JANNEY ONLINE ACCESS: CONVENIENT. SECURE. 24/7.

MyJanney.com, Janney’s website for online account access, lets you see your investment and account information from your home, tablet, or phone—whatever is most convenient for you.

This document provides an overview of Janney Online Access’ website, www.myjanney.com, highlighting the capabilities and features of the site.

ACCOUNTS—YOUR PORTAL TO ACCOUNT INFORMATION

In this section of the site, you’ll find detailed information about your holdings, including balances and positions, capital gains and losses, pending and completed transactions, and estimated income.

Click through the second row of tabs for a detailed picture of your portfolio’s holdings and activity. Do you want to know how many municipal bonds or biotech stocks you hold in your portfolio? The Balances & Positions page lets you sort your assets by sector, security type, and symbol—and quantity, price, and value. Want to make sure a trade went through before you go to bed? Want to check how much you made on a stock sale? View the Account Activity page.

The Summary page is your go-to location for information about your accounts. You can check highlights of information that appear elsewhere in more detail. This gives you the big picture of your Janney accounts—the cash, securities, and balance of each account linked to your Online Access.
Account Selector

If you have a number of accounts (for example, one for each family member or education savings accounts for each child), use the Account Selector tool to choose only those accounts you want to see on this view—a big time-saver, especially if some of your accounts are more active than others. Want details about an account on the list? Click it.

Broad Asset Class/Size/Style/Equity Sectors Charts

Say you’re 10 years away from retirement and plan to reallocate your investments to lower-risk assets. How are your assets allocated now? Your Summary page shows useful views of your asset breakdown (for all the accounts you selected), which gives a more detailed look at your bonds, common stocks, and other instruments.

Quicken®, Turbotax®

You can import information from Janney Online Access to the finance management program Quicken®. Tax information from 1099 forms can also be imported directly to TurboTax® tax software.

RESEARCH & EDUCATION — YOUR PORTAL TO FINANCIAL INTELLIGENCE

The Research & Education tab opens a world of financial intelligence, updated every 20 minutes. Janney commentary and CFRA Research, powered by data from S&P Global can help you make confident, educated investment choices. If you want to research an industry, a company, or a security, you can sort information by markets, quotes, news updates, summaries of major market indices, and charts. Look up details of a particular stock, and track historical performance of a given security.

Here, you’ll also find targeted, objective research by Janney’s analysts on hundreds of companies. Read how the brightest financial minds expect the markets, as well as political and economic horizons, to evolve.

The Investor Education section features easy-to-read articles, links, and resources on financial topics—including retirement, college, taxes, personal finance, and estate planning. In addition, the Janney College Savings Planner can help clients understand more about college savings goals by providing current cost information for most U.S. colleges and universities, and allowing you to project different spending and savings scenarios.

PROFILE—CUSTOMIZE YOUR JANNEY ONLINE ACCESS EXPERIENCE

Manage your eDelivery, contact information, login, and security settings from the Profile tab. Want to add more accounts to Janney Online Access? This is the page to do it. Are paper statements cluttering your desk? Enroll in eDelivery for electronic-only statements. Want paper delivery for some accounts and electronic delivery for others? Use the Profile page to do it. Janney will send you email notifications when you have an eDelivery.

STATEMENTS & DOCUMENTS—ACCESS TO YOUR IMPORTANT RECORDS

For more detailed financial information, click on the Statements & Documents tab. From this page, you can retrieve, save, and print your financial documents such as proxy/prospectus forms, expense reports, and performance reports—no more hunting through papers and files. You can also view past years’ tax forms, including 1099s.
SECURITY
Janney has implemented a robust set of controls to allow secure access to our online resources from most devices—including desktops, laptops, and mobile. These controls include:

- Risk assessments
- Customer authentication
- Layered security programs
- Detection of, and response to, suspicious activity
- Control of administrative functions
- Device identification
- Challenge questions
- Customer awareness and education

We use a series of device identification methods with a more complex digital “fingerprint” that looks at multiple characteristics—including PC configuration, internet protocol address, geo-location, and other factors that can help to identify risks to online security and prevent intrusions.

Each user’s device is fingerprinted digitally, and then recognized on subsequent visits. Device characteristics are recorded and checked by our servers to ensure that the user’s device is the device that is registered. If something changes, our system responds by escalating the authentication requirements.

Device fingerprinting delivers an increased layer of security, while still allowing the flexibility and convenience our users require and expect.

Janney also has the ability to use Internet Protocol (IP) reputation-based tools to block connection to our servers from IP addresses known or suspected to be associated with fraudulent activities. Along with geo-location, flexible authentication workflows change the user experience based on the location of the user. For example, users outside of their home country may always have an escalated authentication workflow that requires out-of-band, two-factor authentication.

RESPONSIVE MOBILE VIEW
The Online Access mobile view responds automatically to the type of device you are using. The compact responsive view lets users more easily access all of the information available on the full Online Access website. Content, navigation, and overall design has been optimized for smaller screens.

Here’s a quick tour of the main sections of the Online Access responsive mobile view.

Menu
The Menu provides an easy way to navigate to any page from your mobile device. From here you can view all pages from the regular desktop site. This includes a listing of your accounts. Check balances, see the positions (securities) held in each account, check on recent activity, see the status of open orders, check out Janney research, and much more. No matter where you are on the site, you can use the Menu button at the top left corner of the screen to navigate between pages.
Account Details

The Summary page provides a household account summary which can be easily expanded to show the details for each account. You can also view Balances & Positions, Activity, and all other information available on the full Janney site.

