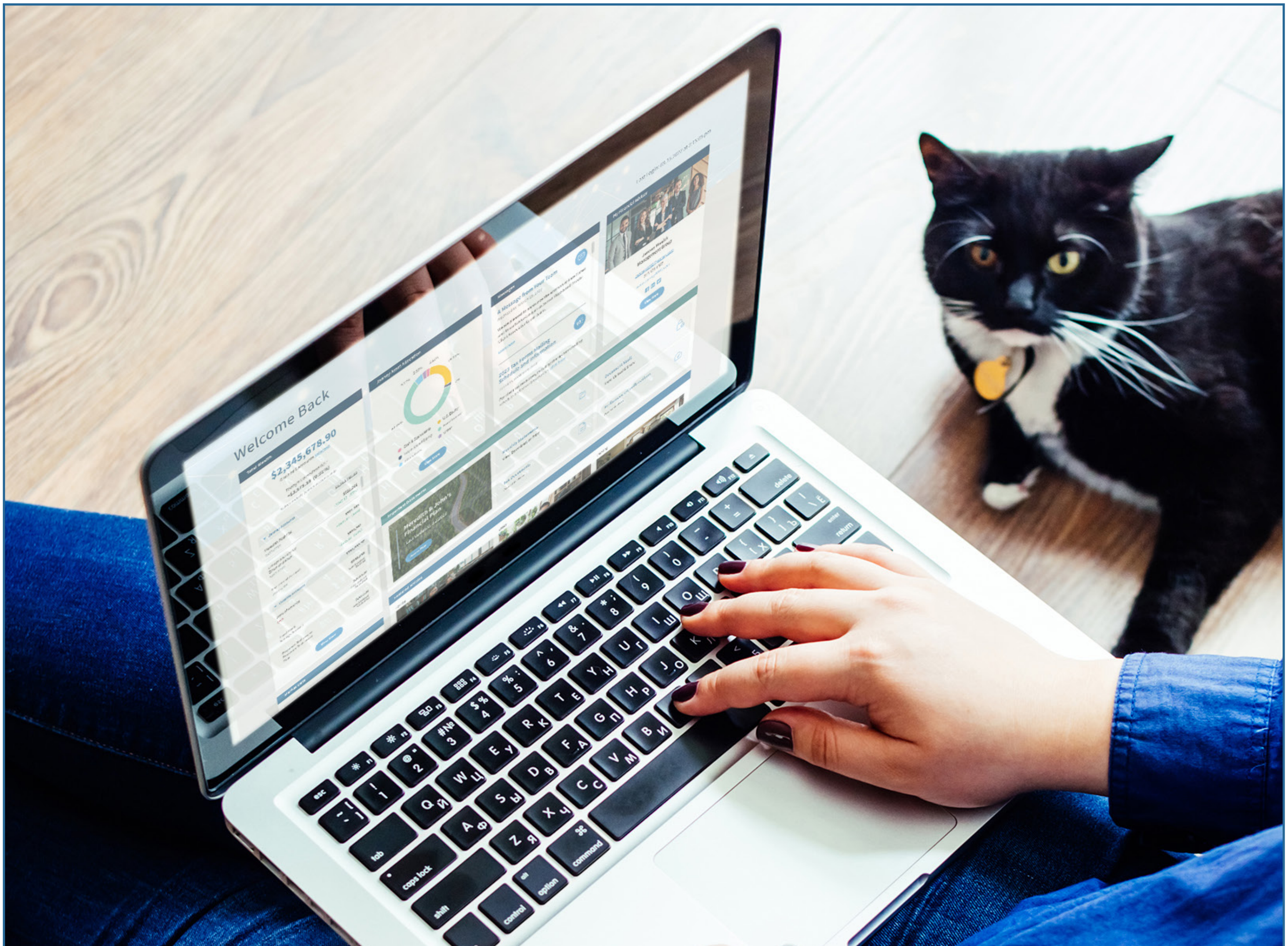


Online Access User Guide

YOUR SECURE PORTAL TO STAY CONNECTED TO YOUR FINANCIAL PROGRESS

Wherever you are, whatever device you use, and whenever time you choose

Janney

Stay current with your accounts, move money into and out of Janney accounts, review financial plan and life planning resources, store and access important documents, and discover thought-leading insights that help connect your financial and life goals together.

