

# MY NET WORTH FREQUENTLY ASKED QUESTIONS

## WHAT IS MY NET WORTH?

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

To import your account information into My Net Worth, you must provide the security information (login, password, and in some cases PIN numbers) for each outside account—which can include your bank, investment, and credit card accounts. My Net Worth will use this information to retrieve your account balance and transaction information. All account security information is securely stored and encrypted.

## HOW CAN I SET UP MY NET WORTH?

Log in to Online Access, click Portfolio & Planning, and then My Net Worth.

- Choose the Sync a New Account tab, then enter your financial institution's name in the search box.
- Next, select the appropriate account type (checking, savings, etc.).
- Once you find the institution and account type that matches yours, enter your security information (login, password, and in some cases PIN number).
- After the account is synchronized (which may take up to 24 hours), your account information will appear in My Net Worth.

Repeat this process to add as many accounts as you wish.

## WHICH BROWSERS ARE SUPPORTED BY MY NET WORTH?

My Net Worth supports most major operating systems, including Windows 7, 8, 9, 10, Vista, XP, and Mac OS X, as well as current and some past versions of Internet Explorer, Firefox, Chrome, and Safari. However, for your best experience, we recommend using the latest version of your chosen browser.

## CAN I DOWNLOAD DATA TO ANOTHER PROGRAM?

You can download data from My Net Worth in CSV or Excel file types.



## HOW SECURE IS MY NET WORTH?

My Net Worth and Online Access, the Janney software through which you access the program, are designed with security in mind. Janney has a robust set of controls to allow secure access to our online resources from most devices, including desktops, laptops, and mobile devices.

### 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.

**Does (or may) My Net Worth share my security credentials and data with, or provide access to your accounts to, another data aggregator or service provider?**

**Does the aggregator sell my data to a third-party entity?**

Neither the account information nor the accesses are shared beyond the Janney environment, and all of that information is access-controlled and encrypted so it is not available beyond the confines of Janney's interface.

**Does My Net Worth use encryption?**

The aggregation platform is tightly controlled within a segmented environment, secured with encryption and monitored protections that enforce access-controlled permissions specific only to the financial service being provisioned.

**What happens if there is a data breach or any unauthorized access to my account?**

In the event of a data breach or compromise of client information, predetermined policies and processes ensure that Janney is notified and has full cooperation of the aggregation service to respond to the event and work with you to restore sensitive data protections and ensure their financial assets remain secure.

**HOW ACCURATE ARE THE SCRAPING ALGORITHMS USED TO COLLECT DATA FROM MY FINANCIAL ACCOUNTS?**

Janney uses a dedicated API (Application Programming Interface) into a secured aggregation system to maintain client-controlled access to multiple financial institutions. These accesses use resilient connections over secured (encrypted) networks to consolidate that held-away data. The aggregated access is based on credentials that are input and managed directly by you to allow data collection, aggregation and analysis.

**IS THERE A MOBILE APP?**

The site is optimized for iPad-sized devices, but we do not currently have a separate mobile app for My Net Worth.

**CAN ACCOUNTS WITH MORE SOPHISTICATED LOGIN SECURITY BE ADDED TO MY NET WORTH?**

Accounts using Multi-Factor Authentication (image/view as well as PIN security) can be added.

**WHAT HAPPENS IF I CHANGE A PASSWORD FOR ONE OF THE OUTSIDE ACCOUNTS?**

If you change a password for an outside account, you will be prompted automatically to change the password stored in My Net Worth for that account.

---

**NEED ASSISTANCE?**

For further assistance, 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