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Comprehensivewealthplanning.com

Securities and investment advisory services
offered through

Raymond James Financial Services, Inc.

Member FINRA/SIPC

Material prepared by Raymond James for use by its advisors.

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Objectives of This Presentation

The purpose of this presentation is to introduce you to Raymond James Financial Services, Inc, our process and the extensive capabilities that enable us to serve our clients. Our objective is to determine if a relationship with us would be mutually beneficial.

Raymond James Financial Services, Inc

Commitment to Our Clients
Our Team
Our Process
The Raymond James Advantage

Financial Solutions

Planning for Retirement
Protecting Your Wealth
Building Your Legacy
Lending and Cash Management
Wealth Management Solutions

Investment Solutions

Capital Market Access and Research
Professional Asset Management
Flexible Account Types
Alternative Investment Opportunities

Solutions for Businesses and Corporations

Effective Communication

Next Steps

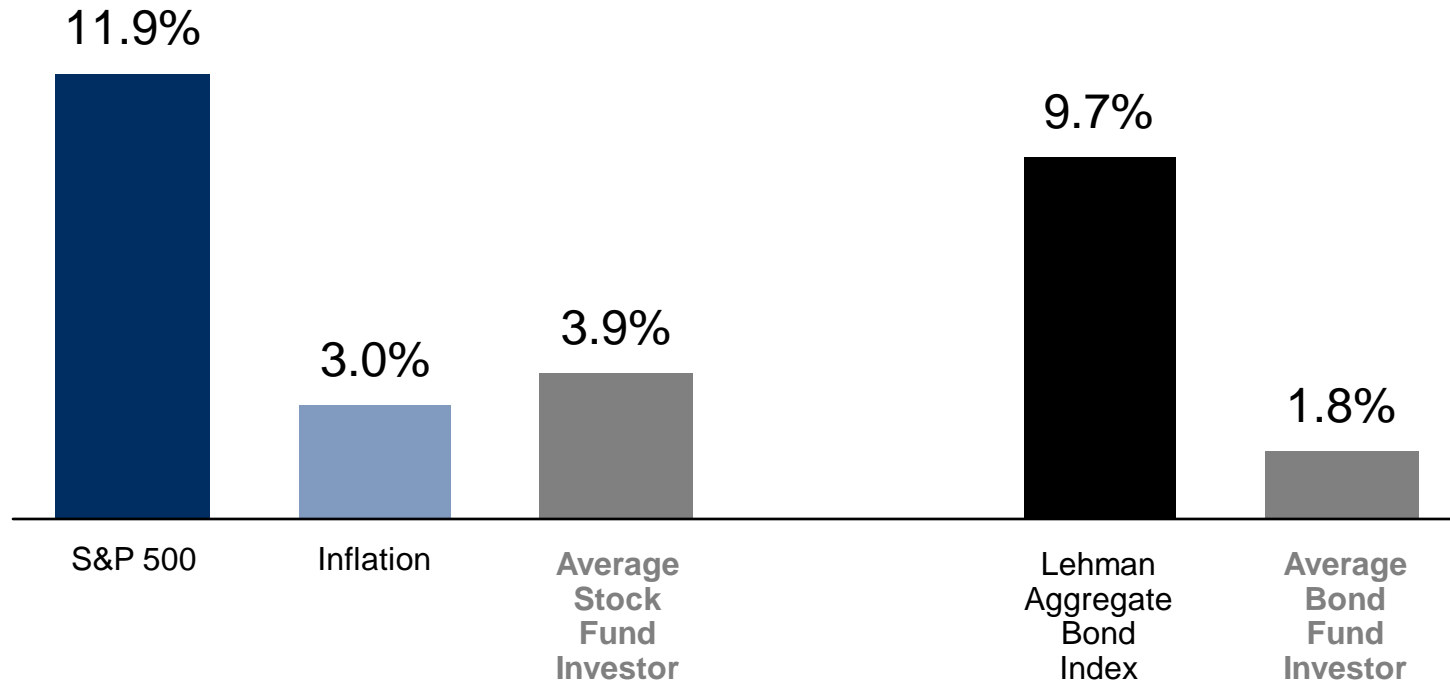
Why Hire a Professional Financial Advisor?

Significant life events such as retirement and wealth transfer are complex and require careful planning.

Individual investors have historically underperformed relevant benchmarks and institutional investors.

Emotional factors and natural biases lead individual investors to poor market timing decisions.

