

at
Peoples
Bank

Practically everyone can benefit from the services a financial advisor provides. Our advisors can help you determine how to invest your money, review your current investments or assess your risk management techniques. Financial advisors also have the tools to assist with planning for survivors, develop a plan for retirement savings, and preparing for a transfer of wealth.

Integrity, honesty, and confidentiality are at the core of operations at Raymond James Financial Services at Peoples Bank. Supported by the nationally recognized broker dealer Raymond James and a subsidiary of Peoples Bank, our advisors are able to provide sophisticated resources with hometown service.

Annuities
 Asset Allocation
 Asset Management Services
 Cash Management
 Certificates of Deposit
 Closed-End Funds
 College Planning
 Convertible Bonds
 Corporate Bonds
 Corporate Client Services
 Education Funding
 Estate Planning
 Fee-Based Accounts
 Financial Planning
 Government Securities
 Insurance
 IRA's and 401(k)s
 Long-Term Care Planning
 Margin Accounts
 Money Market Funds
 Mortgage Backed Securities
 Municipal Bonds
 Mutual Funds
 New Issues
 Options
 Pension & Profit Sharing Plans
 Portfolio Reviews
 Preferred Stocks
 Public Finance
 Research Reports
 Restricted Securities
 Stocks
 Tax Planning

Securities and Investment Advisory Services
 offered exclusively through
 Raymond James Financial Services, Inc.
 Member FINRA/SIPC.

An independent broker dealer and are
 NOT FINRA licensed
 NOT GUARANTEED by the bank
 Subject to risk and may lose value



*We Help You Navigate
 The Path To Your Dreams*

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WHY PLAN

Would you attempt to take a road trip from New York to Los Angeles without a map?

Would you refer to the map along your journey to make sure you were headed the right direction?

Very few individuals would attempt this expedition without some prior planning. The unfortunate truth is that many people spend more time planning their vacation each year than thinking about how to achieve their financial goals.

When it comes to your financial goals the Financial Advisors at Raymond James Financial Services at Peoples Bank, have the necessary tools to help you determine your destination, create your map, and deal with any detours you may face along the way.

At Raymond James Financial Services at Peoples Bank we help you navigate the path to your dreams.

WHAT TO EXPECT

Our mission is to help our clients achieve financial independence through professional advice, individualized planning, sound risk management, quality investment products, and personal, efficient service.

Courteous service
 A trustworthy and competent financial advisor
 Suitable recommendations
 Timely transactions at the best available prices
 Full disclosure of costs and risks
 Clear communications
 Comprehensive statements and trade confirmations
 Prompt error and complaint resolution
 Strict confidentiality

OUR TEAM



Bob Koski

Bob is a Financial Advisor and Branch Manager of Raymond James Financial Services at Peoples Bank. Bob was involved with the organization of Peoples Financial Services in 1991, one of the first bank located investment centers in the state. Bob is a series 6, 7, 24, 51 and 63 licensed stockbroker and holds a life and health insurance certification. Bob specializes in retirement income planning, helping individuals build and preserve wealth for their retirement years.

Laurie Rose

Laurie is a Registered Sales Assistant at Raymond James Financial Services at Peoples Bank. Laurie joined the branch summer of 2006. Laurie has been in the financial services industry for over 23 years, holding various positions including Branch Operations Trainer and Registered Financial Associate. Laurie is a series 3, 7, 9, 31, and 63 licensed stockbroker. Laurie is responsible for branch operations and is available to assist clients with their requests and questions.

Vanessa Damouth

Vanessa is a Financial Advisor at Raymond James Financial Services at Peoples Bank. Vanessa joined the branch spring of 2008. She has an MBA, is a series 7 and 66 licensed stockbroker, and holds a life and health insurance certification. Vanessa specializes in financial planning and investment advisory services, assisting individuals in planning for retirement, a child's education, survivor planning or preparing for a wealth transfer.