YOU'RE A HIGH NET WORKER:

HOW TO DEVELOP INTO HIGH NET WORTH

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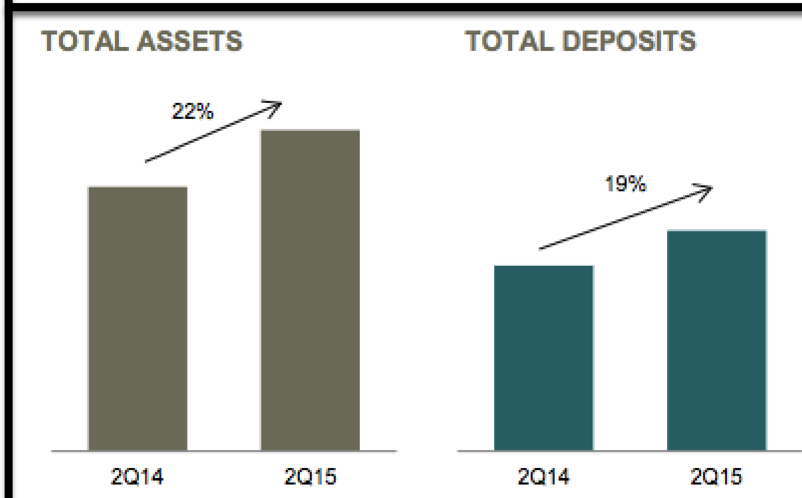
EVERBANK OVERVIEW

CORPORATE OVERVIEW

- Diversified financial services company headquartered in Jacksonville, FL
- Nationwide banking and lending businesses
  - Direct retail and commercial lending offices in major MSAs across the country
  - Branchless deposit franchise supplemented by high volume financial centers in Florida
- Cohesive, experienced management team
- Disciplined risk management culture with strong credit performance
- 20 consecutive years of profitability
- IPO in May 2012

2Q15 FINANCIAL SUMMARY[1]

Assets	$24.1bn
Loans & Leases	$19.9bn
Deposits	$16.5bn
Tangible Common Equity per Common Share	$13.00
Stock Price	$20.44
Market Cap	$2.5bn
Ticker (NYSE)	EVER



(1) *Market data and price performance as of 8/10/2015.*

Daily Pfennig® | Economic happenings around the world

Chuck Butler

The father of the *Daily Pfennig®* newsletter, Chuck has a career in investment services and currencies spanning 35+ years. His tacit knowledge of the global markets along with his inventive spirit has led to the creation of many distinct and innovative currency-based products. A respected analyst of the currency market, Chuck has made frequent appearances on *MarketWatch*, *USAToday*, *CNNfn*, *Bloomberg Television*, and *CNBC* as well as quoted in *The Wall Street Journal*, *US News & World Report*, and *The Chicago Tribune*.

DISCUSSION TODAY

The High Net Worker – Is that you?

The view from the murky crystal ball

Currency investing 101

MEET THE HIGH NET WORKER

Go inside the numbers, as this emerging population of U.S. households stands poised to make its economic impact on the country.

41-63 YRS

AVERAGE AGE

$374K

AVERAGE HOUSEHOLD INCOME

$750K-$1M

MEDIAN INVESTABLE ASSETS

THE HIGH NET WORKER PROFILE

- Married
- Highly educated
- International traveler
- Conservative investors

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KEY TAKEAWAYS ABOUT THE HIGH NET WORKER

1 **THEY HAVE AN OPTIMISTIC VIEW** of the economy, maintain confident attitudes about their future spending and have a strong aversion to ever cutting back on their careers.

2 **SIXTY-NINE PERCENT** described themselves as conservative investors who, based on their attitudes towards certain asset classes, may be missing out on important diversification opportunities.

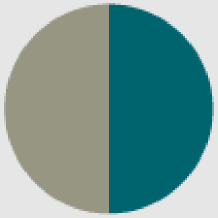
3 **NEARLY A THIRD** has never used a financial advisor, but 91% believe an advisor would add value to their investment program.

4 **ONE IN THREE** plan to purchase real estate in the next two years, and half have already or would consider using a home equity line of credit.

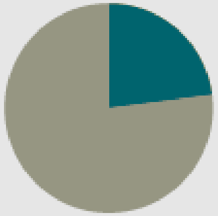
A COMMITTED WORK FORCE

Much more likely to work 50 or more hours per week, or

12 HRS MORE THAN THE AVERAGE WORKER



Over **50%** CHOSE THEIR CAREER FOR PERSONAL INTERESTS



Just **23%** CHOSE THEIR CAREER FOR FINANCIAL REASONS

3x MORE LIKELY TO WORK FOR A FORTUNE 500 COMPANY

THE HIGH NET WORKER PROFILE

- Strong work ethic
- Averse to cutting back hours
- Attribute their success to hard work

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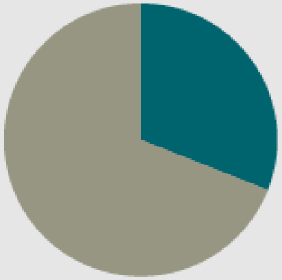
SMART WITH THEIR MONEY

As compared to the average individual, they are

2x MORE LIKELY TO BE INVESTED IN THEIR COMPANY'S 401(K)