Individual Investors Have Underperformed

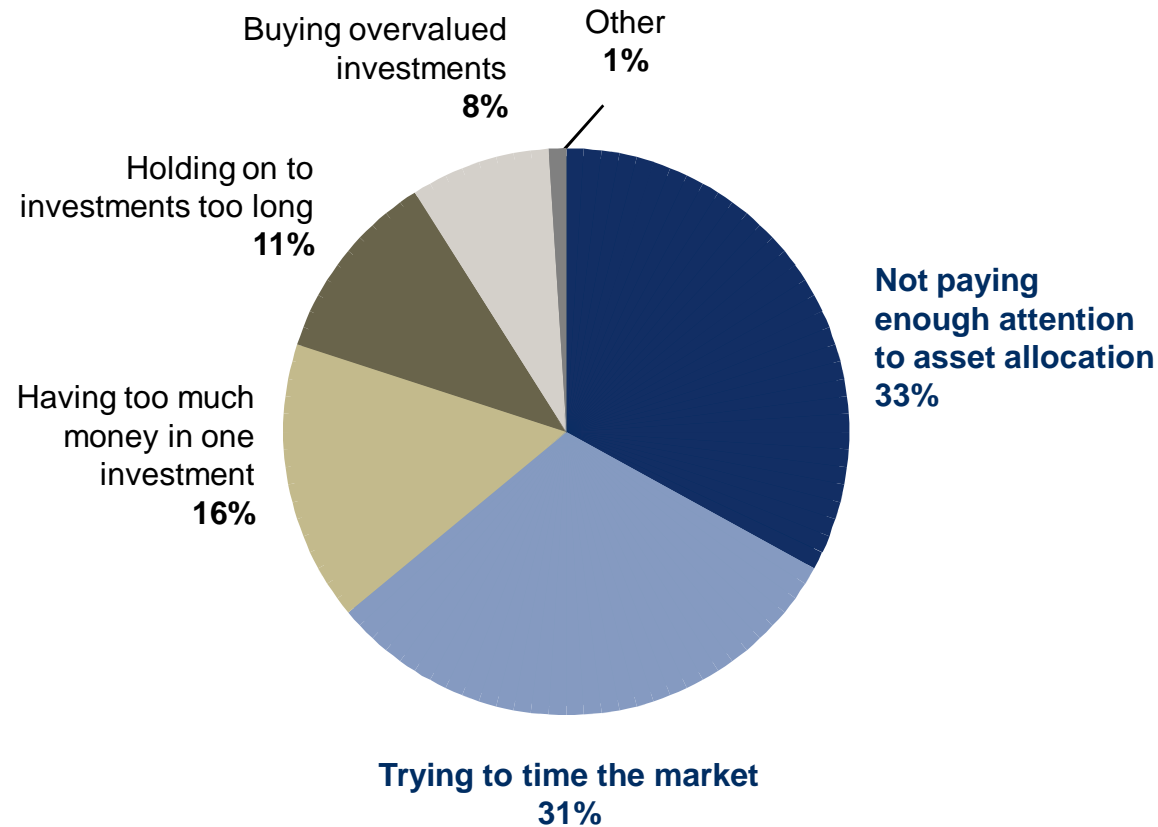


Past performance is no guarantee of future results. Source: AllianceBernstein Investments. © 2006 DALBAR, Inc. This information is for illustrative purposes and seeks to demonstrate the virtues of a buy-and-hold strategy rather than trying to time the market. The calculations assume a \$10,000 initial investment over the specified time period from 1984 through 2006.

Additional Chart Disclosures

- The fact that buy-and-hold has been a successful strategy in the past does not guarantee that it will continue to be successful in the future.
- The average (equity and fixed income) investor refers to the universe of all (equity or fixed income) mutual fund investors whose actions and financial results are restated to represent a single investor. Average (equity and fixed) investor returns are represented by a change in assets, excluding sales charges, redemptions and exchanges.
- This method of calculation captures realized and unrealized capital gains, dividends, interest, trading costs, sales charges, fees, expenses and any other costs.
- Equity performance is represented by the Standard & Poor's 500 Composite Index (an unmanaged index of 500 widely held stocks). Fixed Income performance is represented by the Lehman Brothers Aggregate Bond Index (an index which measures changes in the fixed rate debt issues rated investment grade or higher. The aggregate index is comprised of the government/corporate, the mortgage-backed securities and the asset-backed securities indices).
- Inflation rate represents the monthly value of the consumer price index and is converted to a monthly rate. The monthly rates are used to compound a "return" for the period under consideration.
- An investor cannot invest directly in an index. Index returns do not reflect the deduction of fees, trading costs or other expenses.