Mobile Check Deposit

Depositing a check to your Janney account has never been simpler.

1. Select an account into which you wish to deposit a check.
2. If applicable, select Deposit Type (for example, IRA contribution year/type).
3. Enter the check amount.
4. Use your mobile device to take a photo of the front and back of the check.
5. Select Deposit to process.

Deposits will be available the next day (if deposited before 7 PM EST), or the second business day (if deposited after 7 PM EST). Please review the online instructions and disclosures prior to using Mobile Check Deposit.

Online Access Mobile Application

There is an Online Access mobile application available for your iPhone and iPad that you may download via the App Store. Use "Janney Montgomery Scott" as your search term. Certain devices (iPhone 6 and later) have the capability to use fingerprint ID authentication. If your device has this capability, you can use it to conveniently and securely log in to your account with this mobile app.
**MY NET WORTH**

My Net Worth is an online feature that lets you monitor both Janney and non-Janney financial accounts from our secure Janney Online Access website. This powerful tool can help you understand more about your complete financial picture, and see your entire net worth in a single online view.

My Net Worth provides a convenient and secure way to view your account information in one place. You get a comprehensive view of all your finances held inside and outside of Janney—including bank, investment, and credit card accounts. Easily review spending habits through a combined view of all your transactions, and share information with your Janney Financial Advisor, who can help you set goals and make better financial decisions.

My Net Worth Provides Four Separate Views of Your Finances

**Net Worth Over Time**

Monitor your assets (investments, bank accounts) and liabilities (credit card and loan accounts) as your net worth changes daily.

**Asset Allocation**

Monitor your total asset allocation among your accounts—by broad asset class, size/style, and sector breakdown. View holdings in each account, or combine them into a single view.

**Expenses**

Set budgets for expenses, track progress toward future goals, analyze cash flow into and out of accounts, and request transfers of outside assets into Janney.

**Combined Activity**

View investment and cash transactions across all accounts. Sort by transaction type, and filter by set or custom time frames.
MONEY TRANSFER/BILL PAY/REWARDS—MANAGE YOUR CASH

Even if you don’t have a Janney Advantage® Account—our cash management account that links your Janney investment account to checking, debit card, and electronic bill payments—you can still use this page to track cash flow. If you do have this account, the Bill Pay/Rewards page can give you a complete picture of your daily finances: bill paying, spending, and expenses.

Janney Debit Card

Where does your money go? Keep tabs on your spending habits with this consolidated view of your transactions, including the ability to group the data by expense category. We offer the ability to view your expense data for the previous 12 months, using the export function.

Janney Rewards

View and redeem reward points you accrue with your Janney Advantage VISA Debit Card®. You accumulate points each time you use your card.

Janney Bill Pay

Put late fees, missed payments, paper checks, and postage stamps behind you. You can set up repeating payments (for services such as utilities, phone, and credit cards) or one-time payments to individuals. Choose from thousands of merchants. Any individual or business with a U.S. address qualifies.

In addition to consolidating all of your accounts and electronic bill payments, we also offer competitive interest rates and an optional FDIC Insured Sweep Program.* This “sweep” offers at least $2,500,000 in FDIC insurance by spreading your savings among multiple FDIC-insured banks, expanding the $250,000 FDIC insurance per bank account far beyond the single-bank standard. The account also offers reimbursement for domestic ATM transaction fees. Contact your Financial Advisor to open a Janney Advantage® account.

Janney Money Transfer

Janney Money Transfer lets you use Janney Online Access to transfer cash between your bank account and your Janney account, or between two Janney accounts. All it takes is a few clicks of a button.

Janney Insured Sweep provides clients with FDIC insurance coverage potential of at least $2,500,000 per account holder; $5,000,000 for joint accounts; $2,500,000 for retirement accounts. Effective July 21, 2010, the Dodd-Frank Wall Street Reform and Consumer Protection Act became law, which permanently raises the maximum deposit insurance limit to $250,000. The FDIC Insurance coverage limit applies per depositor, per insured depository institution for each ownership category.
**DOCUMENT VAULT**

**Store and Share Important Documents Through Janney Online Access**

Today, information moves at lightning speed and quick access to digital financial documents is becoming a necessity. Document Vault provides a secure way to store important documents and share them with your Financial Advisor through your secure Janney Online Access account.

Document Vault features:

- Enhanced security through Janney Online Access, including email and text login authentication.
- Ability to share and store most common digital file types (PDFs, MS Word & Excel, Google Docs, and many others).
- Easy-to-use email functionality to securely send and receive messages to and from your advisor.
- Option to create and name new folders to organize and store your digital financial documents.
- 100MB of free storage.

**GUEST ACCESS TO YOUR ONLINE ACCESS ACCOUNT**

You can easily authorize family members, your accountant, CPA, or any guest access to your online statements and tax forms through your Janney Online Access account. You can authorize or remove access to your information at any time. When granting access, you have the ability to select the specific account(s) you would like to authorize access to, and all accounts will require a secure log in from any party accessing the account.

**NEED ASSISTANCE?**

For further assistance, you may contact the Online Services Department. Please have your Janney account information ready.

**Phone:** 888.882.0012  
**Email:** OnlineServices@janney.com  
**Monday through Friday:** 7AM – 7PM EST  
**Saturday, Sunday, and Holidays:** 7AM – 12PM EST