3x MORE LIKELY TO BE INVESTED IN THE STOCK MARKET

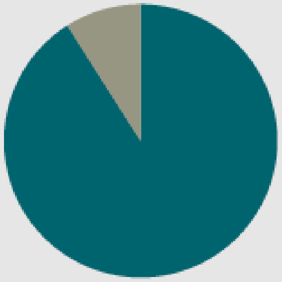
5x MORE LIKELY TO BE INVESTED IN A 529 COLLEGE SAVINGS PLAN



Meanwhile,

31%

HAVE NEVER USED AN ADVISOR



Yet,

91%

BELIEVE AN ADVISOR WOULD BE BENEFICIAL TO THEM

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LIVING THE AMERICAN DREAM

40% OWN HOMES VALUED OVER $750K

33% PLAN TO BUY PROPERTY IN WITHIN 2 YEARS

58% WILL OR HAVE ALREADY HELPED A CHILD WITH A DOWN PAYMENT

52% HAVE OR WOULD CONSIDER A HOME EQUITY LINE

THE HIGH NET WORKER PROFILE

- Homeowners
- Buying new and second homes
- Leveraging their home's equity

2011 Hot Topic List

QE II

Obama

Baseball

California

Treasury Default

Default

Debt Limit

Greece

Foreclosure

NFL Strike

Arab Spring

Italy

TARP

Iraq

State Shut Down

China

QE II

Afghanistan

Credit Default

Tea Party

Oil

Foreclosure

Spain

Ireland

S&P

Housing

Mortgage

Rating Downgrade

Gold

India

Pakistan

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2015 HOT TOPICS

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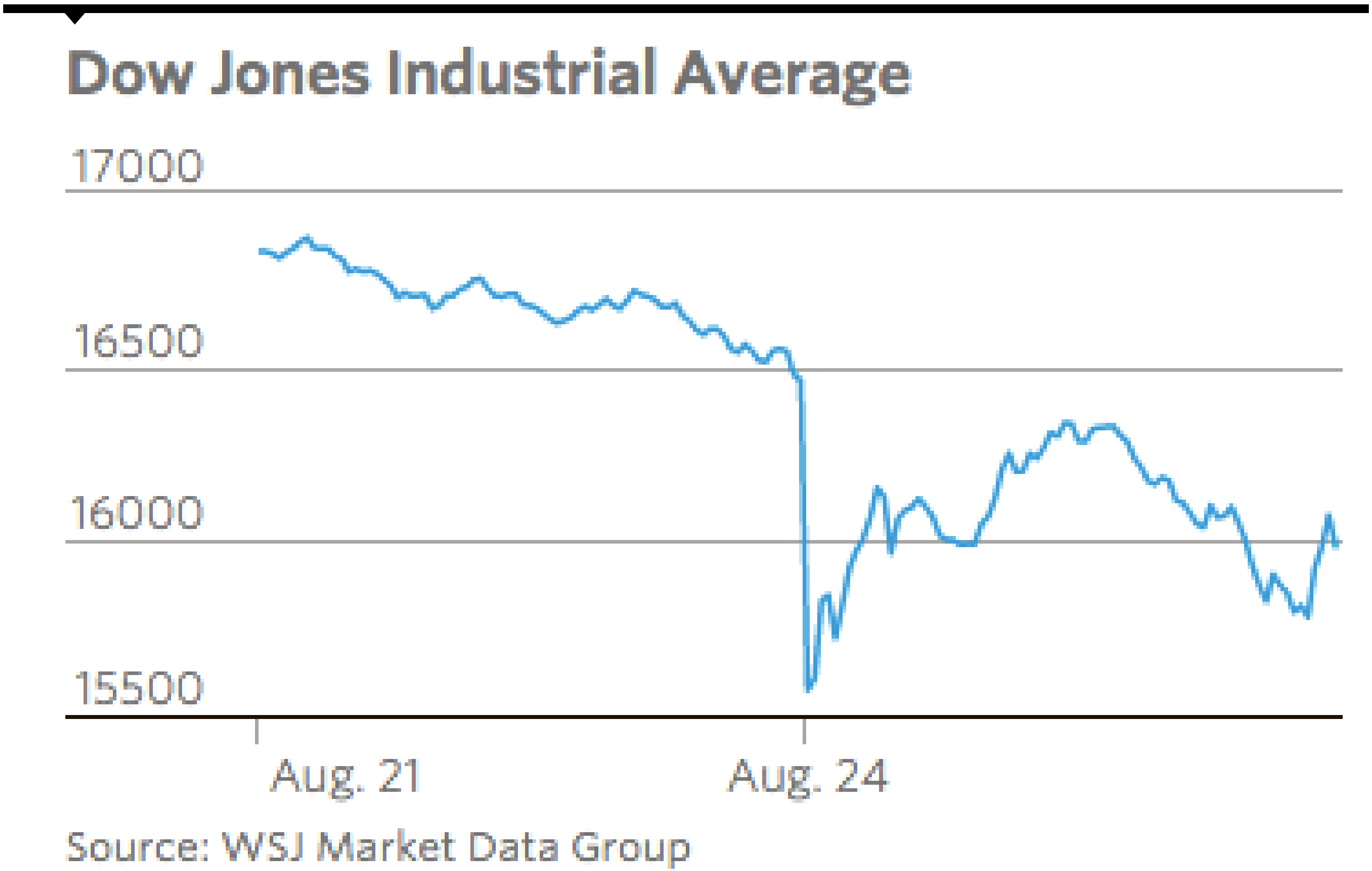
- ✓ Story the market tells us
  - ✓ Treasure Yields
  - ✓ Gold Price
  - ✓ Commodity Prices
  - ✓ Employment
- ✓ Greece / China
- ✓ Outstanding debt overhang


Dow Jones Industrial Average
17000
16500
16000
15500
Aug. 21
Aug. 24
Source: WSJ Market Data Group

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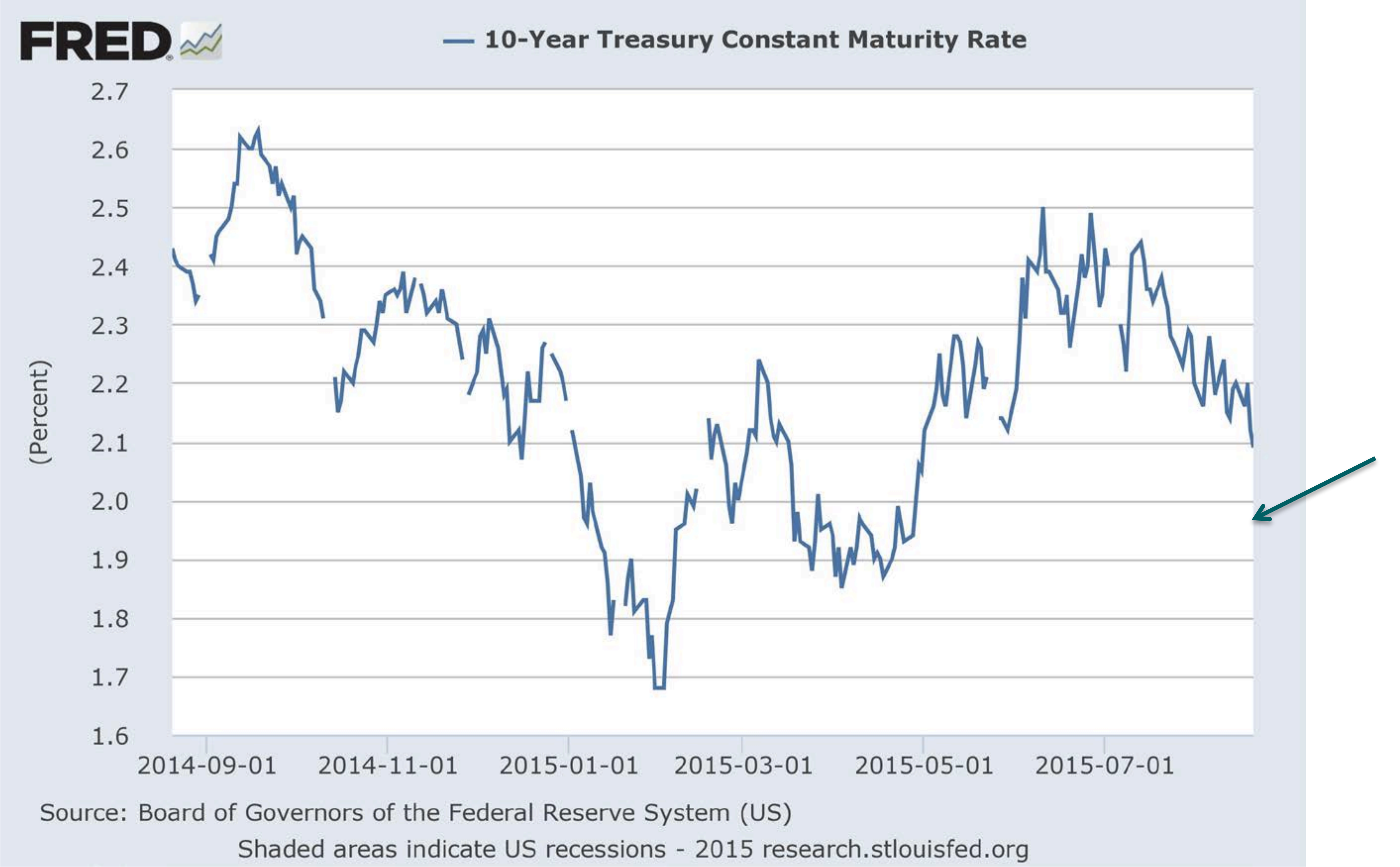
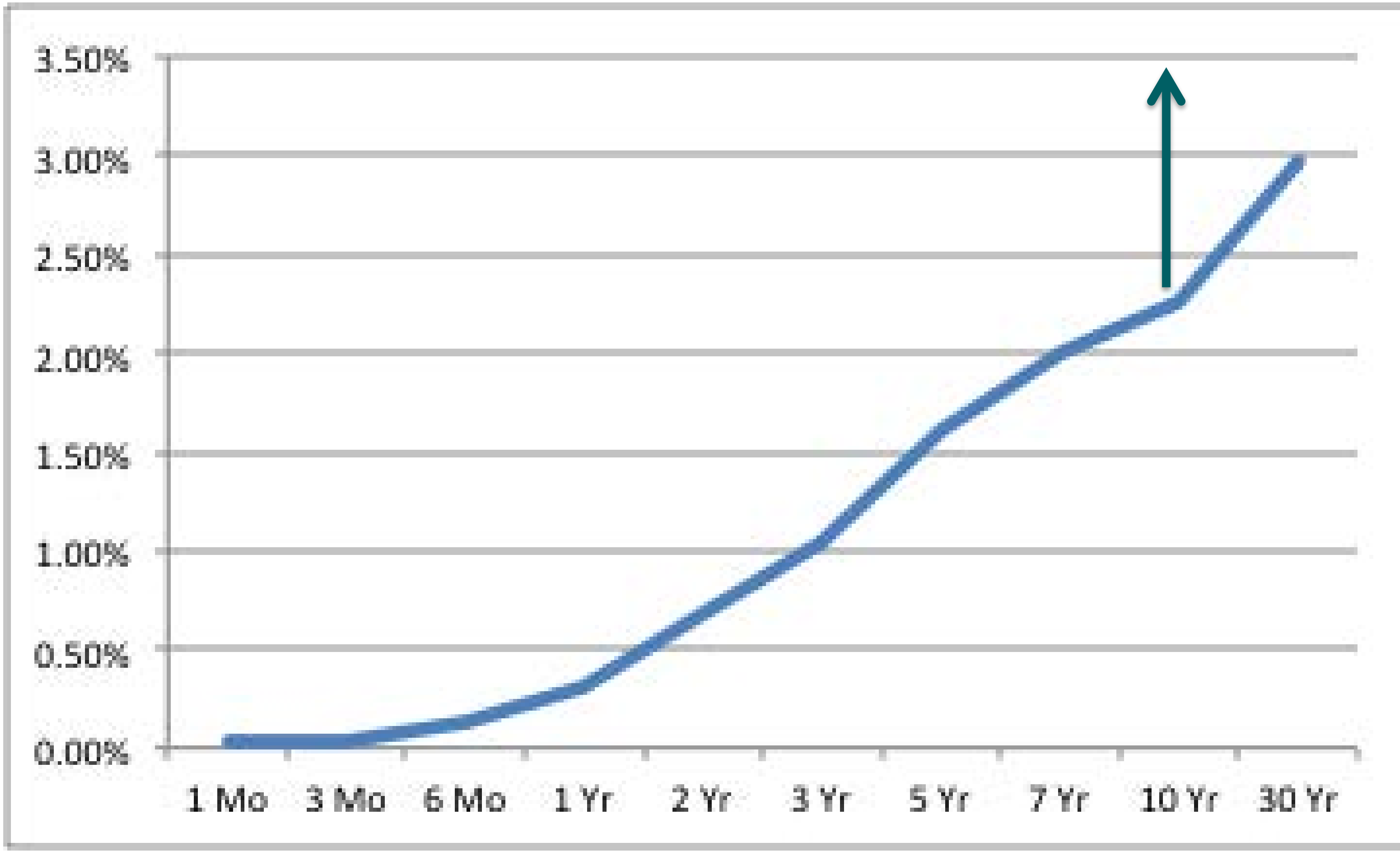
Ten-year US Treasury Note remains very low



