



Karen Y. Yasukawa, CIMA®
Senior Vice President, Investments

Colorful, Collaborative, Collegial and Culture

Colorful diversity with collegial collaboration, that's how Karen works, and it's the culture at Raymond James. It's so important to earn the trust and respect by finding the appropriate solutions and developing the relationship with you. That's how we meet your goals.

Karen Yasukawa has over 30 years of experience in the financial services industry and serves as the primary consultant to a variety of institutional plans including Corporate, Endowment, Foundation, and Taft-Hartley Joint-Trusteed plans. She also serves as the principal consultant responsible for assisting clients with the development and implementation of their defined contribution programs.

Ms. Yasukawa was named to the Financial Times Top 401 Retirement Advisors* in 2015, 2016 and 2017 in the United States. Ms. Yasukawa was named to the NAPA Top Women Advisors – All-Stars*** in 2019 and 2021. In 2002, Ms. Yasukawa earned the CIMA® designation from the Investments & Wealth Institute taught in conjunction with The Wharton School at the University of Pennsylvania. In 2010, Ms. Yasukawa earned her Accredited Investment Fiduciary (AIF) designation. Ms. Yasukawa currently serves as a member of the Raymond James RIAC (Retirement Plan & Institutional Advisory Council) and the National Retirement Advisor Council.

Ms. Yasukawa graduated with Distinction from the University of Hawaii in English Literature.

Ms. Yasukawa is the founding member of the Western Pension & Benefits Conference - Hawaii Chapter, past Chair of the National Multiple Sclerosis Society – Hawaii Chapter, and a founding Director of the Hands of Hope Foundation. She has been a member of the Metropolitan Rotary Club of Honolulu and is a Legacy Member of the Japanese Cultural Center of Hawaii**.

Investments & Wealth Institute™ (The Institute) is the owner of the certification marks "CIMA" and "Certified Investment Management Analyst." Use of CIMA and/or Certified Investment Management Analyst signifies that the user has successfully completed The Institute's initial and ongoing credentialing requirements for investment management professionals.

**The Financial Times FT 401 Top Retirement Advisers award had 401 of the 550 advisor applicants being recognized as a Top Retirement Adviser. The FT asked large U.S. brokerages, independent advisors, and other wealth managers to identify qualified Direct Contribution (DC) plan advisor applicants. They partnered in research with Broadridge Financial Solutions who provided data from its proprietary databases that helped identify advisors who specialize in serving DC plans, including 401k, pensions and other DC accounts. Advisor applicants must have 20% or more of their total client assets in DC plans. Qualifying advisors filled out an online application and questionnaire that gave the FT more information about their practices. The FT augmented that information with their own research on the candidates, including data from regulatory filings. The FT generated an internal score for each applicant based on seven broad factors: DC plan assets under management, DC plan AUM growth rate, DC plan growth rate, experience advising DC plans, the advisor's industry certifications (CFP, etc.), compliance record, degree to which advisor specializes in the DC business, and estimated participation rate at client DC plans. Roughly 80 to 85 percent of the final score is based on DC plan AUM and growth in the DC plan business (measured by plan numbers and plan assets). Additionally, to provide a diversity of advisors, the FT places a cap on the number of advisors from any one state that's roughly correlated to the distribution of millionaires across the U.S. Neither the firms nor their employees pay a fee to The Financial Times in exchange for inclusion in the FT 401 list. Inclusion on the FT 401 Top Retirement Adviser list is no guarantee as to future investment success. The award is not representative of any one client's experience, and is not an endorsement, and is not indicative of advisor's future performance. Raymond James is not affiliated with the Financial Times.*

Raymond James' Retirement Plan & Institutional Advisory Council membership is based on assets under management, number of qualified group retirement plans, designations obtained, and compliance record. Membership is not an endorsement, is not representative of any one client's experience, and is not indicative of future performance. No fee is paid in exchange for this membership. Requalification is not required.

Formed in 2009, the Retirement Advisor Council is a national organization that advocates for successful qualified plan and participant retirement outcomes through the collaborative efforts of experienced, qualified retirement plan advisors, investment managers and defined contribution plan service providers. To advance its mission, the Council undertakes initiatives in the areas of research, public relations and promotion, general public education, regulatory positions and practice management. The council accomplishes this mission by:

- Identifying duties, responsibilities, and attributes of the Professional Retirement Plan Advisor.*
- Sharing professional standards with plan sponsors who are responsible for the success of their plans.*
- Providing collective thought capital to decision makers, product providers, legislators and the public.*
- Giving voice to the retirement plan advisor community.*
- Offering tools to evaluate advisors to ensure the quality of services provided.*

*** The above organizations and/or charitable causes are not affiliated with Raymond James.*

****The list is created and conducted by the National Association of Plan Advisors, an affiliate organization of the American Retirement Association, a non-profit association. Nominations from the list were provided by NAPA Broker-Dealer/RIA Firm Partners. Nominees had to be women, had to be retirement plan advisors with their own book of business. Nominees are required to submit responses to an application comprised of a series of quantitative and qualitative questions about their experience, size and composition of their practice, awards and recognitions, and industry contributions, which were then reviewed by a panel of senior advisor industry experts, who, based on those criteria, and following a broker-check review, selected the top women advisors. Within the group of top women advisors, Captains are those who were principals, owners, or team captains of their organizations. All-Stars are top producers who have their own practice. Rising Stars are top producers who have less than five years of experience with retirement plans as a Financial Advisor (some have been working with plans longer, but not as a plan advisor). In 2019 there were 502 nominations, and 209 were considered. These were 50 Captains, 50 All-Stars, and 15 Rising Stars on the final list. This ranking is not indicative of an advisor's future performance, is not an endorsement, and may not be representative of an individual client's experience. Neither Raymond James nor any of its financial advisors pay a fee in exchange for this ranking. Raymond James is not affiliated with National Association of Plan Advisors (NAPA).*