ONLINE ACCESS USER GUIDE

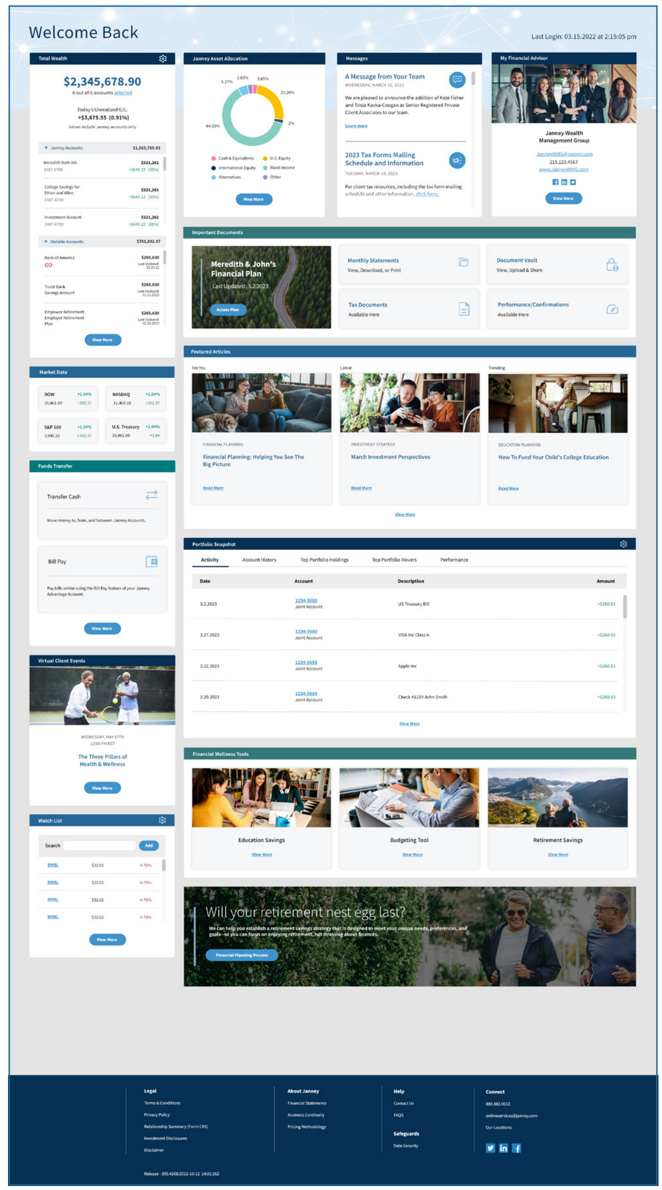
TABLE OF CONTENTS

Learn how to access all the beneficial features of our secure portal.

ONLINE ACCESS DESKTOP LANDING PAGE

As soon as you log on to Online Access, you see your account information and quick access to key features of the site, including:

- **Total Wealth:** Account balance information.
- **Important Documents:** Monthly statements, tax documents, and more.
- **Document Vault:** Upload, store, and share documents.
- **Funds Transfer:** Transfer cash and bill pay.
- **Financial Planning Resources:** Access to published financial plans, Janney's financial planning process, and financial wellness tools.
- **Portfolio Snapshot:** Activity, top holdings, top movers, account history, and more.
- **Featured Articles:** Market commentary and financial planning educational insights.
- **Engagement Tools:** Virtual client events, Financial Advisor messages, contact information, and more.



LET’S GET STARTED

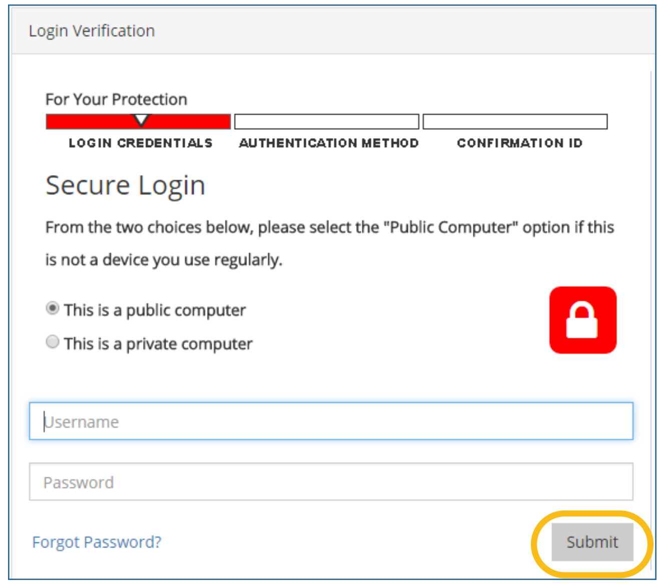
Log on securely. Janney clients are asked to authenticate their online identity by using a one-time PIN code that is sent via text or voice message. These security measures are only used when a log-on attempt is being made for the first time, or is made from an unrecognized or public computer.

