

# FORM 5

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

Check this box if no longer  
subject to Section 16. Form 4 or  
Form 5 obligations may continue.  
See Instruction 1(b). Form 3 Holdings  
Reported Form 4 Transactions Reported

### STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

#### OMB APPROVAL

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Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility  
Holding Company Act of 1934 or Section 30(f) of the Investment Company Act of 1940

(Print or Type Responses)

<b>1. Name and Address of Reporting Person*</b> <b>Helck</b>   <b>Chester</b>   <b>B</b> (Last) (First) (Middle) <b>880 Carillon Parkway</b> (Street) <b>St. Petersburg FL 33716</b> (City) (State) (ZIP)			<b>2. Issuer Name and Ticker or Trading Symbol</b> <b>Raymond James Financial (RJF)</b>			<b>6. Relationship of Reporting Person(s) to Issuer</b> (Check all applicable) <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below) <b>President and Chief Operating Officer</b>							
<b>3. IRS or Social Security Number of Reporting Person (Voluntary)</b>			<b>4. Statement for Month/Year</b> <b>Sept. 2002</b>			<b>7. Individual or Joint/Group Filing (Check Applicable Line)</b> <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person							
<b>5. If Amendment</b> Date of Original (Month/Year)													
<b>Table I — Non Derivative Securities Acquired, Disposed of, or beneficially Owned</b>													
<b>1. Title of Security</b> (Instr. 3)			<b>2. Trans-action Date</b> (Month/Day/Year)	<b>3. Trans-action Code</b> (Instr. 8)	<b>4. Securities Acquired (A) or Disposed of (D)</b> (Instr. 3, 4 and 5)			<b>5. Amount of Securities Beneficially Owned at End of Month</b> (Instr. 3 and 4)	<b>6. Owner-ship Form: Direct (D) or Indirect (I)</b> (Instr. 4)	<b>7. Nature of Indirect Beneficial Owner-ship</b> (Instr. 4)			
Raymond James Financial, Inc. (RJF)					<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Amount</td> <td style="width: 33%;">(A) or (D)</td> <td style="width: 33%;">Price</td> </tr> </table>			Amount	(A) or (D)	Price			
Amount	(A) or (D)	Price											
<b>RJF Common Stock</b>					<b>18,912</b>			<b>D</b>					
<b>RJF Common Stock</b>					<b>2,452</b>			<b>I</b>	<b>ESOP</b>				
<b>NO UNREPORTED ACTIVITY</b>													

\* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

(Over)  
SEC 2270 (9-96)

Table II – Derivative Securities Acquired, Disposed of, or Beneficially Owned  
(e.g., puts, calls, warrants, options, convertible securities)

FORM 5 (continued)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date  (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. Price of derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned at End of deriv-Month (Instr. 4)	10. Ownership Form of Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Employee Stock Option (Right to buy)						Current	1/18/2003	Common stock	4,800	22.1667			
Employee Stock Option (Right to buy)						11/18/2002	1/18/2003	Common stock	1,200	22.1667			
Employee Stock Option (Right to buy)						11/18/2002- 11/18/2004	1/18/2005	Common stock	5,000	20.6250			
Employee Stock Option (Right to buy)						11/28/04- 01/28/06	1/28/2007	Common stock	6,000	32.0000	17,000	D	

Explanation of Responses:

\*\*Intentional misstatements or omissions of facts constitute Federal Criminal Violations,  
See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

/S/ CHET HELCK

\*\*Signature of Reporting Person

October 1, 2002

Date

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient,  
see Instructions 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not  
required to respond unless the form displays a currently valid OMB Number.