The Most Detrimental Investor Mistakes

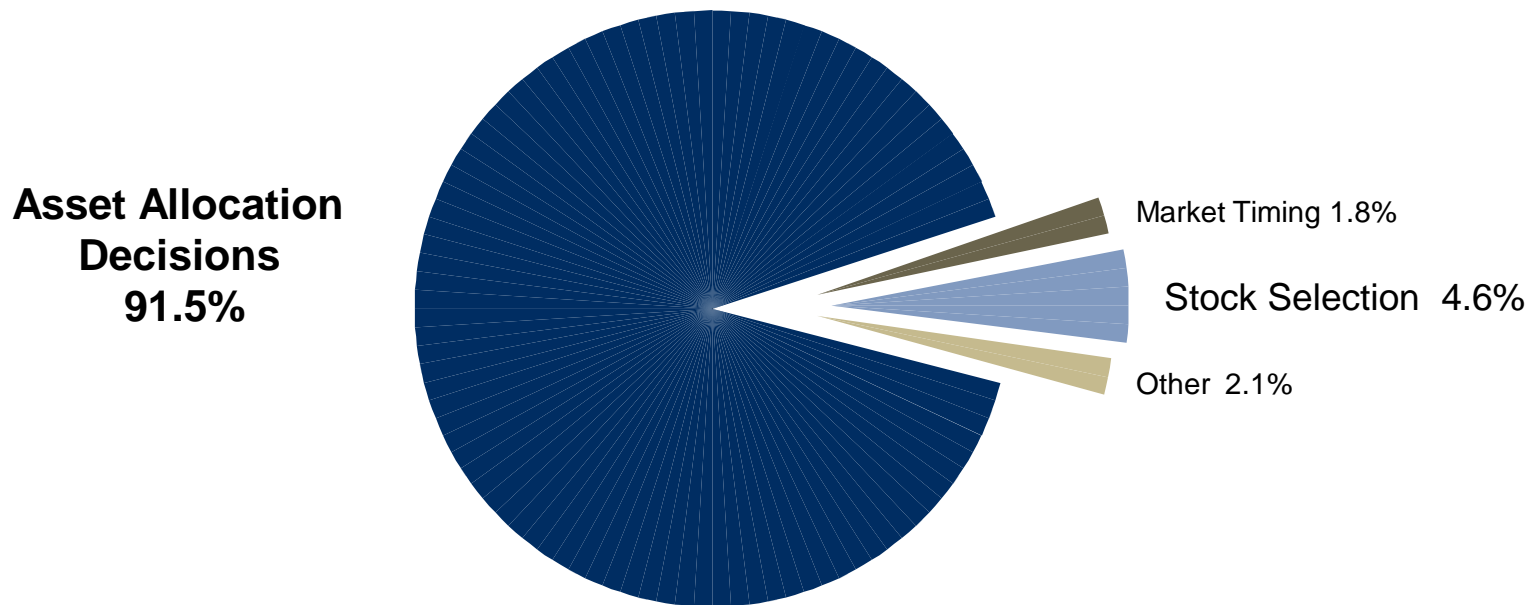


Source: AllianceBernstein Investments. 2005 Survey of Financial Advisors on Asset Allocation

Investors' Time on Asset Allocation Decisions

Asset allocation decisions are among the most important factors affecting total portfolio volatility.

