ONLINE ACCESS

Your Secure Portal to Stay Connected to Your Financial Progress with Janney

Wherever you are, whatever device you use, and whenever time you choose
Stay current with your accounts, move money into and out of Janney accounts, store and access important documents, and discover thought-leading insights that help connect your financial and life goals together.
# ONLINE ACCESS USER GUIDE

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ONLINE ACCESS LANDING PAGE: WELCOME TO YOUR ACCOUNT OVERVIEW

As soon as you log on to Online Access, you see your account information—what most users want right away.

View Comprehensive Account Totals

You can quickly check your total values for all your accounts, including ones outside Janney if you’ve already entered them into My Net Worth or through the + Add An Outside Account link on the landing page.

Start with Six Core Information Modules

The first time you log in, you’ll see all core account modules. (Additional modules may also be available based on your specific portfolio.) You can customize your default view going forward to see all the modules or a select few.

• Account Summary Table shows you the full list of holding in each of your Janney accounts. Clicking on a specific account number gives you a more detailed view of that account, including broad holdings by asset category, historical value, a balance summary, margin balance, detailed information on each holding in that portfolio, account activity, and open orders.

• Broad Asset Class chart presents a graphic that gives you a clearer picture of your current asset allocation—helpful to fuel discussions with your Financial Advisor about whether your current mix matches your financial goals.

• Recent Activity Table lets you quickly find your most current portfolio changes.

• Account History chart offers you a long-term view of how you’re progressing toward your investing goals.

• Top Portfolio Movers table lists which 10 investments have experienced the greatest gains or losses.

• Open Orders table helps you keep track of all your pending trade requests.
Sample Online Access Landing Page:
Customize Your View

You can choose which modules you want to see every time you log in. Simply click on the Customize View link near the top left of the screen and then click the modules you want to deselect under Available Views. You’ll see how your view will change on My View to the right. When you see the view you like, save your changes.

If you decide later you’d like to restore a module, just go back to Customize View, click the module(s) you want to bring back, and save your changes.
Navigate Easily Throughout the Site

With these navigation headers, you’ll find what you need quickly:

- **Portfolio & Planning** helps you assemble a comprehensive financial picture with detailed information about balances and positions, account activity, tax lots, estimated income by account, open orders, gains/loss details, My Net Worth aggregation for accounts outside Janney, and, when appropriate, financial planning insights.

- **Transfers & Payments** lets you pay bills from your Janney accounts; move money into, out of, and between Janney accounts as you need to; and keep track of Janney debit card transactions you make, as well as Rewards you earn.

- **Research & Insights** gives you easy access to market data and Janney thought leadership so that you and your Financial Advisor can have deeper discussions about your financial goals—and the investment tools to help you get there.

- **Documents & Messages** puts all your account and financial information in one handy place. When you use Janney eDelivery, you can beat snail mail and access your documents, including statements, tax forms, transaction confirmation, and performance reports easily wherever you are. You can receive a range of documents. Taking advantage of the secure Document Vault allows you to truly centralize your important documents for easy and convenient retrieval.

- **FAQs** gives you answers for how to perform simple activities such as how to change your password to more complex ones such as paying bills online, all at the click of a question mark.

- **Profile** is the place to manage all your personal information, from adding an email address to listing your beneficiaries.

- **My Financial Advisor** gives you quick access to your Financial Advisor’s phone number, email and mailing address. You can also send a secure message directly to your Financial Advisor from here, increasing security when exchanging account numbers or other confidential information.

See Messages from your Financial Advisor and Janney

Check the message band near the top of your landing page to get timely tips, reminders, and more from your Financial Advisor and Janney.
PORTFOLIO & PLANNING:
GETTING A COMPREHENSIVE FINANCIAL PICTURE

The Portfolio & Planning tab at the top left of your screen is your place to dive deep into your account and financial details. With the information in the Portfolio & Planning area, you and your Financial Advisor can have more productive financial-planning and investing conversations.

Here are the functions you’ll find under this tab:

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MY NET WORTH

Facilitating Better Decisions with a More Holistic Perspective

The best decisions emerge when you’re able to consider all the aspects that can affect them. That’s why, when it comes to making financial-planning and investment decisions, it’s so vital to look at all your portfolios holistically.