Source: Federal Reserve Bank of Saint Louis

Yield Curve



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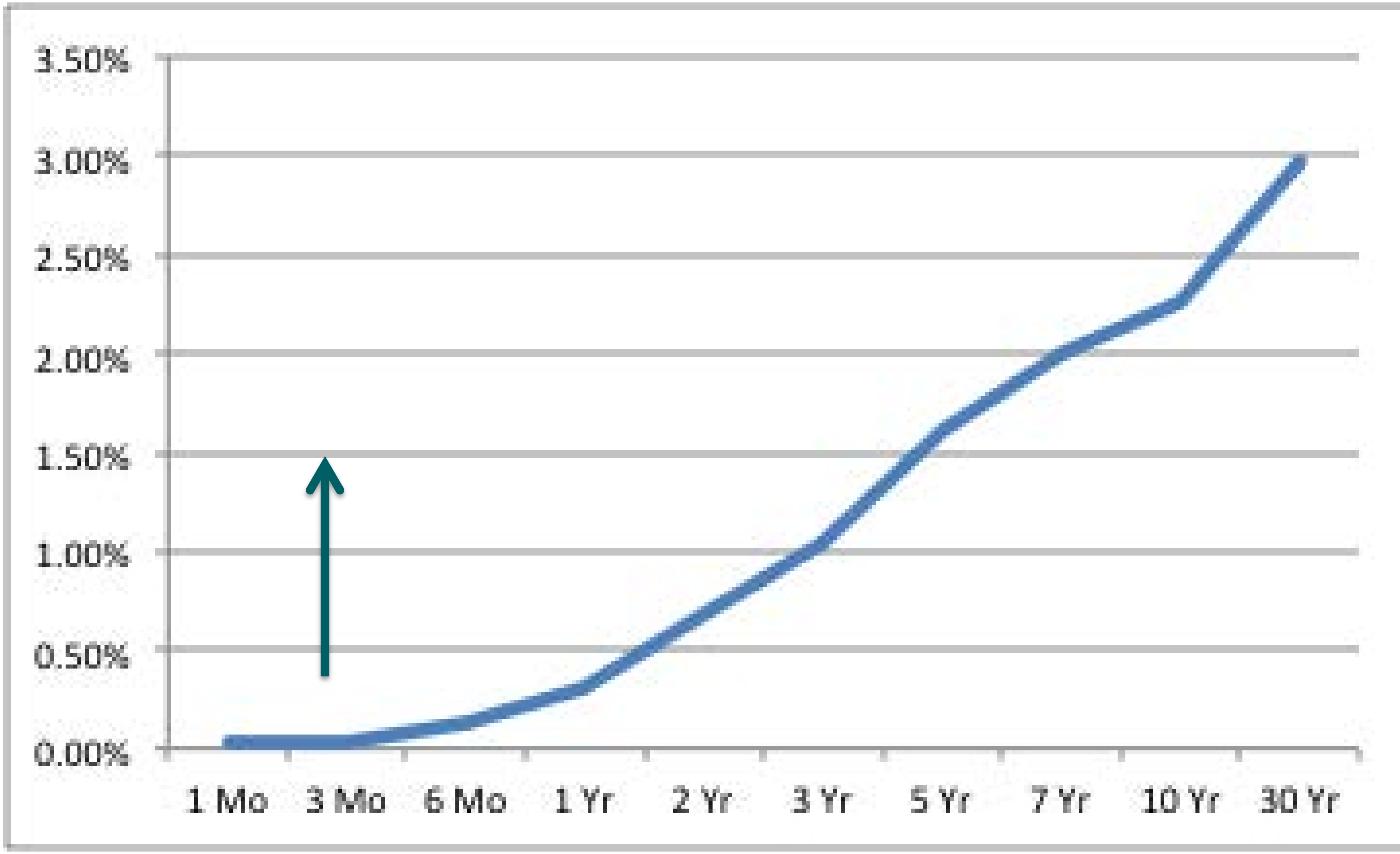
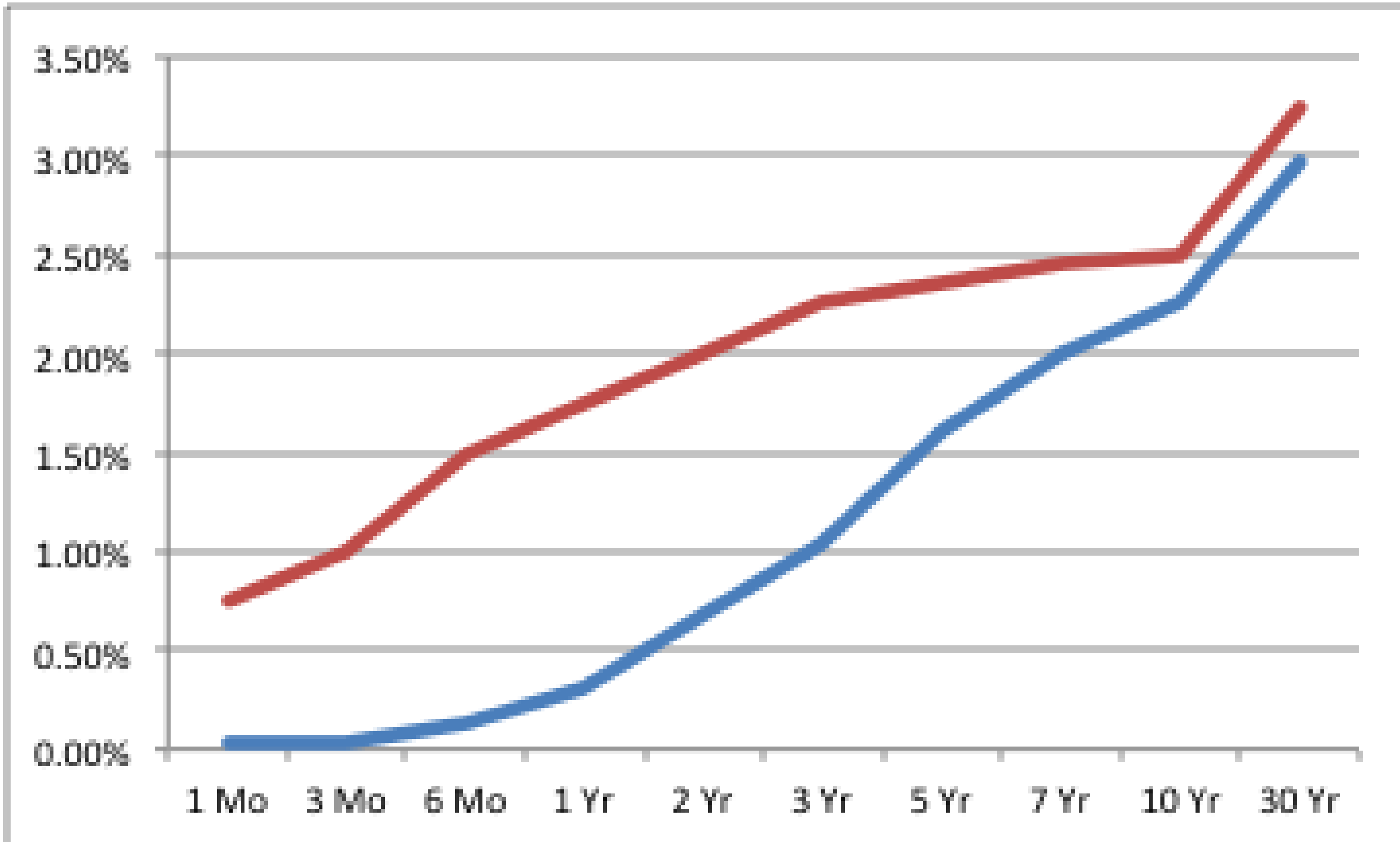
Source: Data –Wall Street Journal July 24th, 2015, chart EverBank.