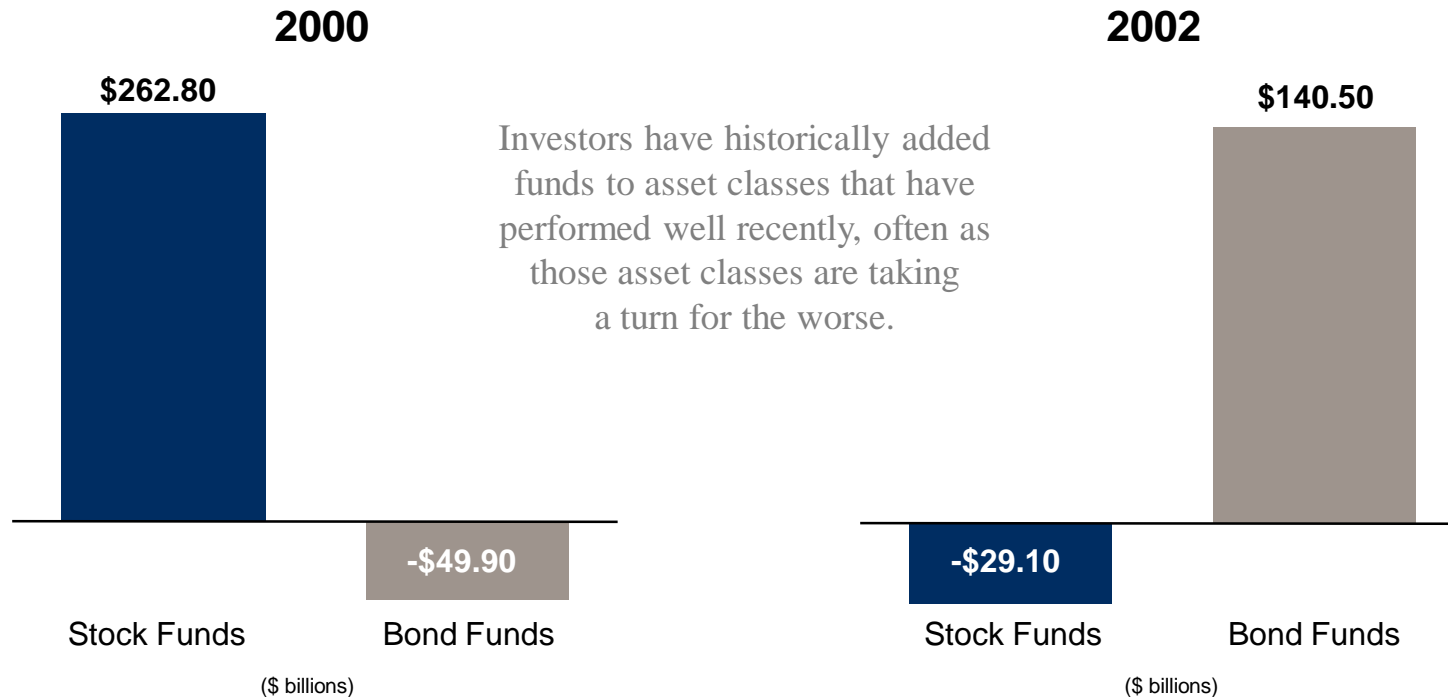
Factors in Portfolio Volatility



Source: Brinson, Beebower and associates, "Determinants of Portfolio Performance," 1986, updated 1991 and 1995.
Asset allocation does not ensure a profit or protect against a loss.

Investors Tend to Chase Investment Returns

Net flows by broad investment categories at major inflection points in the market:



There is no assurance that past trends will continue into the future.

Source: Investment Company Institute. The categories listed above, Equity and Fixed Income, represent those funds categorized as such by the Investment Company Institute.

OVERVIEW

Our Mission

To help our clients achieve their own unique goals by managing their assets, protecting their wealth and building their financial legacies.

Our Approach

We serve our clients with a consultative, team-based approach that examines all aspects of their financial lives. We put our clients' interests above our own or those of our firm.

Our Objective

To accomplish our mission profitably, while giving back to our community.

We make these commitments to our clients:

Protection of Privacy

A Disciplined Investment Process

Objective Recommendations

Regular and Effective Communication

OVERVIEW Our Team

Our team is committed to professional development and teamwork. We participate in numerous forms of continuing education programs throughout the year to further our ability to serve our clients.



Ronald White

- Branch Manager, Raymond James Financial Services, Inc
- Financial Advisor, RJFS
- 17+ years experience
- Responsible for financial planning and investment management
- Third generation El Pasoan, received his Bachelor of Business Administration from The University of Texas at Austin
- Active supporter in his community as a member of the Paso del Norte Group, El Paso Rotary, Better Business Bureau, Promusica, Chamber of Commerce