Instructions For Authenticating A Computer Or Device

Step 1:

Go to www.MyJanney.com, enter your User Name and Password in the appropriate fields, and click Login.

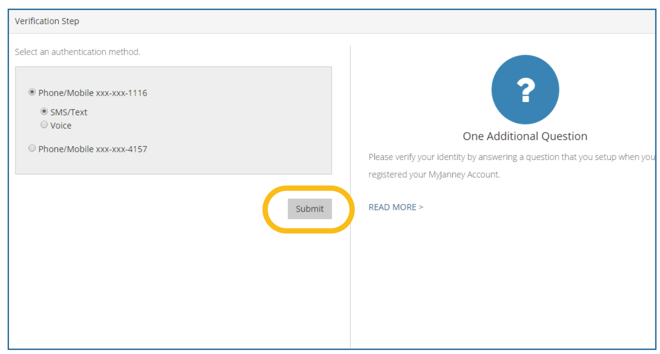
On the Secure Login page, select whether you are using a public or private computer, then enter a username and password.



Step 2:

Select you preferred authentication method and click Submit.

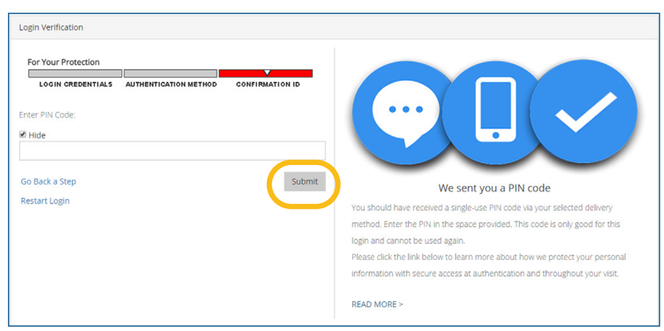
A phone call or a text message will be sent to the mobile number on file with a single-use PIN code.

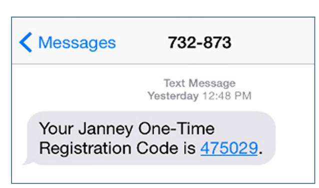


Step 3:

Enter the PIN code you received via voice or text message. Click Submit. Authentication is complete.

Example of Single-Use PIN Code Text Message Below.





THE CORE INFORMATION MODULES

When you log in, you'll see several landing modules on our landing page that provide quick access to your account data and key features of the site.

Total Wealth displays the total market value of your accounts, including external accounts you may have added using My Net Worth or Manual Account entry. This module will also display daily gain loss information. By selecting the gear icon, you can switch the accounts in view. This will allow you to look at your portfolio in aggregate, or drill down into a specific account or group of accounts. Select View More for more account information including estimated income, and gain loss detail.

Janney Allocation displays the broad asset allocation of your Janney accounts selected. View More provides additional granularity on your portfolio's asset class exposure.

Messages from your Financial Advisor, and Janney are displayed to keep you updated on timely market topics, news and events.

My Financial Advisor, located at the top right of your landing page, allows you to easily connect to your Financial Advisor. You can also send a secure message directly to your Financial Advisor from here, increasing security when exchanging account numbers and other confidential information.

Market Data allows you to track the Dow Jones, Nasdaq, S&P 500, and 10-Year US Treasury markets.

Important Documents is your hub to stay organized and quickly access your important legal and financial documents including your monthly statements, tax documents, your Janney financial plan, Document Vault, and more.

Funds Transfer allows you to quickly transfer money to, from, and between your Janney accounts and pay your bills electronically using Bill Pay.

Featured Articles highlight Janney's most recent market commentary, trending financial planning pieces, and educational content geared toward you and your family.

