

Raymond James Charitable Endowment Fund Privacy Policy

Effective Date: November 20, 2025

This Privacy Policy (“**Policy**”) describes the data that Raymond James Charitable Endowment Fund (“RJ Charitable,” “we,” “us,” or “our”) and its vendors may collect (“Collected Data”) and how Collected Data is used and shared. If you have questions or concerns about this Policy, please contact us via the contact information provided below.

This Privacy Policy applies to all information collected through your communications with us, whether electronic, written, or oral and information collected through our websites (“Sites”), including any features such as artificial intelligence technologies on our Sites, that include a link to this Privacy Policy. It also applies to any other information about you that we may collect offline, such as via telephone, or receive from third parties.

By accessing our Sites or providing your information to us, you accept and agree to the practices described in this Privacy Policy. We may modify this Policy at any time. All changes will be effective immediately upon posting to the Sites. Material changes will be conspicuously posted on the Sites or otherwise communicated to you.

COLLECTED DATA

Data Automatically Collected. When you visit our Sites, we may automatically collect certain types of data, including:

- IP Addresses
- Cookies
- Internet service provider (ISP) information
- Device ID number
- Approximate geographic location
- Browser type
- RJ Charitable Site pages visited
- Websites you access before and after visiting the Sites
- Data related to how and when you use the Sites (e.g., date and time stamps, clickstream data, and data about search terms and websites that direct you to the Sites)

Due to the automatic collection of data using cookies, we do not honor “Do Not Track” requests. For information about how we use this data please refer to the “HOW WE USE COLLECTED DATA” section below.

Personal Information. When you visit our Sites, you may voluntarily provide us with, and we may collect, information that could be used to identify you (“Personal Information”). The Personal Information we may collect includes:

- Identity information (name, date of birth, gender).
- Contact information (email address, postal address, telephone number).
- Financial information (credit card details, bank account information).
- Professional information (employment history, qualifications, affiliations).
- Demographic information (age, income level, interests when provided voluntarily).
- Transaction and asset history and preferences.
- Communications preferences.

- Any other information you choose to provide.
- Personal Information about Third Parties. If you are accessing this Sites on behalf of a client to open or maintain an account with RJ Charitable, you must ensure that you have the authorization of your client to provide RJ Charitable information that you provide.

Personal Information is required to use certain features of our Sites. For example, if you request information online or contact us (whether via email, phone, or our Contact Us form), we may require your contact information, as well as your message's content to respond to communications from you or otherwise address your request. Also, if you elect to open an account with us online for a donor advised fund, we may need to collect your Personal Information to set up your donor advised fund account with RJ Charitable.

Nonpublic Financial Information. If, and to the extent, RJ Charitable obtains nonpublic financial information as defined by the Gramm-Leach-Bliley Act (“GLBA”), such information is subject to this Policy.

Transaction Information. If, and to the extent, you engage in any account activity with RJ Charitable, we will collect all information about such transaction and will link such information to your account as applicable. In addition, if you send us checks for your account, we may keep copies of your checks for record keeping purposes pursuant to our document and data retention policies.

Marketing Communications. While it is not our current practice to send marketing communications, should we update our practices in the future, we may collect information such as your name, email address, and zip code should you choose to opt in.

HOW WE USE COLLECTED DATA

We use Collected Data for the lawful purpose for which it was collected or provided to us, including the following:

- For our everyday business purposes.
- To respond to your inquiries, including requests for information, publications and support.
- To operate and improve our Sites.
- To operate your accounts and provide you with account services.
- To operate, personalize, and improve the Sites, including for analytics purposes. We may occasionally enable and implement various analytics tools on the Sites, such as Google Analytics, which is an analytics tool provided by Google to collect and process Collected Data consisting of certain telematics about your use of the Sites. Google sets and reads cookies to collect such Collected Data and your web browser will automatically send such Collected Data to Google. Google uses this data to provide us with reports that we use to improve the Sites' structure and content. We do not participate in online behavioral advertising or track your online activity across third party websites. You may review how Google uses information from websites that use its services and how Google safeguards your data. To opt-out of being tracked by Google Analytics, you may download and install the Google Analytics Opt-out Browser Add-on. You can learn more about our use of Google Analytics cookies [here](#).
- To send updates that may be of interest to you.
- To notify you of Sites changes (e.g., changes to our Terms of Use or this Policy).
- To comply with the law and to maintain the security of our Sites.