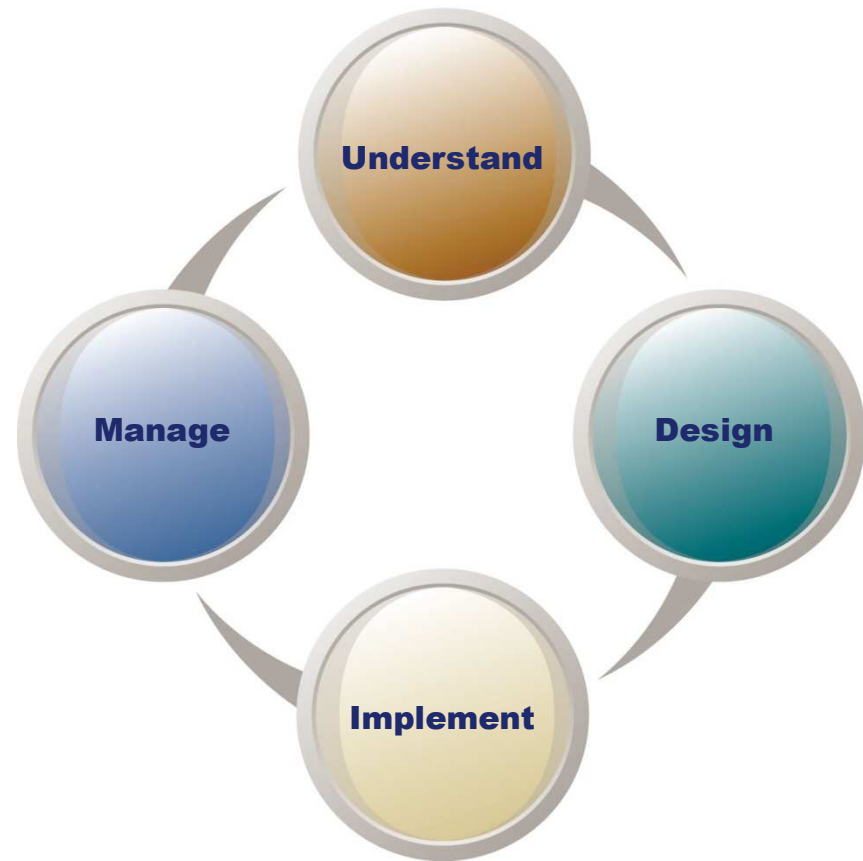
OVERVIEW Our Client Process

We employ a disciplined process to craft solutions to meet the needs of our clients.

Individual investments and the markets fluctuate over time, and as professionals, it is our job to enable you to make informed financial decisions using the full complement of resources at our disposal.

This process provides a framework for making decisions collaboratively and monitoring the outcome of those decisions over time.

Each step involves interaction between our team, the client and outside professionals if needed.



OVERVIEW Our Process

This process is a dynamic, team-based endeavor. To be most effective it should include the client, relevant members of his or her family, our team, select Raymond James specialists and outside professionals where appropriate.

Understand

We use a variety of tools including questionnaires and interviews to understand your personal goals, current financial situation, investment experience and risk tolerance. In this step, we make you fully aware of our capabilities and provide educational support to assist our clients in understanding the scope of services we offer to help you meet your objectives.

Design

Our team analyzes the information you share with us and designs solutions intended to help you reach your objectives. This step may involve collaboration with other specialists or your existing professionals. We present our recommendations to you, answer your questions, consider alternatives and outline the steps we need to take to implement your plan.

Implement

In this step, we execute your customized strategy using the extensive tools available to us through Raymond James. This involves the selection of specific account types, investment products and optional services; we then complete the necessary paperwork in a coordinated approach.

Manage

Once implemented, we continually monitor the progress of our recommendations relative to your defined objectives and suggest changes where needed. A key to this step is your involvement in the process and communication of any significant changes in your life. We accomplish this by providing ongoing reporting of your account activity and by conducting periodic reviews.

OVERVIEW The Raymond James Advantage



The decision to hire a professional financial team should take into account the quality and professionalism of the firm that stands behind them.

In choosing to do business with our team, you are also doing business with Raymond James.

It is important that you understand how our teams' relationship with Raymond James benefits you by providing us with the tools and resources to execute our mission to serve clients to the best of our abilities.

OVERVIEW The Raymond James Advantage

Why Raymond James?

The Firm Has an Individual Client Focus: Raymond James is a firm with its roots in the business of providing financial guidance and planning to individual investors and families. This remains the firm's primary business today. Raymond James has been a leader in the industry with client-focused decision-making since the company's founding in 1962.

Full Resources of a Large, Multinational Financial Services Firm: Raymond James is one of the largest financial services firms in the United States, with the scale and resources to support a wide array of products and services. With more than 10,000 employees worldwide and revenues of \$3.11 billion in 2007, the company's business includes investments brokerage, professional asset management, insurance solutions, trust services, investment banking, and private and commercial banking.

A Culture of Independence and Objectivity: As financial advisors, we are given flexibility and independence to serve our clients without a corporate "push" of proprietary products. We have access to one of the widest platforms of product choices or account types in our industry with access to over 10,000 mutual funds, 100 money managers and 30 insurance carriers.

Consistent Leadership and Independence: Chairman and CEO Tom James has fostered a culture of consistent leadership and independent thinking that enables firm employees and financial advisors to act in the best interests of clients and be innovative in our solutions to meet their needs.

