RAYMOND JAMES + cariloop

How Raymond James strengthened its longevity planning suite with caregiver support

Cariloop extends Raymond James' *Power of Personal* with human support for clients and families navigating care.



THE SITUATION

A need beyond traditional financial planning

Raymond James advisors were hearing how caregiving affected clients and their families financially, emotionally, and practically. Those same questions were surfacing among employees and colleagues as they navigated caregiving in their own lives. In both settings, people needed support beyond a financial planning conversation.

“Those situations weren’t always expected. They were no longer linear. They started to create needs that went beyond what we think of as a traditional financial planning discussion,” said Emily Cuffaro, Senior Manager of Longevity Planning for Raymond James.

THE SOLUTION

Connecting the financial picture to the life picture

Raymond James added Cariloop as one of eight third-party solutions in its Longevity Planning suite, giving advisors a concrete way to connect clients and families with caregiving support.

For Cuffaro, the need also had a personal dimension. Her father once told her, “My financial advisor already understands my full financial picture. Extending that support to the life decisions that shape it feels like a natural next step.”

That aspiration reflects Raymond James’ Power of Personal pillar: understanding clients as people, with family needs and life circumstances that shape their financial decisions. Cariloop gives advisors a way to support those broader needs. As Cuffaro put it, the partnership makes advisors “more of a life advisor than just a financial advisor.”

Cariloop also filled a gap in the firm’s Longevity Planning suite by supporting caregivers directly with personalized guidance and peer connection. It answered a question Cuffaro said the team had been asking: “Who cares for our caregivers?”

WHY CARILOOP

A strategic fit

Raymond James wanted personal support it could offer across its network of 9,000 advisors and their clients. In a competitive evaluation, Cariloop stood out for its human-centered model and fit with the firm's advisor-client relationship.

Real coaching, not just a directory. Cariloop's directly employed and licensed or certified Coaches help families navigate the practical and emotional sides of caregiving. "It didn't feel like it was just a technology platform or directory of resources," said Emily Cuffaro.

Continuity of care. Families can return to the same Coach as needs change, without explaining their situation from the beginning each time.

Support across care needs. Coaches and resources help with aging, disability, chronic illness, and care for children, adults, and seniors.

Built around the advisor relationship. Cariloop worked with Raymond James to keep advisors central to support.

Peer connection. Caregivers can learn from others navigating similar experiences, alongside support from a coach.

THE IMPACT

Equipping advisors for caregiving conversations

While still onboarding advisors, those Cuffaro has spoken with said they feel better equipped when caregiving comes up. Instead of a shrug, they can say, "I have something that might be able to help you."

By giving advisors a trusted resource to offer clients and their families, Cariloop supports the relationship beyond a single planning need. It also creates opportunities for advisors to deepen trust and connect with the next generation.

Raymond James is not affiliated with Cariloop.