we collect may vary depending on the specific website or web pages you visit or the application you use.

There are two main ways that we may collect your personal information when you visit our website:

1. **Information that you provide** – Our website may include web pages that give you the option to provide us with information about yourself. For example, you may choose to enter your personal information into forms or data fields on our website. That information may include, for example, your contact details (name, email address, telephone number, etc.) if you subscribe to receive a newsletter or information about topics of interest or services offered by Raymond James. You are not required to give us your personal information when visiting our website. However, that may limit your ability to use certain functions of this website or to request certain services or information.

2. **Information that we collect from your computer or other device** – Like most websites, we collect information about your computer or other device when you visit our website. This information may include your IP (Internet Protocol) address, Internet Service Provider (ISP), domain name, browser type, mobile device identification number, MAC address or other device identifier, the make and model of your device, or its operating system. We also collect information regarding your activity on our website through tracking technologies that provide information such as the specific webpages you access, the average time spent on our website or app, and date and time of your use.

How we use the information collected

We use the information collected for the following purposes:

- to recognize your computer using tracking technologies to gather information such as IP address and browser type;

- to determine which settings are appropriate for your computer or device to provide or enhance digital functionality;
- to collect and analyze activity information on how you navigate our website to help us improve our website;
- to remember how you have customized your use of our website, such as your language preferences and time zone, to personalize your experience on our website;
- for security purposes including fraud prevention, internal analysis and reporting; and
- for marketing and advertising purposes to personalize ads and to understand the effectiveness of our marketing efforts.

Technologies we use to collect information

Tracking Technologies

We use cookies and other tracking technologies to collect information when you visit our website.

<u>Cookies</u>

A "cookie" is a piece of data that a web browser creates when you visit a website. It remembers information about website visitors to better facilitate the use of a website. This data is information about how and when you use a site, and can be used, for example, by remembering a user's preference or language to monitor how the website is being used. A cookie is a common technology that is placed on your computer, smartphone, or tablet ("online device") in the form of a small text file.

We use three different types of cookies on our website:

1. Strictly Necessary and Functional Cookies
2. Performance and Analytical Cookies
3. Marketing and Advertising Cookies

Depending on the type of cookie, you may have the option of turning off their collection of information.

Strictly Necessary and Functional Cookies

Strictly necessary cookies are necessary for the website to function and they cannot be switched off in our systems. These cookies do not store information that directly identifies you. They are usually only set in response to actions made by you which amount to a request for services on the website, such as setting your privacy preferences, logging in, or filling in forms.

We also use these cookies to keep our website safe and secure.

Functional cookies enable our website to provide enhanced functionality and personalization, improved online experience, and features you have requested. They may be set by us or by service providers whose services we have added to our pages.

You can set your browser to alert you about strictly necessary and functional cookies, but if you block them through your browser, some parts of the website will not function properly.

Performance and Analytical Cookies

Performance and analytical cookies allow us to count visits and traffic sources so we can measure and improve the performance of our website. They help us to know which pages are the most and least popular and see how visitors move around the site. These cookies generally collect aggregated information tied to a user's web session only. These cookies do not store information that directly identifies you.

We may engage third-party analytics providers to track and analyze usage of our website through the use of these cookies. If you do not allow these cookies, we will not know when you have visited our site, and we will not be able to ensure an optimal site performance experience for you.

Marketing and Advertising Cookies

Marketing and advertising cookies may be set through our website by our third-party advertising partners. They enable us to show you personalized ads elsewhere online and to understand the effectiveness of our marketing efforts (e.g., whether you viewed or clicked on one of our ads). The information stored in these cookies uniquely identifies your browser and/or internet device. If you opt-out of these cookies, our third party partners will not be able to offer you personalized ads from us.

<u>Google Analytics</u>

We use "Google Analytics" to collect information about your use of the website. Google Analytics collects information such as how often users access the website, what pages they access when they do so, and what other sites they used prior to using the website. Google uses the data collected to track and examine the use of the website to prepare reports on its activities and share them with other Google services. To learn more about the use of data collection technologies by Google for analytics and to exercise choice regarding those technologies, please visit the <u>Google Analytics Opt-Out browser add-on page</u>. <u>https://tools.google.com/dlpage/gaoptout</u>

Your Online Privacy Choices

How to control or refuse cookies on our website

When you access our website, you will be presented with a choice of which categories of cookies that you will permit to be used, other than Strictly Necessary and Functional Cookies. Those cookies are necessary for the website to function and cannot be switched off in our systems.

Performance and Analytical Cookies are set up to permit them as they do not store information that directly identifies you. You have the choice to decline them if you click on Manage Preferences but without them we will not be able to ensure an optimal site performance experience for you.

Marketing and Advertising Cookies require you to take action to permit them by clicking on Manage Preferences and choosing Accept. If you do not permit them, you will not receive personalized ads from us when you visit other websites.

You can also limit the collection of your information by disabling cookies on your browser. You may also be able to modify your browser settings to require your permission each time a website attempts to set a cookie. However, our website (and many other websites) rely on cookies to enable certain functionality. If you choose to disable cookies, some of the services or functionality available on our website may not work properly.

Use of Third Party Links/Social Media

To allow visitors to share content of this website through their social media channels, and other websites, we may build our own components which connect with social media applications or we may use third-party provided applications. We also may embed content to deliver news, videos and other features. These third parties may also set cookies on our website. Below is a list of sharing and embedded content and how to opt-out of embedded components.

Third Party Embed Company	Further information, including how to opt-out
Vimeo	https://vimeo.com/cookie_policy
YouTube (Google)	https://policies.google.com/technologies/cookies?hl=en-US
Facebook	https://www.facebook.com/help/www/443483272359009
	https://www.facebook.com/help/www/213802165366955

	https://www.facebook.com/policy.php
LinkedIn	https://www.linkedin.com/legal/privacy-policy
Twitter	https://twitter.com/privacy
	https://help.twitter.com/en/rules-and-policies/data-processing-legal-bases
Buzzsprout	https://www.buzzsprout.com/privacy
Qualtrics	https://www.qualtrics.com/cookie-statement/
SoundCloud	Cookie Policy on SoundCloud
CaptivateFM	Cookie Policy - Captivate.fm Podcast Hosting, Analytics & Marketing
Advisor Stream (Broadridge) (RJL)	https://www.broadridge.com/legal/privacy-statement-english#CookieNotice
Kaltura	https://corp.kaltura.com/legal/privacy/privacy-policy/

In addition, links to our websites may be featured on third party websites on which we advertise, or in instances that we have not endorsed. We do not manage, and we are not responsible for the digital marketing and cookie practices of third parties, for example, third party websites linked to/from Raymond James website. The linked websites have separate and independent privacy statements, notices and terms of use, which we recommend you read carefully.

How we will notify you of changes to this Policy

We may change this Policy from time to time to reflect changes in our practices. We will display the changed Policy on our website. We encourage you to visit our website frequently to stay informed.

How to contact us

If you have any questions about this Policy, please contact the Privacy Office at:

Email: privacyofficer@raymondjames.ca

Tel: 416-777-6438 or 1-888-410-1179

Address: 5300-40 King Street West, Scotia Plaza, P.O. Box 415, Toronto, ON Canada M5H 3Y2