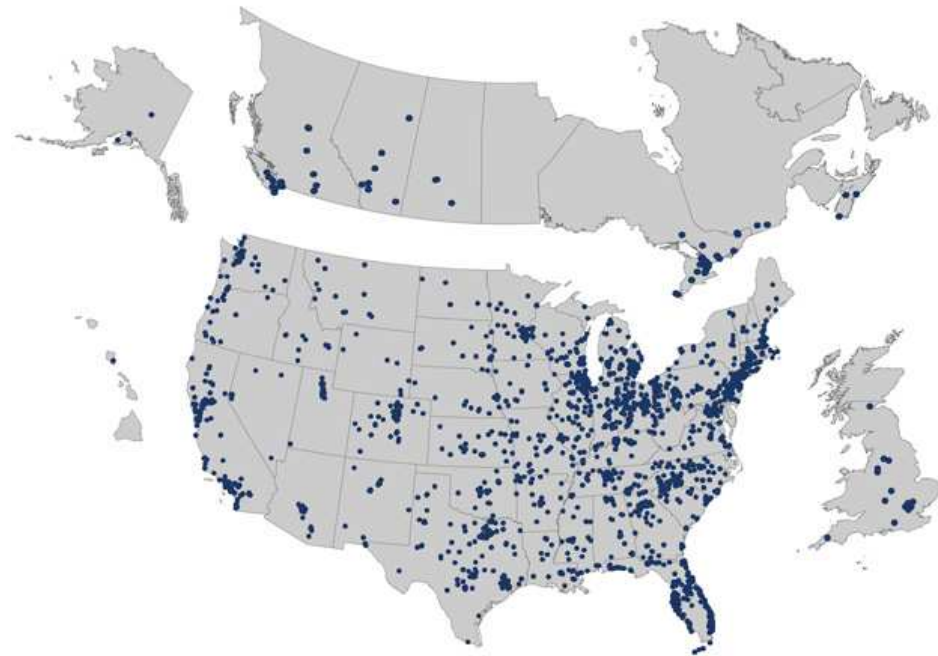
Raymond James' culture and extensive resources enable us to serve our clients effectively with their best interests as our top priority.

Raymond James was the first financial services firm to create a Client Bill of Rights and Responsibilities in 1994. Today, our industry has recognized this document as a best practice and many firms have followed its example.

OVERVIEW The Raymond James Advantage

Raymond James: A Firm With Substantial Size

- Member of the Fortune 1000
- Total client assets under administration over \$214.8 billion*
- Asset management subsidiaries manage in excess of \$37.1 billion* of financial assets for individuals, pension plans and municipalities.
- 3,500 support associates located in corporate locations
- Raymond James has more than 2,200 branch locations throughout the United States, Canada and overseas. The firm also maintains an array of affiliated international offices including Paris, Nice, Cannes, Brussels, Buenos Aires, Dusseldorf, Stuttgart, Luxembourg, Geneva, Lausanne, Istanbul and Montevideo.



*As of 12/31/07

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Raymond James: A Firm Focused on the Individual Investor

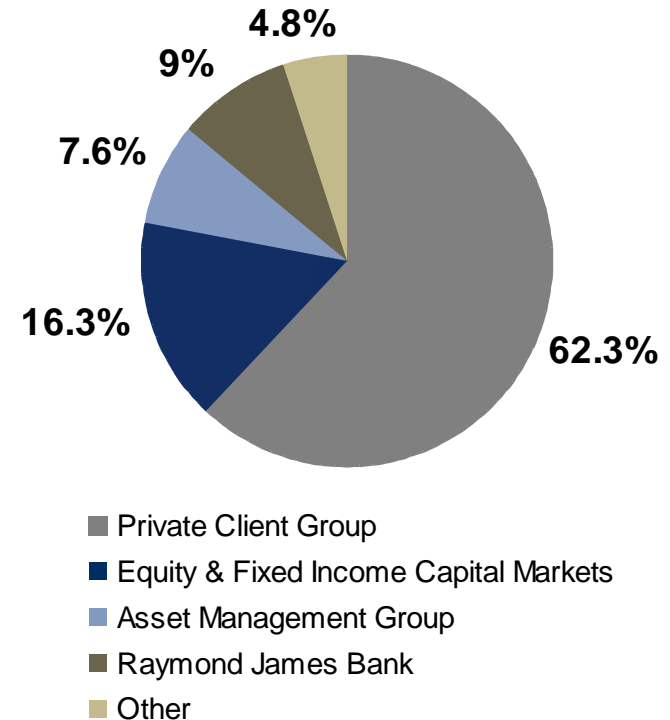
Raymond James was founded by Robert A. James in 1962 as a firm that assisted individual investors by looking at all aspects of their financial needs coupled with sound investment decision-making. That tradition lives on today through the financial advisors of our Private Client Group.

In a time of industry consolidation and record profits from investment banking and proprietary investing among Wall Street firms, Raymond James has stayed true to our original mission of serving the individual client with high-quality solutions. The majority of Raymond James Financial revenues still come from our Private Client Group activities, unlike most of our New York-based competitors.