Yield Curve



Source: Data –Wall Street Journal July 24th, 2015, chart EverBank.

Possible Yield Curve – Bear Flattener



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Source: Data –Wall Street Journal July 24th, 2015, chart EverBank. Speculative rate rise.

"As with politics and religion, gold seems to be a subject not to be discussed amongst friends . . ."

BARRON'S

ASIA EDITION

U.S. EDITION

Only $1 a

READ THIS, SPIKE THAT

Time to Sell Risk A

Should investors run away from i ... uy?

Email Print 2

By JOHN KIM

July 22, 20

UP A

Go... ...cies, Which Is Faith-Based?

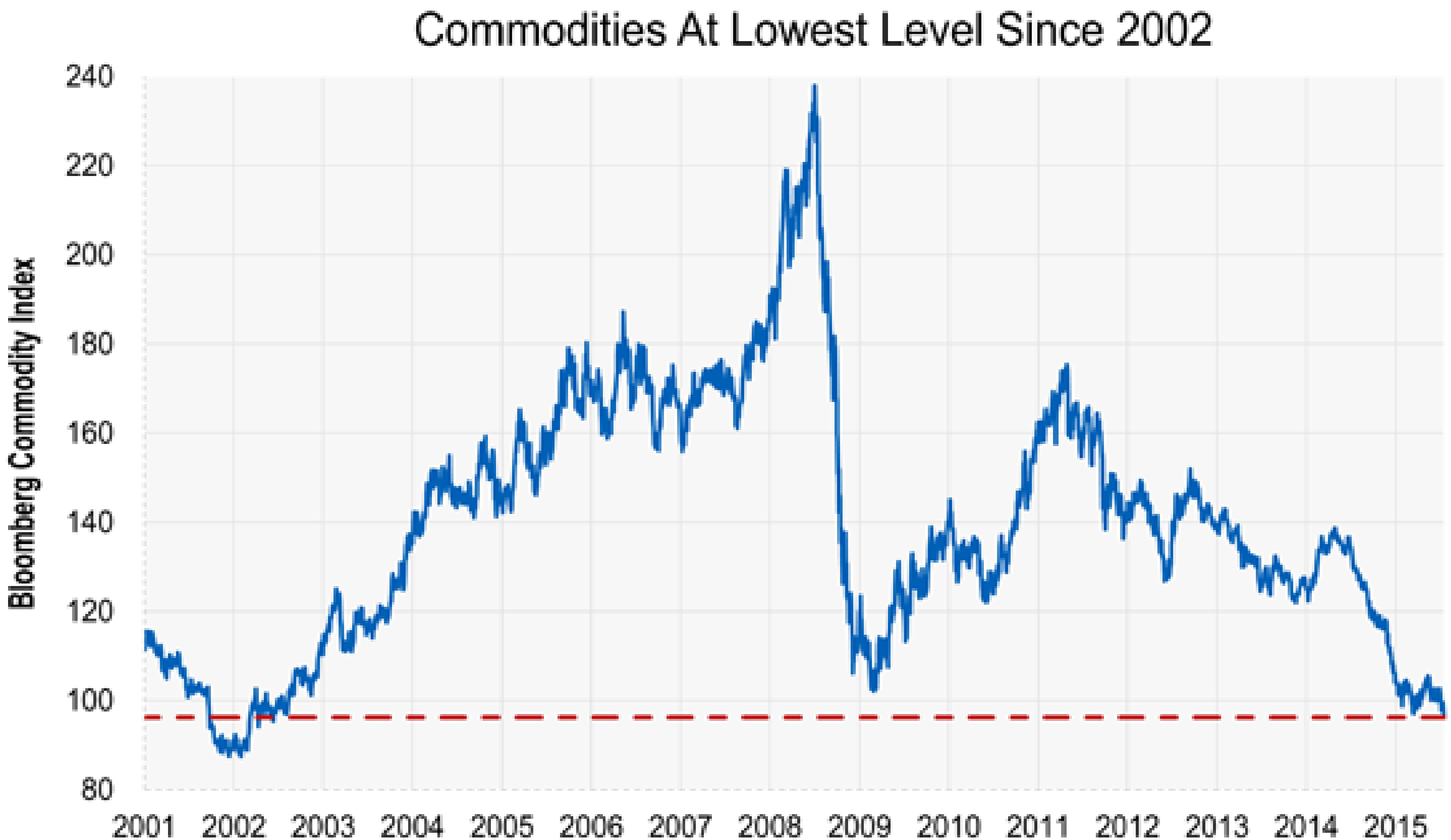
Gold beli... ...ed; but if faith falters in the Fed and the dollar, the metal could surge.

By RANDALL W

July 22, 2015

As with politics and religion, gold seems to be a subject not to be discussed among friends. Conversations about the metal seem to arouse the same passions, positive