Doing so gives you a clearer sense of your asset mix so that you and your Financial Advisor can get a better handle on your risk exposures and identify opportunities to help move you toward your financial goals.

With MY NET WORTH (now in the Portfolio & Planning area of Online Access), not only is your information all integrated in one central place, it’s also accessible on your time, wherever you are, securely through whatever device you choose.

Secure Access on Your Time, In Your Place

You don’t have to go to multiple financial sites using multiple passwords to view your account information. With MY NET WORTH’s secure single sign-on, you can access everything in one place.

Holistic Picture Promotes More Informed Decision-Making

You get a comprehensive view of all your finances held inside and outside of Janney, including bank, investment, and credit card accounts. With a more comprehensive asset-allocation view, you can confirm that your combined risk profile matches your tolerance—or identify where you might be taking on a different level of risk than you want.

Staying Current with Financial Goal Progress

You can check how you’re advancing toward specific financial goals, such as saving for retirement, making education dreams come true for loved ones, or even starting a business.

Facilitating Better Financial Planning Conversations

We often think of individual financial goals in silos, but one goal can often affect another. Because your Financial Advisor also sees your more complete financial picture, you can get more well-rounded insights and advice—perhaps even on goals your Financial Advisor became aware you had after seeing this holistic view.
Get a more comprehensive view on your financial picture by using each of these six functions:

**Net Worth Over Time**
Monitor your assets (investments, bank accounts) and liabilities (credit card and loan accounts) as your net worth changes daily. Also, review how your net worth has changed—and ideally grown—over the longer term.

**Asset Allocation**
View your total asset allocation among your accounts by broad asset class, size/style, and sector breakdown. See holdings in each account or combine them into a single view for a clearer risk-management picture.

**Expenses**
Planning for and monitoring expenses is a vital step in progressing toward your financial goals. 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.

**Cash Flow**
Gain more insight into your cash-flow trends. When do you commonly make deposits or receive interest payments? When do you tend to make withdrawals and around which expenses or requirements are they based?

**Goal Tracker**
Check how you’re progressing toward the financial goals you’ve designated. Confirm where you’re on track—and identify topics to discuss with your Financial Advisor.
**FINANCIAL PLANNING**

Keeping Connected To The Goals In Your Financial Plan

You’ve got goals. Having financial resources is often a crucial part of making those goals realities. And to get there, you need a plan.

Once you and your Janney Financial Advisor have built a financial plan for your goals and it’s filed in our system, you can review it online under the Financial Planning header. You can view and download a PDF of the full version of however many completed and filed plans you have. You’ll also see a goals summary for your primary plan.

The summary area is interactive. Here, you can adjust different variables, such as savings rate or time horizon, to see how your likelihood of success changes.

Things change, and you may have entirely new goals in the future. Before meeting with your Financial Advisor, you can explore how certain changes might impact your plan. For example, maybe you’re considering moving up your retirement date.

Your Janney Financial Advisor will work with you continually to adjust your financial plan and investment strategy, looking across all your assets and liabilities to ensure your plan works for you, whatever the circumstances. The planning tool will facilitate conversations about your financial plan and goals.
TRANSFERS & PAYMENTS:
EASING MONEY MOVEMENTS AND BILL PAYING

This area in Online Access makes it simple to move money into, between, and out of your Janney accounts, including to pay for your expenses.

Here, you can:

• Transfer money
• Pay bills
• Obtain a Janney debit card expense report
• Earn and review Janney Rewards

Transfer Money To, Between, and From Your Janney Accounts

Electronic transfer is the quickest, easiest, and increasingly common way to move money. With Online Access, all it takes is a few clicks.

To transfer money into a Janney account from one at another financial institution (or vice versa), you’ll need to add/link that account. You’ll need your nine-digit bank routing number, your account number, and the account type (checking or savings).

To complete the transfer securely, you’ll verify your identity by entering a unique, single-use PIN code Online Access will send you, following the method you designate. You can choose to receive your PIN code through voice or SMS/text message on a phone number registered to your Janney account.