Today, Raymond James is the only publicly traded securities firm with a market capitalization between \$1 billion and \$10 billion. (NYSE: RJF) We are large enough to support a full wealth management platform but small enough to maintain our founding principles and commitment to the individual investor.

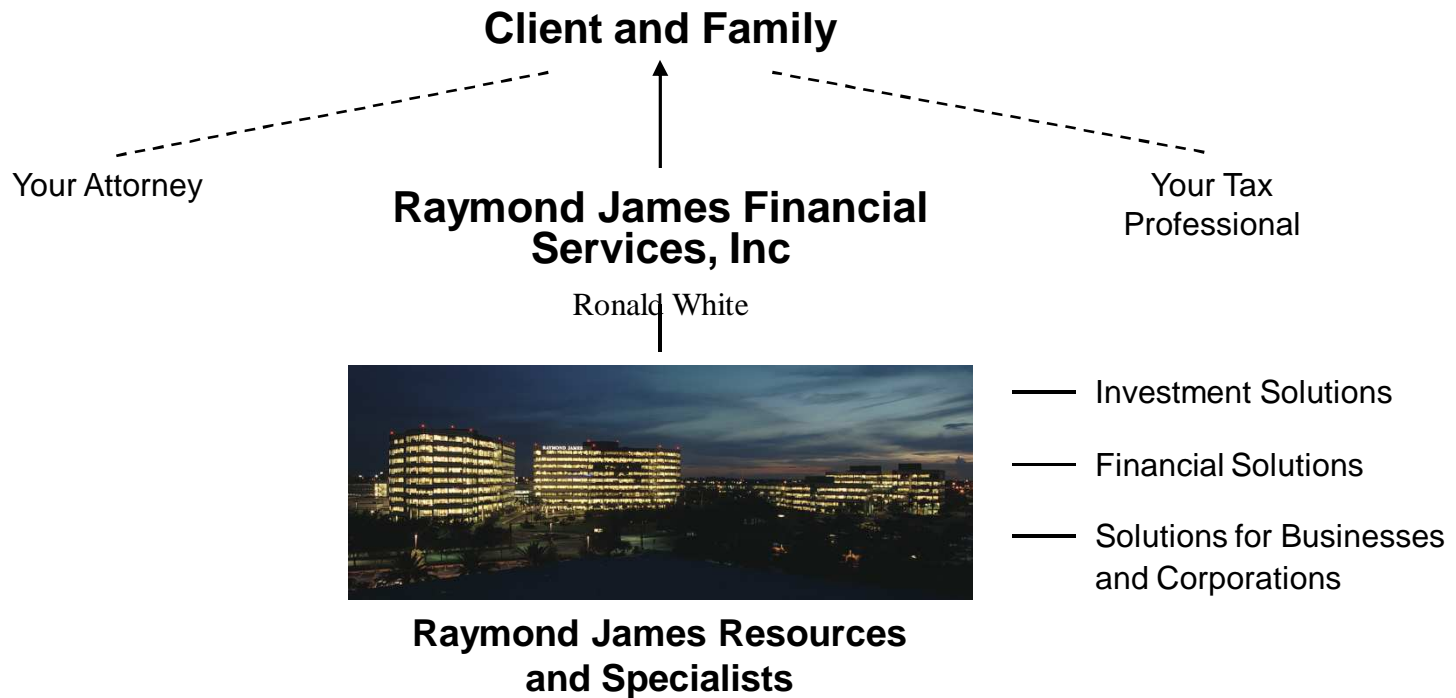
Raymond James Financial had no material losses directly related to the subprime issues faced by many larger brokerage firms. This is a testament to our leadership focusing on our core businesses and not taking risks that could negatively affect our ability to serve individual investor clients.

2007 Gross Revenue



OVERVIEW The Raymond James Advantage

Extensive Resources to Help Meet Our Clients' Objectives



Our team utilizes the extensive resources of Raymond James to meet the needs of our clients. This approach allows us to provide a wide range of solutions by leveraging the expertise of Raymond James professionals, while collaborating with your existing legal and tax relationships.

OVERVIEW The Raymond James Advantage

Account Protection

Assets held within a Raymond James account are protected in three ways.

The financial strength of Raymond James.

Each account custodied by Raymond James & Associates is protected for the net equity of the client's securities and cash positions. Raymond James & Associates is a member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000 (including \$100,000 for claims for cash). An explanatory brochure is available upon request at sipc.org by calling 202-371-8300.

We then provide additional protection (excess SIPC) through Customer Asset Protection Company, a licensed Vermont insurer rated A+ by Standard & Poor's. 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.

