



The Janney Difference: A Personalized Approach to Financial Advice

INVESTING

At Janney, we believe exceptional financial advice is personal. We take the time to understand your life, goals, and values, and then align them with the right strategies and people to help you move forward with confidence. Here's how we work with you. Plan for More with Janney:



Planning Your Financial Future

- Build a personalized financial plan that reflects your goals, values, and stage of life.
- Adjust your plan as life evolves—whether it's getting a new job, growing a family, or entering retirement.
- Plan for education expenses, whether for children, grandchildren, or your continuing education.
- Use our Play Zone[®] to model “what if” scenarios so you can make decisions with clarity and confidence.
- Prepare for major life milestones such as home purchases, business exits, or retirement transitions.
- Provide you with financial planning tools that allow you to explore how small changes may impact your goals.
- Create a retirement income strategy that aligns with your desired lifestyle and risk tolerance.
- Help you understand the financial impact of life events such as inheritance or marriage.
- Prioritize goals and help you determine trade-offs to stay aligned with your financial plan.
- Review and optimize withdrawal strategies in retirement for tax-efficiency.

Protecting What Matters Most

- Review your insurance coverage to help protect your family, income, and future.

- Connect you with estate planning professionals and align assets with your legacy goals.
- Plan for long-term care needs and understand available options. Ensure your beneficiaries and account titles are up to date and reflect your wishes.
- Evaluate your overall risk exposure and recommend strategies to manage it.
- Help you prepare for unexpected events, including job loss, illness, or market downturns.
- Review your existing insurance policies to ensure they still meet your needs.
- Help you implement disability insurance to protect your income.
- Recommend long-term care solutions to safeguard your wealth.
- Incorporate key person insurance or buy-sell agreements for business owners.
- Guide you in establishing irrevocable life insurance trusts (ILITs) for efficient wealth transfer.

Growing and Managing Your Wealth

- Design a diversified investment strategy tailored to your goals and risk tolerance.
- Leverage Janney's in-house research and market insights to inform portfolio decisions.
- Identify tax-efficient ways to grow and preserve wealth.
- Review Social Security and Medicare strategies to maximize lifetime benefits.
- Rebalance your portfolio to keep it aligned with your evolving plan.
- Offer access to Janney's investment specialists for advanced strategies.
- Explore alternative investment strategies, where appropriate, for diversification.
- Help you evaluate and integrate workplace benefits, stock options, and retirement plans.
- Review your investment costs and optimize for value and performance.
- Discuss Roth conversion strategies when appropriate for long-term tax planning.
- Coordinate investment strategies with income distribution needs.
- Recommend tax-aware investment vehicles, such as municipal bonds or ETFs.

Simplifying and Organizing Your Financial Life

- Organize your financial life so you can view your complete picture in one place.
- Coordinate with your CPA, attorney, and other professionals to align your financial team.
- Help you define and prioritize goals when life feels complex or overwhelming.
- Guide you through major life transitions such as marriage, divorce, or career change.
- Provide business owners with planning support, including succession and liquidity strategies.
- Consolidate accounts and help streamline financial management.
- Offer digital tools and dashboards so you can monitor progress at your convenience.
- Schedule proactive check-ins to keep your plan on track.
- Serve as your sounding board before major financial decisions.
- Translate complex financial language into plain, actionable advice.
- Provide an Estate Organizer to track key documents and decisions.
- Offer secure digital services such as Document Vault and eDelivery for simplified document management.

Supporting Your Family and Legacy

- Help your children or grandchildren get started with investing and financial literacy.
- Develop a thoughtful gifting strategy that supports loved ones without disrupting your plan.
- Plan for family caregiving needs, including aging parents or dependent adult children.
- Facilitate wealth transfer conversations so your values and intentions are understood.
- Host or guide family meetings to foster alignment and communication.
- Establish education savings accounts (ESAs), such as 529 plans or Coverdell ESAs.
- Help estimate future college costs and develop a personalized savings plan.
- Incorporate charitable giving strategies into your legacy plan.
- Assist in setting up donor-advised funds or private foundations.
- Plan for inheritance equalization among heirs in complex family situations.

Navigating Markets and Policy Changes

- Provide calm, objective guidance during market turbulence.
- Monitor economic and legislative changes that may affect your plan.
- Adjust strategies in response to shifts in interest rates, inflation, or tax law.
- Help you make smart, timely decisions during periods of market uncertainty.
- Explain potential tax impacts of proposed legislation.
- Adjust asset allocations based on macroeconomic trends and research.
- Share portfolio stress testing to prepare for potential market scenarios.

Staying Connected and Informed

- Share timely market updates and insights curated to your interests.
- Host educational webinars and events to deepen your financial knowledge.
- Provide access to Janney's strategists, financial planners, and analysts when needed.
- Deliver custom reports to track your progress and uncover opportunities.
- Offer personalized reviews of your plan, virtually or in person, based on your preferences.
- Send timely reminders and checklists to help you stay ahead of key deadlines.
- Provide Janney's Online Access Mobile App for 24/7 visibility into your finances.
- Enable account aggregation to view outside assets in one place.
- Offer guest access to allow trusted individuals to view key information.
- Provide Mobile Check Deposit, Bill Pay, and money transfer tools.

Going Above and Beyond

- Serve as your advocate and financial ally through both simple and complex decisions.
- Be available during life's pivotal moments when guidance matters most.
- Celebrate your personal and financial milestones with you.

Working With Janney

Depending on your financial needs and personal preferences, as well as the fees and costs associated with those services, 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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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.

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