You’ll see a final confirmation on screen once you enter the PIN.

Convenient Online Bill Pay with Janney Advantage

The Janney Advantage cash-management account program conveniently links your Janney investment account to checking, debit card, and electronic bill-payment capabilities to provide you with complete and convenient management of your assets.

Through this account, you have a VISA® Platinum Debit Card, which gives you worldwide purchasing power at millions of merchants.

Your Janney Advantage account allows you to pay bills online to any creditor with a U.S. address, including merchants, utility companies, individuals, or businesses. You can choose from a pre-established list of common merchants or create a personal list of individuals and companies. You also have the option of making a single payment or establishing a payment schedule.

Put late fees, missed payments, paper checks, and postage stamps behind you by setting up recurring (for services such as utilities, phone, and credit cards) or one-time payments to individuals through your Janney Advantage debit card.

Debit Card Expense Report

Keep tabs on your spending habits with a consolidated view of your transactions, including the ability to group your transactions expense category.

Janney Rewards

When you use a Janney Advantage cash-management account, you receive member benefits including roadside service, extended warranty and travel accident insurance, auto-rental collision damage waiver protection, and the CompleteAssistant® concierge service. View your benefits in this area.

You can also redeem Janney Rewards™ points you accrue with each time you use your Janney Advantage VISA Debit Card®.
Having confidence in your financial path and plan comes from a few different things. A strong relationship with a Financial Advisor you trust is one thing. Knowledge and perspective about the subject connected to your goal is another.

To help expand your knowledge about the financial areas that interest you, Janney has a range of resources you can find under Online Access’s Research & Insights area:

- **Education Center** — Find the latest Janney.com articles from Janney’s thought leaders on an array of topics from goals including retirement, estate planning, and education funding to economic and investment perspectives.

- **Janney Investment Strategy/Janney Equity Research** — Hone your knowledge of current market happenings and longer-term investment trends with our experts’ takes.

- **Market Data** — Stay up on market happenings and find companies’ financial data in this one-stop area.

- **Watch List** — Track market activity and events for securities on your radar.

- **CFRA (S&P)** — Find and view research from Standard & Poor’s (S&P) on specific stocks, including sorting on those holdings with S&P 4 and 5 star rankings.
DOCS & MESSAGES:
MAKING FINANCIAL AND ACCOUNT COORDINATION EASY

Having financial communications and documents handy in a central place you can get to whenever you like, from wherever you are, fits today’s mobile lifestyle. No more waiting for a form or statement to arrive, then needing to file it somewhere you’ll remember. Online Access’s Documents & Messages area is that place.

Once you enroll in eDelivery under the Profile Section and select the documents you want to receive electronically, you’ll find the documents you chose here.

You can elect to receive any or all of these notices and documents electronically:

- Alerts
- Statements
- Confirmations
- Tax forms
- Proxies and Prospectuses
- Performance reports
- Disclosures
- Expense summaries
- Principal trades

Secure Messaging with Your Financial Advisor

The Inbox under Online Access’s Documents & Messages area allows you and your Financial Advisor to send emails securely through the website.

This function is particularly useful when sending or receiving confidential information, such as account numbers, Social Security Numbers and birth dates for account openings, or account balances.

Sending messages through Online Access, which uses two-factor authentication, provides your most confidential information with an extra layer of security protection.

Document Vault Help You Manage All Your Important Documents

Stay organized by keeping all of your financial, household, and personal documents in one safe place with Document Vault, which allows you to store and access documents between you and your Janney Financial Advisor.

This tool is available as a complimentary service to all Janney clients who are registered users of Online Access.