Commodities



Source: StockCharts.com

CASEY RESEARCH

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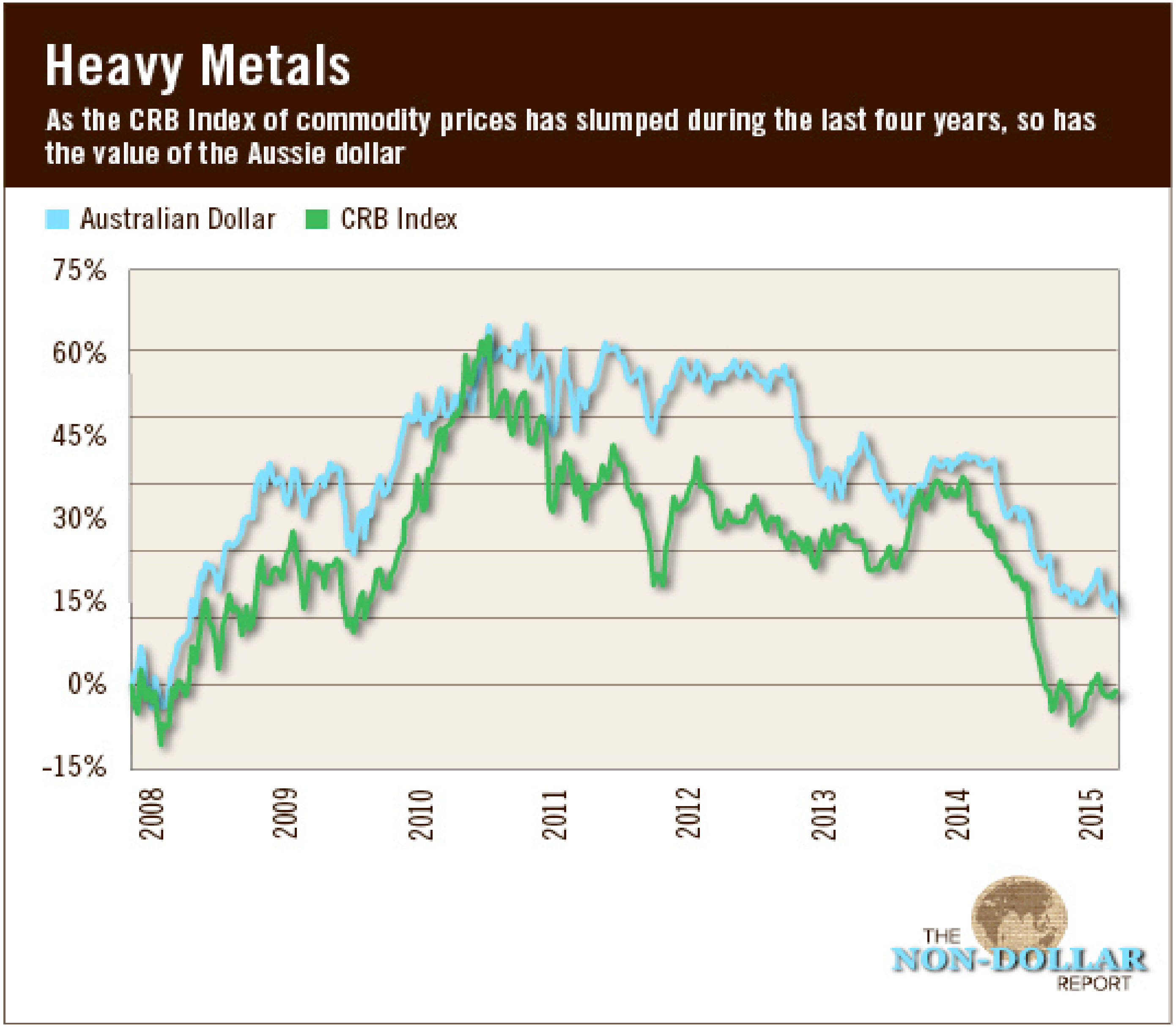
COMMODITY IMPACT ON SOME CURRENCIES



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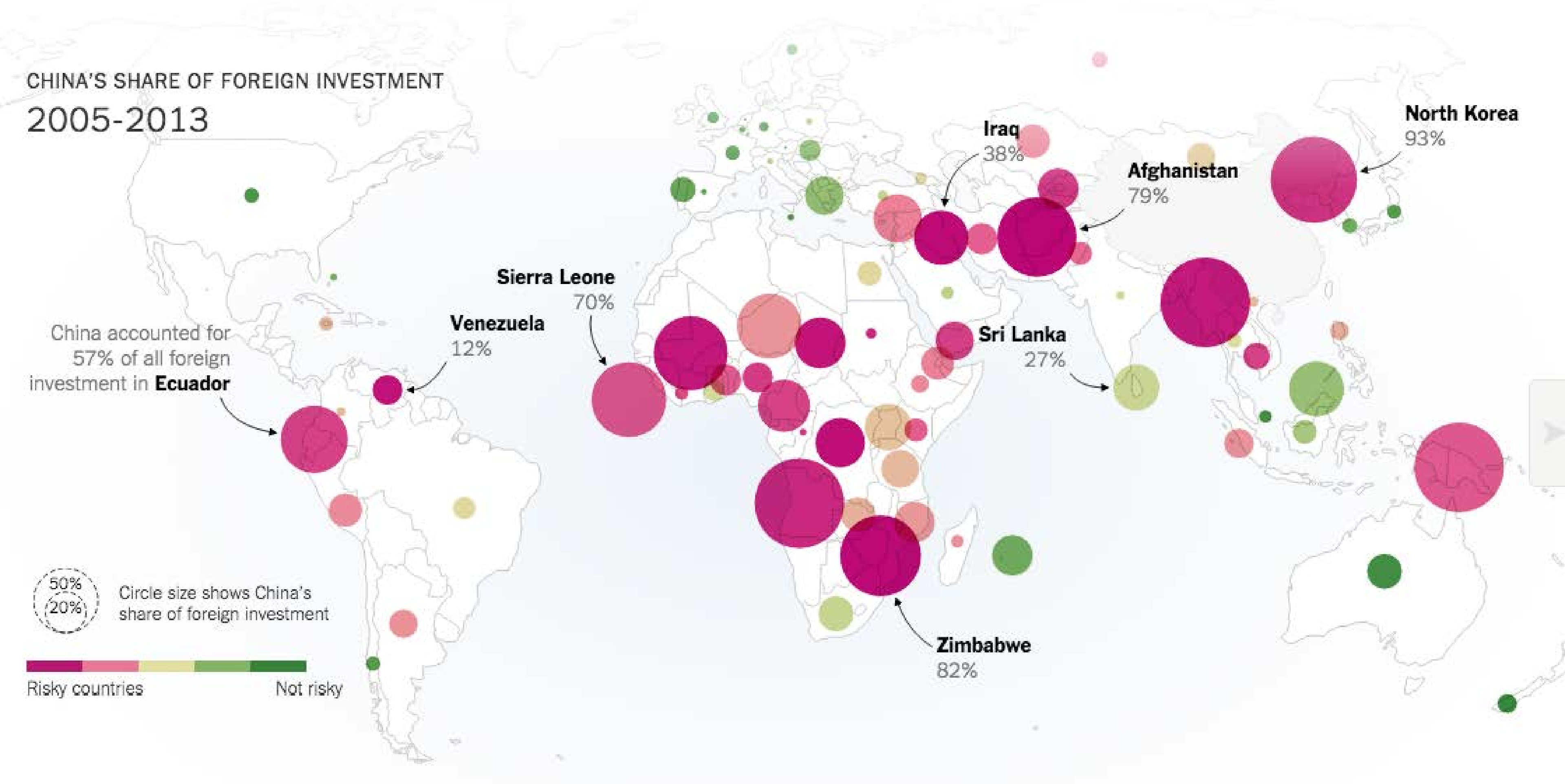
China and Greece

Source:Bloomberg.com – 8/24/2015

China



CHINA'S SHARE OF FOREIGN INVESTMENT
2005-2013
North Korea
93%
Iraq
38%
Afghanistan
79%
Sierra Leone
70%
Venezuela
12%
Sri Lanka
27%
China accounted for
57% of all foreign
investment in **Ecuador**
Zimbabwe
82%
50%
20%
Circle size shows China's
share of foreign investment
Risky countries
Not risky