OVERVIEW The Raymond James Advantage

Raymond James Recognition

“Highest in Investor Satisfaction with Full Service Brokerage Firms”

– J.D. Power and Associates, 2008

- Raymond James’ ranking is a tribute to the firm’s focus on putting client interests first; it demonstrates a long-standing principle of the firm
- Ranking is based on responses from 4,528 investors who use full-service investment institutions, surveyed in April-May 2008
- Survey included 19 investment firms
- Client satisfaction was measured by responses regarding:
 - Investment performance
 - Financial advisor/broker
 - Commissions and fees
 - Account setup/account offerings
 - Convenience
 - Account statements



Raymond James received the highest numerical score among full service brokerage firms in the proprietary J.D. Power and Associates 2008 Full Service Investor Satisfaction StudySM. Your experiences may vary. Past performance is not indicative of future results. Individual experiences may vary. Visit jdpower.com.

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OVERVIEW The Raymond James Advantage

Raymond James Recognition

For its efforts, Raymond James has received numerous other accolades and awards:

Ranked first nationally among full-service brokerage firms in *SmartMoney's* 2008 Annual Broker Survey, securing top ratings for “customer satisfaction and statements.”

America’s Most Trustworthy Companies (11th amongst mid-cap companies and the only investment services firm listed in its category), *Forbes* 2008

Top Pleasing Client Brands (included amongst Nordstrom, Lexus, Ritz-Carlton and Southwest Airlines), *BusinessWeek* 2007

Raymond James’ enhanced client statement caught the eye of independent measurement expert DALBAR, which ranked the new design third among a field of 28 competitor firms in 2007.

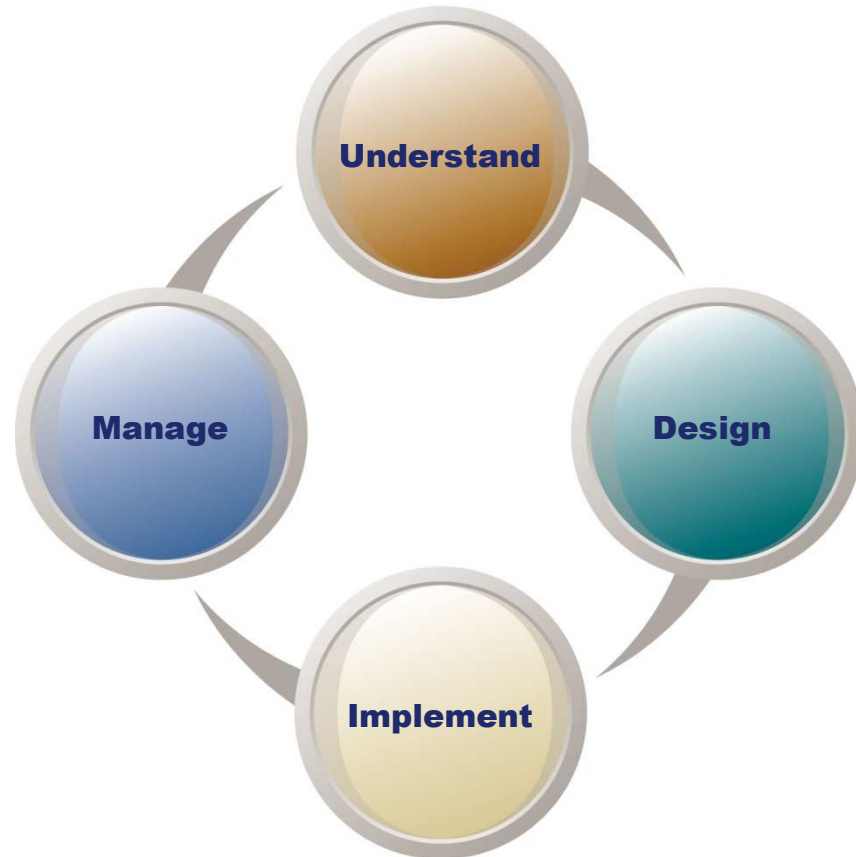
Four Raymond James analysts ranked in the top five for their coverage industries in *The Wall Street Journal's* annual “Best on the Street” survey for 2008, with the firm placing 19th overall among 260 brokerage firms.*

*The Wall Street Journal does not endorse, sponsor or approve the investment programs of Raymond James. Past performance is not indicative of future results.

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NEXT STEPS

- Decide if a relationship with us would be beneficial.
- Discuss relevant information we need to collect from you including existing bank and brokerage statements.
- Complete our questionnaire.
- Set up a follow-up meeting or conference call.



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