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<th>Document Vault Features:</th>
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<tr>
<td>- Enhanced security through Online Access, including email and text login authentication</td>
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<td>- Ability to share and store most common digital file types (PDFs, MS Word &amp; Excel, Google Docs, and many others)</td>
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<tr>
<td>- Easy-to-use email functionality to securely send and receive messages to and from your advisor</td>
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<tr>
<td>- Option to create and name new folders to organize and store your digital financial documents</td>
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Following are some of the types of information you can store in your Document Vault:

- Banking documents (credit card, bank account(s), lines of credit, mortgage)
- Retirement documents (Social Security, 401(k) plans, pension(s), IRAs, deferred compensation)
- Investment documents (brokerage accounts, mutual fund accounts, education savings accounts, annuity contracts, executive compensation and stock options)
- Insurance documents (life, homeowner’s, health/Medicare, disability, long-term care, auto)
- Business documents (incorporation, financials, account data)
- Home management documents (home maintenance providers, rental property details, deeds, titles, appraisals)
- Family, gifting, and estate documents (beneficiaries for non-Janney accounts, will, trusts, powers of attorney, charities, pre/post-nuptial agreements, separation/divorce/custody agreements, guardians, birth/death/marriage certificates, passports, Social Security cards, citizenship papers, military records)
FREQUENTLY ASKED QUESTIONS:
GET QUICK ANSWERS TO THE MOST COMMON ONES

Wondering where to find your monthly statement? How about setting up online bill paying? Simply click on the question mark at the top right of Online Access to find answers to these and other common questions.

Here’s where you can also find the contact information for our Online Access support team.

MY FINANCIAL ADVISOR: KEEPING IN TOUCH HAS NEVER BEEN EASIER

Your Financial Advisor is just a click away when you use the My Financial Advisor feature at the top right of your Online Access screen.

You’ll find your Financial Advisor’s phone number, email address, and office address. So whether you simply want to send a quick message confirming where you’re meeting next week or call to discuss a complex financial goal, your Financial Advisor is always close by.

PROFILE: PUTTING YOUR PERSONAL STAMP ON YOUR JANNEY EXPERIENCE

The Person icon at the top right of your screen is your gateway to all the functions centered on your personal contacts and preferences. In the Profile area, you can:

- **Link accounts** — Add Janney accounts to your Online Access account viewing list, as well as those you can transfer money into and from. You can also change which account you see as your Primary. Linking accounts facilitates money transfer and provides you with a bigger-picture view of your accounts.

- **Update contact settings** — Add a second email address, update your phone number, change your mailing address, and even add a trusted contact, such as a spouse or person who holds your Power of Attorney. Keeping contact information current helps you stay up-to-date on your accounts and goal progress.

- **Designate beneficiaries for IRA accounts** — Note those you want to inherit your IRA(s) and what percentage of your portfolio you want each one to receive to facilitate tax-efficient transfer to your loved ones when the time comes.

- **Maintain login and security information** — Set passwords for Online Access and Quicken software Direct Connect, along with your user name and PIN preference. Be sure to keep your password to yourself to protect your account information.

- **Set eDelivery preferences** — Elect to receive documents electronically for any or all of your accounts. Tax forms are among the documents you can receive electronically. You’ll receive an email letting you know to log in to Online Access and view the document in the Documents & Messages area. No snail mail delay, plus the chance a confidential account document gets lifted from your mailbox is eliminated.

- **Choose any notifications or alerts you want** — You can receive notifications by text, email, or Online Access Inbox when certain events occur, such as a margin call, online cash transfer, or even profile-change request. In addition, you can choose to get a notification when an option you’d like is “in the money”, a trade has executed, or research on a security you own is available. These notifications and alerts help keep you connected to your investment strategy.

- **Allow account access for interested parties and authorized guests** — Instead of sharing your password (a data-security no-no), you can allow designated people, including your attorney, Power of Attorney, or spouse, to view your statements or have read-only access to your statements, confirmations, or tax documents. You gain the convenience that granting this access provides without running the security risk that someone other than you accesses your account holdings.

- **Reorder checks** — Replenish your Janney Advantage Account check supply with ease. (And use Online Bill Pay to make paying your expenses even easier.)
JANNEY’S ONLINE SERVICES TEAM IS HERE TO HELP

Contact our Online Services team with questions, or if you’d like additional support. To allow for more efficient assistance, please have your Janney account information handy.

**Phone:** 888.882.0012

**Email:** OnlineServices@janney.com

**Hours:**
- Monday—Friday: 7AM – 7PM EST
- Saturday, Sunday, and Holidays: 7AM – 12PM EST