Greece

Connecticut	23	258,996
Louisiana	24	257,008
Oregon	25	229,241
Alabama	26	199,727

Greece $238B

The math doesn’t work

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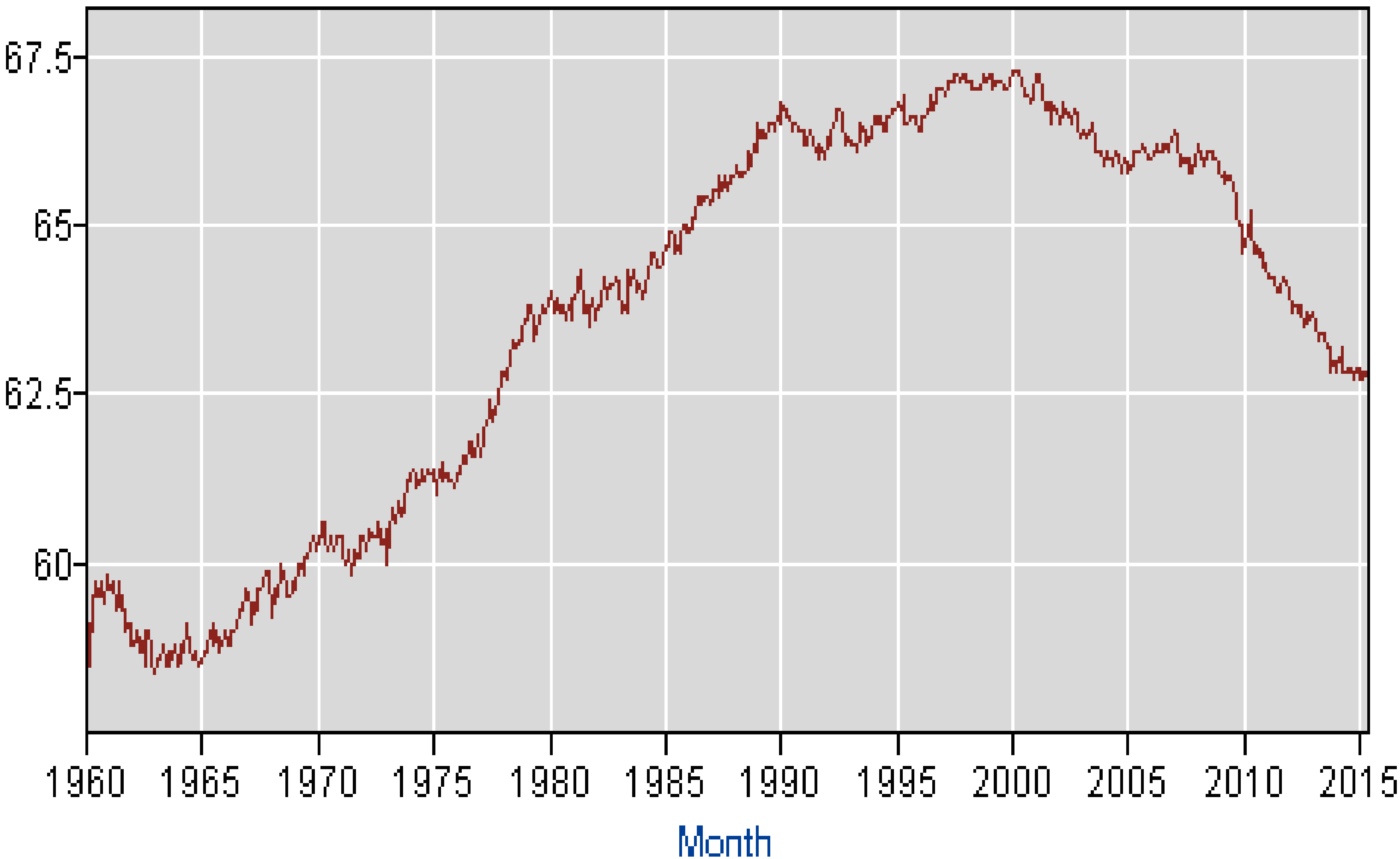
Labor Force Participation Rate



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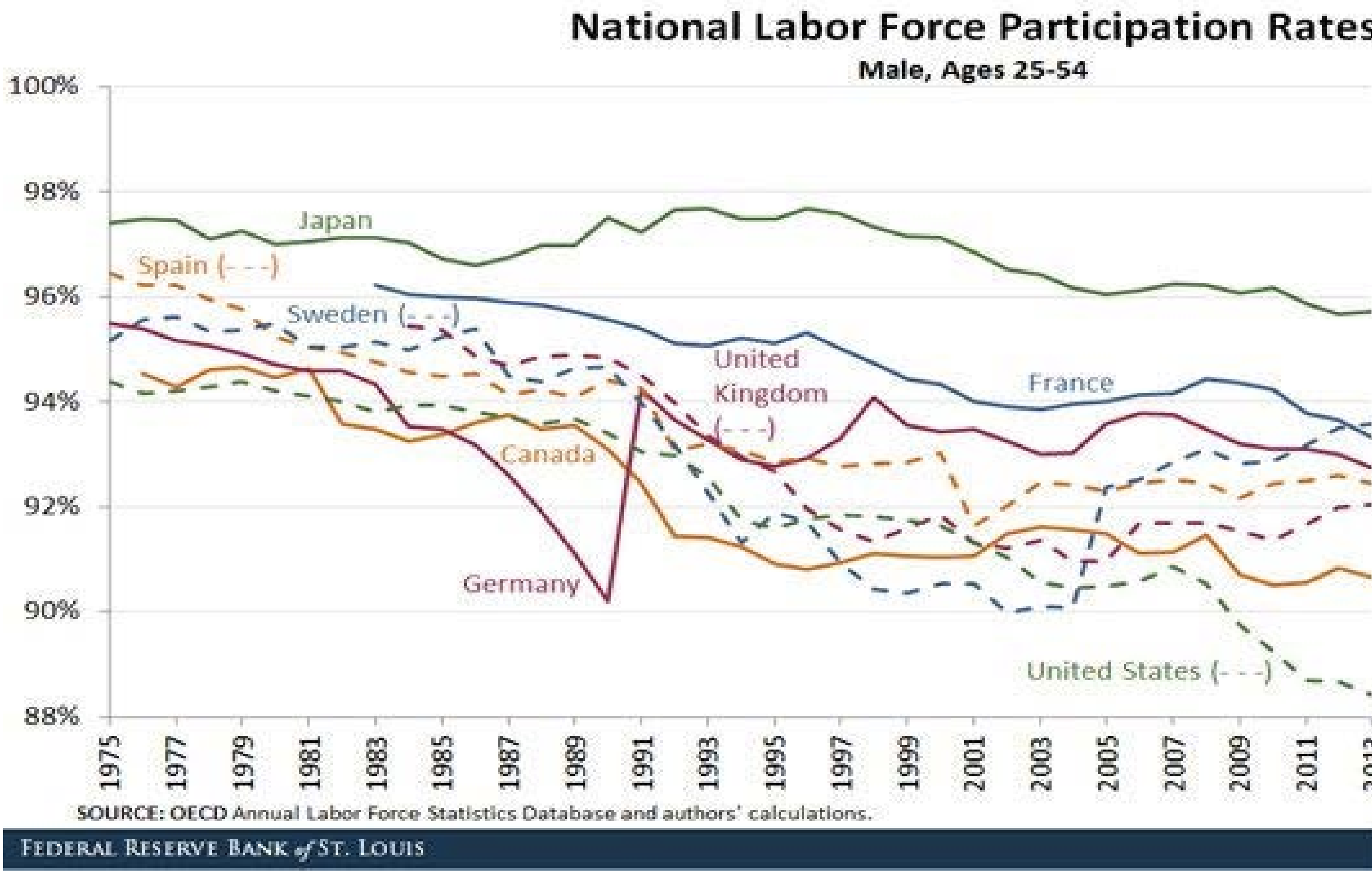
Source: Bureau of Labor Statistics

Labor Force Participation Rate



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Source: http://fortune.com/2015/07/02/us-labor-force-participation-drops/