- To create anonymous aggregate data. We may use and share such aggregate data with our vendors and other third parties to: (1) analyze, develop, and improve the content and services that we make available, (2) inform business strategies, (3) understand the Sites' demographics and user preferences, (4) customize promotional emails and users' Sites' experience, and (5) for other lawful purposes.
- To protect our rights or the rights of others, including sharing data needed to identify, contact, or bring legal action if our contracts, terms, or policies are violated or if required by law.
- To send you educational and/or marketing communications. You may opt out of such communications by using the unsubscribe link in the email or contacting us at rjcharitable@raymondjames.com with "Unsubscribe" in the subject line. To opt out of other communications, please contact us. Opting out of marketing communications does not opt you out of transactional communications.
- With your consent, or as otherwise disclosed at the time information is collected.

We do not sell or rent Collected Data except as stated in this Policy and as permitted by applicable law.

HOW WE SHARE COLLECTED DATA

We may share the information we collect with the following third parties:

- Third-party vendors service providers who process information on our behalf to help us respond to your requests.
- Third-party vendors for security checks related to identify verification related to our donor advised account services, such as checks for lists of Specially Designated Nationals and other restrictions maintained by the United States Office of Foreign Asset Control, as well as other security checks such as anti-money laundering and fraud prevention.
- Any affiliates, including Raymond James Trust; Raymond James Financial, Inc.; Raymond James & Associates, Inc.; Raymond James Financial Services, Inc., which is the primary service provider to RJ Charitable, or other partners that we may have in the future.
- As part of a sale, merger, or acquisition, or other transfer of all or part of our assets.
- Pursuant to a subpoena, court order, governmental inquiry, or other legal process or as otherwise required by law, to comply with law, to protect and defend our rights, the rights of third parties, or our property, or to protect the safety or security of any person or entity.
- Other third parties, with your consent or as otherwise disclosed at the time of data collection or sharing, for purposes described in this Policy or communicated to you when we collect such data.

HOW WE PROTECT YOUR DATA

Protecting your information is important to us. We implement and maintain physical, administrative, technical and organizational measures designed to protect personal information and we regularly adapt these controls to respond to changing requirements and advances in technology.

RJ Charitable works with our online systems service provider to secure our systems from unauthorized access and to maintain the security of your online sessions. Unfortunately, the transmission and storage of data comes with certain risks. Although we do our best to protect your personal data from unauthorized access through a variety of industry-standard protection measures, no system is 100% secure. While we strive to protect your personal information, we do not guarantee the security of personal information, and you provide personal information at your own risk. If a

breach of our systems occurs, we will notify you of the breach if and as required under applicable law.

ACCESS FROM OUTSIDE THE UNITED STATES

Our Sites are operated and maintained on behalf of RJ Charitable from the United States and are intended solely for a United States audience. Should you access the Sites from outside the United States, please be aware that Collected Data will be transferred to, stored in, and processed in the United States. U.S. data protection and related laws may not be as comprehensive as those from where you access the Sites.

THIRD-PARTY SITES

The Sites may link to, or be linked to, websites not controlled by us. We are not responsible for third parties' privacy policies or practices. This policy does not address the privacy, security, cookie policy and settings, or other practices of the third parties that provide such websites, online services, or content, and we are not responsible for the privacy practices or the content of these other websites, online services, or content providers. If you link to other websites or online service or view third party content, please consult the privacy policy for that website or online service for additional information on their privacy practices.

CHILDREN'S PRIVACY

We are committed to protecting children's privacy. Our Sites are not directed at children of any age, particularly under the age of 13. We request that no child provides personal information through our Sites. We do not knowingly collect, use, or share data from children under 13. If a parent or legal guardian learns their child provided us with Personal Information without his or her consent, please contact us.

ACCESS & UPDATE YOUR PERSONAL INFORMATION

We will maintain the Collected Data, including Personal Information, for continual service of your accounts. To access or update your Personal Information as it exists in our records, please contact us using the information below.

CONTACT US

If you have questions or concerns regarding this Policy, contact us at:

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St. Petersburg, FL 33742

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