

# Predictable Income

## FDIC-Insured Brokered Certificates of Deposit

(1) years – 4.70%\*

(2) years – 4.80%\*

(3) years – 5.00%\*

Contact me today to learn about how brokered CDs and other carefully chosen investment alternatives help provide, supplement, enhance or diversify your income.

## RAYMOND JAMES

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\*Minimum purchase may apply. Subject to availability. Rates expressed as annual percentage yield (APY) as of 11/10/22. APY may reflect a current market discount. **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. Therefore, excess holdings may not be insured. **About Liquidity:** Funds may not be withdrawn until the maturity date or redemption date.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 death of beneficial holder. For detailed overview of these and other risks refer to the Certificate of Deposit Disclosure Statement at [raymondjames.com/liquid.htm](http://raymondjames.com/liquid.htm). Additional information is also available on the SEC Certificates of Deposit: Tips for Investors website at [sec.gov/answers/cds.htm](http://sec.gov/answers/cds.htm). © 2022 Raymond James & Associates, Inc., member New York Stock Exchange/SIPC. 22-MFI Retail -0171 JPR 6/22