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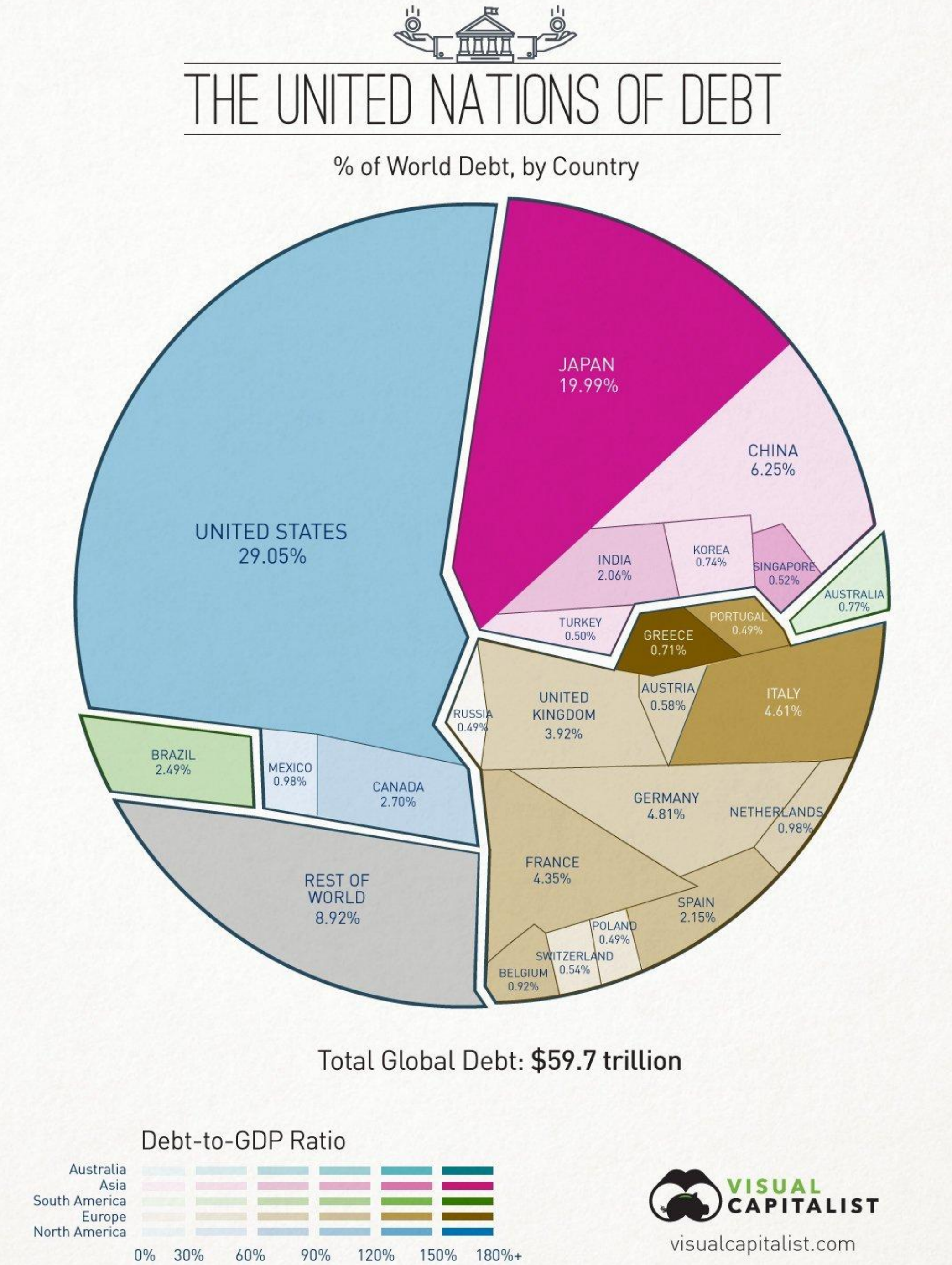
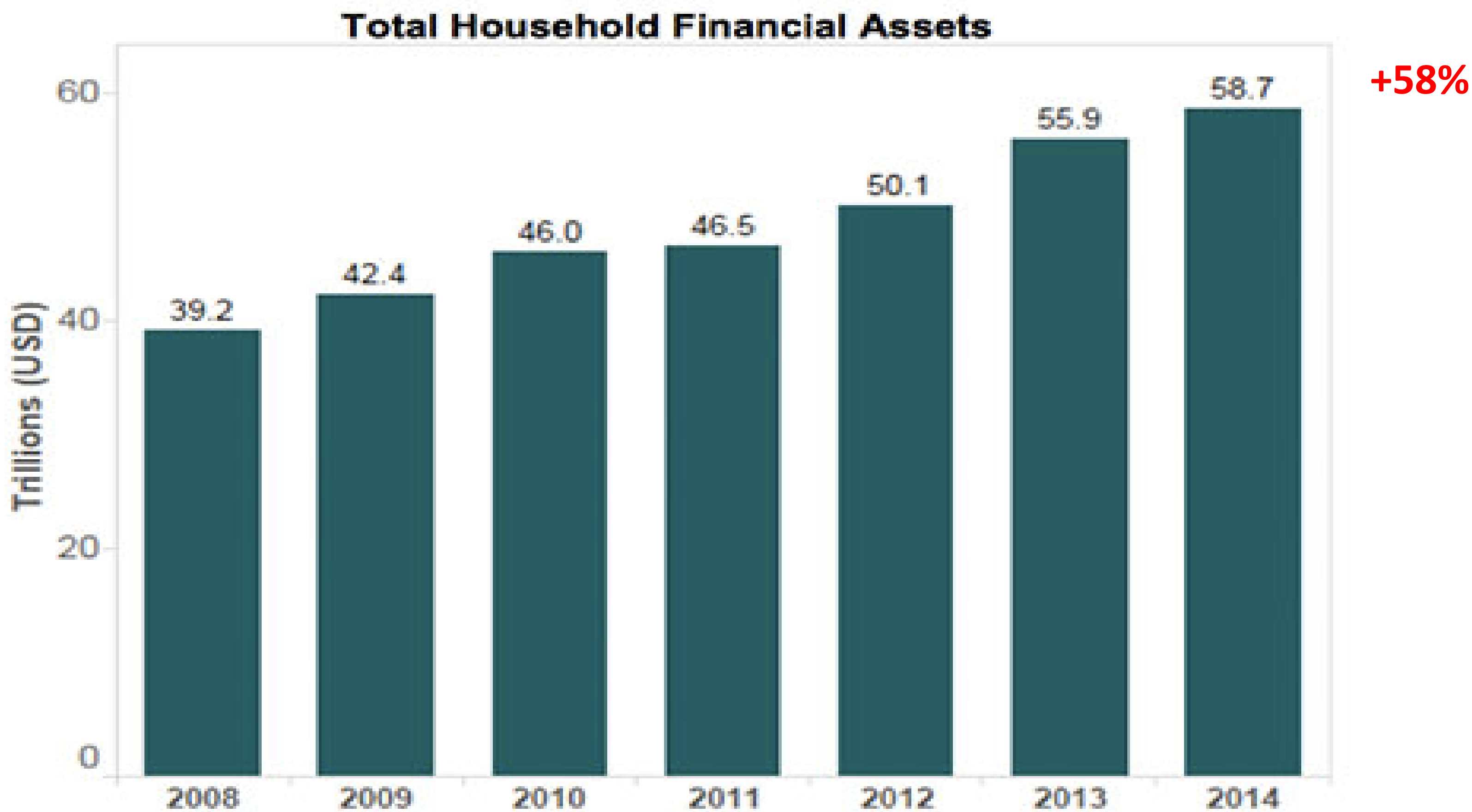


http://www.businessinsider.com/graph-worlds-debt-share-by-country-2015-8#ixzz3jLB3VtgH

Debt Overhang



Source: EverBank Research Team, based on analysis of publicly available data from the Federal Reserve Flow of Funds and Tiburon Strategic Advisors.

Debt Overhang

Financial Assets and Estimated Gain 2008 - 2014

% of Households	# of Households	% of Financial Assets	Financial Asset Gain		Cumulative Gain		
1%	1.23	27%	$	5.3	$	5.3	
7%	8.61	50%	$	9.8	$	15.0	+80%
91%	111.93	23%	$	4.5	$	19.5	
	millions			trillions		trillions	

Source: EverBank Research Team, based on analysis of publicly available data from Tiburon Strategic Advisors

