

PLANNING IN ACTION

At Janney, your financial plan is designed to give you clarity and confidence at every stage of life to help you plan for more.



The Next Generation Snapshot

CLIENT PROFILE: WHO THEY ARE

- Next-generation, high-earning clients who recently purchased their first home
- Focused on starting a family
- Basic group life insurance coverage through work
- Had not considered long-term protection or education funding strategies

OVERVIEW

A focused college funding discussion revealed unexpected family changes and uncovered new priorities. This simple conversation evolved into a holistic plan that addressed protection, education, and future needs.

PLANNING SOLUTIONS: HOW WE HELPED



Life Insurance Assessment

Conducted a needs analysis based on mortgage, income, and college funding goals.



Education Planning

Leveraged tools to illustrate projected costs for all three children.



Values-Based Conversation

Clarified next steps through a concise, goal-driven discussion.

RESULTS AT A GLANCE

- Closed protection gaps with a new life insurance policy
- Opened 529 education savings plans for each child
- Turned a brief session into a deeper relationship and new opportunities

IMPORTANT: The analysis and results presented in this case study are entirely hypothetical in nature and are provided for informational purposes only to illustrate certain financial planning ideas and concepts. This scenario does not reflect actual investment results or guarantee future outcomes.

WORKING WITH JANNEY

Depending on your financial needs and personal preferences, you may opt to engage in a brokerage relationship,

an advisory relationship or a combination of both. Each time you open an account, we will make recommendations on which type of relationship is in your best interest based on the information you provide when you complete or update your client profile.

If you engage in a brokerage relationship, you will buy and sell securities on a transaction basis and pay a commission for these services. Our recommendations for the purchase and sale of securities will be based on what is in your best interest and reflect reasonably available alternatives at that time.

If you engage in an advisory relationship, you will pay an asset-based fee, which encompasses, among other things, a defined investment strategy, ongoing monitoring, and performance reporting. Your Financial Advisor will serve in a fiduciary capacity for your advisory relationships.

For more information about Janney, please see Janney's Relationship Summary (Form CRS) on www.janney.com/crs which details all material facts about the scope and terms of our relationship with you and any potential conflicts of interest.

By establishing a relationship with us, we can build a tailored financial plan and make recommendations about solutions that are aligned with your best interest and unique needs, goals, and preferences.

Contact us today to discuss how we can put a plan in place designed to help you reach your financial goals.

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The scenario presented assumes an advisory relationship. **For a full description of Janney's investment advisory products and services, including investment programs managed by Janney Capital Management LLC, please refer to Janney's and Janney Capital Management's Form ADV Part 2 (i.e., Investment Management Disclosure Brochure), available on Janney's website or by contacting your Janney Financial Advisor. For additional information or questions, please consult with your Financial Advisor or the Branch Office Manager.**

There are risks involved with investing including loss of principal. There is no assurance that the objectives of any strategy will be achieved or will be successful.