

CITIZENS PROPERTY INSURANCE CORPORATION
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By publicly posting the following written disclosure on its website, Citizens Property Insurance Corporation (“Citizens”) intends that market participants receive and use it for purposes of the independent registered municipal advisor (“IRMA”) exemption to the Securities and Exchange Commission’s municipal advisor rule (the “Municipal Advisor Rule”) promulgated under the Securities Exchange Act of 1934, as amended, regarding the participation of its IRMA with respect to providing advice regarding the issuance of municipal securities and municipal financial products.

Citizens has retained Raymond James & Associates, Inc. as its IRMA. Citizens is represented by and will rely on the advice of its IRMA in connection with any advice or recommendations that market participants may provide relating to the issuance of municipal securities and municipal financial products.

The individuals listed below are the primary professionals on Citizens’ retained team at its IRMA. These individuals have been employed by the IRMA for the two years (or more) prior to the date of this letter.

- Kapil Bhatia, Kapil.Bhatia@RaymondJames.com, (727) 567-1791
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Citizens requires that any market participant seeking to use this document for purposes of an exemption provide its IRMA with a copy of all correspondence which includes advice and that it be delivered to the IRMA prior to or concurrent with its delivery to Citizens.

This letter is for the information of, and may be relied upon by, market participants for the purposes of the Municipal Advisor Rule; this letter may not be relied upon by market participants for any other purpose and may not be used by or relied upon by any other person for any purpose.

The written disclosure may be relied upon until withdrawn by Citizens.