CURRENCY AS AN ASSET CLASS

Diversify across multiple sectors

Look medium to long term

Balance when fundamental outlook changes

MONEY IS FICTION

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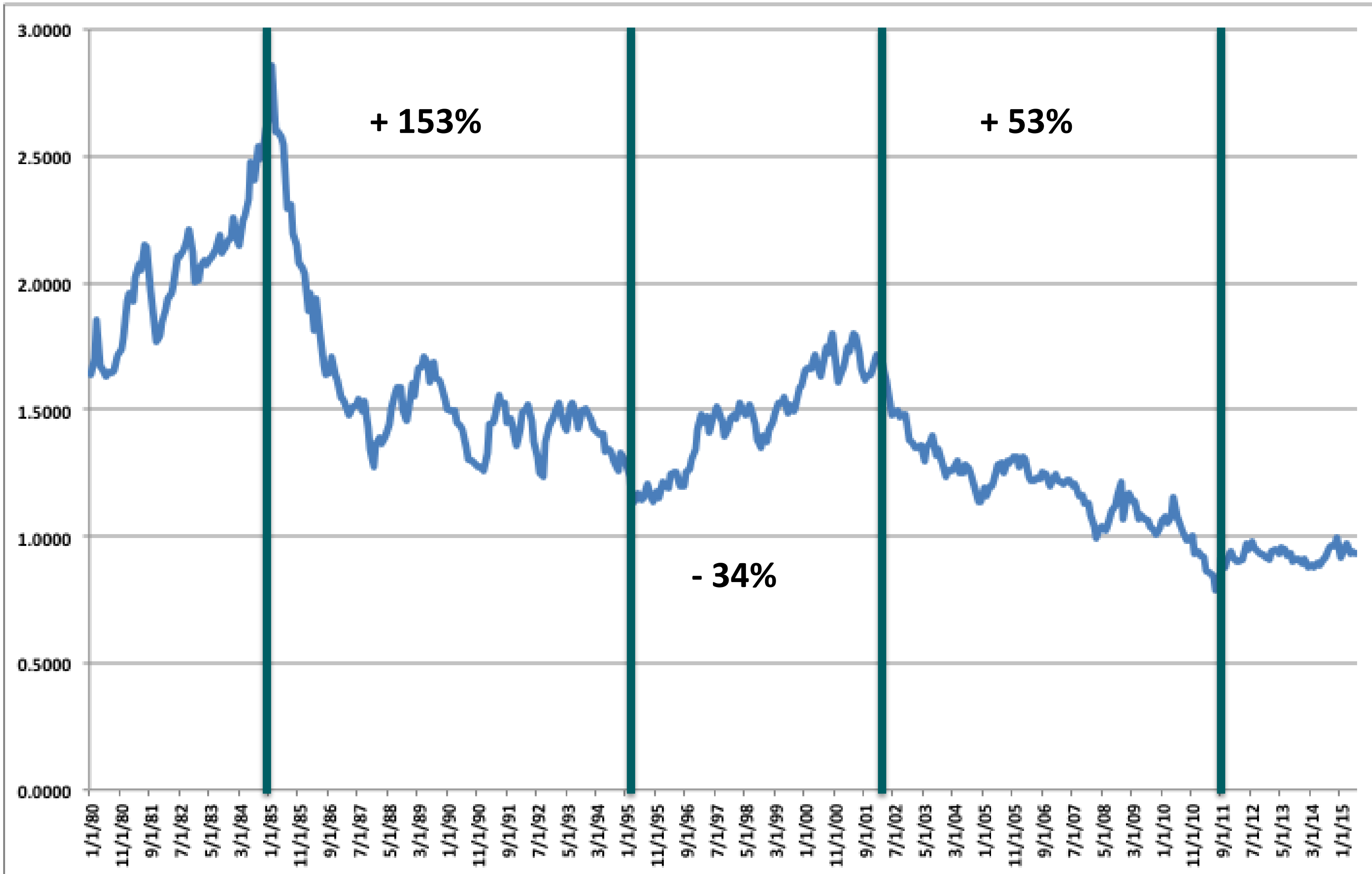
- ✓ Belief
- ✓ Trust

Discussion concept from This American Life – 423, The Invention of Money

Swiss Franc – January 1980 through June 2015



Data: Bloomberg. Chart and analytics EverBank.
Returns shown for US investor holding Swiss Franc.
The trend data presented does not include interest nor retail exchange spreads or other transaction costs.

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2014 CURRENCIES TO WATCH – 1 year update

Country	1 Year Change
New Zealand	-22.6%
Australia	-21.6%
Norway	-23.2%
China	- 0.3%
Brazil	-32.3%
Platinum	-34.0%
Palladium	-30.0%

The trend data presented does not include interest nor retail exchange spreads or other transaction costs.
Data July 25, 2014 to July 23, 2015.

Source: Bloomberg World Currency Ranker (WCRS). WCRS asset trends are based on BGN "Bloomberg Generic' or 'spot' currency exchange rates and metals prices as of 5 pm Eastern Time on the dates specified. Such rates are generally only available for large volume transactions conducted by institutional investors at a specific point in time. These rates are illustrative only and do not reflect interbank rates available to us or the rates we make available to customers at any point in time., and the trend data provided does not include retail exchange spreads or other transaction costs.

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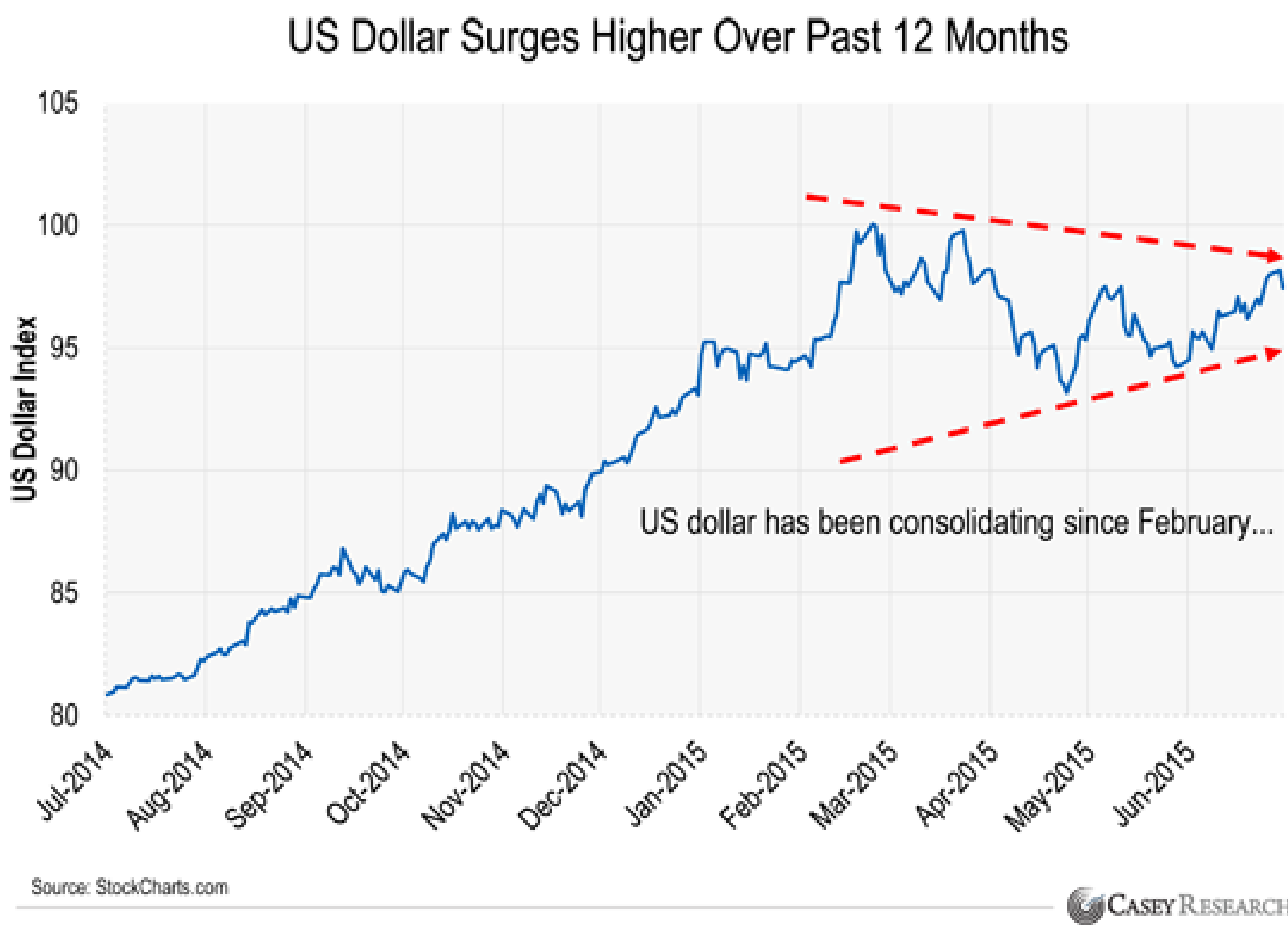
US Dollar Surges Higher Over Past 12 Months
105
100
95
90
85
80
US Dollar Index
US dollar has been consolidating since February...
Jul-2014
Aug-2014
Sep-2014
Oct-2014
Nov-2014
Dec-2014
Jan-2015
Feb-2015
Mar-2015
Apr-2015
May-2015
Jun-2015
Source: StockCharts.com
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