Virtual Client Events allows you to easily register for Janney's client events held via Webex webinar.

Janney Snapshot provides you a quick view of your Janney portfolio and key account information including recent activity, account history, top holdings, top movers, open orders and more. This module displays information across these data sets for the accounts selected within Total Wealth. Select View More on any data set for additional information.

Watchlist allows you to track the price of securities of interest. Use Symbol Lookup to add securities to your watchlist. Simply click on the symbol of any security for additional price information and news on that security.

Financial Wellness Tools allow you to begin exploring financial planning topics such as education savings, retirement savings, and more. You can easily share this information with your Janney Financial Advisor at the click of a button.

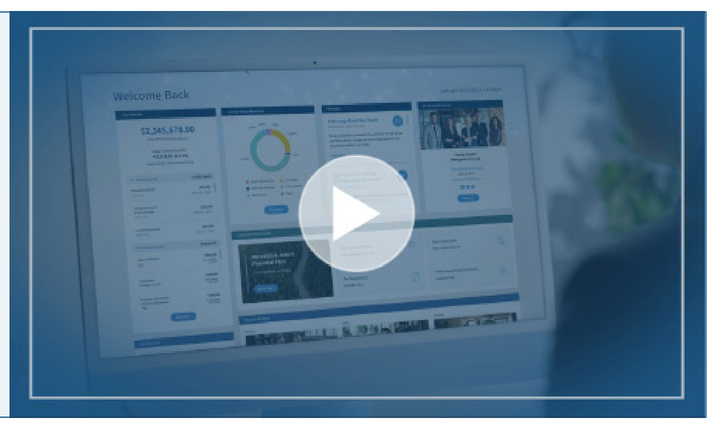
TAKE THE VIDEO TOUR

With our redesigned Online Access landing page, managing your finances has never been easier.

Click Here

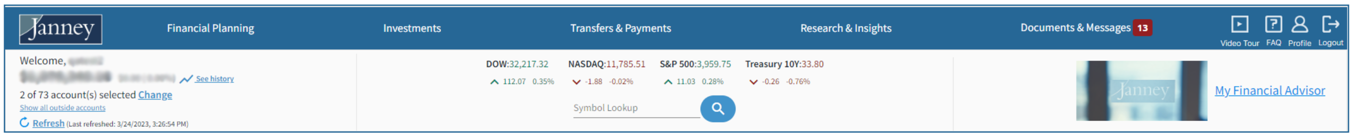
or Visit:

https://vimeo.com/user22855811/onlineaccessintro



NAVIGATE EASILY THROUGHOUT THE SITE

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



- **Planning** is the information hub for Janney's financial planning resources including our financial planning process, wellness calculators, life planning resources, and your tailored financial plan.

- **Investing** helps you assemble a comprehensive financial picture with detailed portfolio information including balances and positions, account activity, tax lots, estimated income, open orders, gain loss details, required minimum distributions, if applicable, and My Net Worth aggregation for accounts outside Janney.

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

- **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. 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.

PLANNING

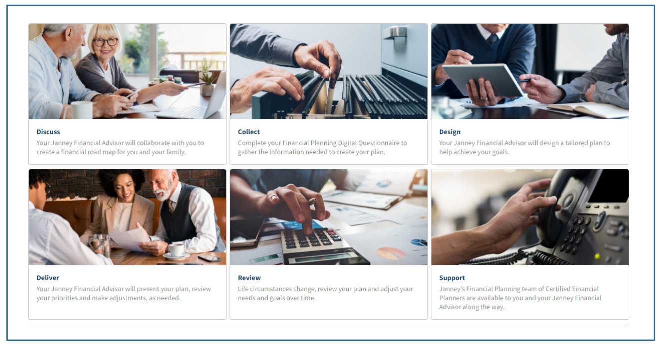
Connect Your Goals to Your Wealth. Whatever you hope to achieve financially, you need to have a clear destination and a road map for getting there. That's the essence of our goals-based approach to financial planning.

Your Janney financial plan is available on Online Access for easy reference, available to download at your convenience, using the desktop version of Online Access. In addition, financial planning tools & calculators are available, so you can explore what your financial plan would look like when you change variables- such as savings rate or time horizon- and see how your likelihood of success could be impacted.

YOUR FINANCIAL PLANNING RESOURCES

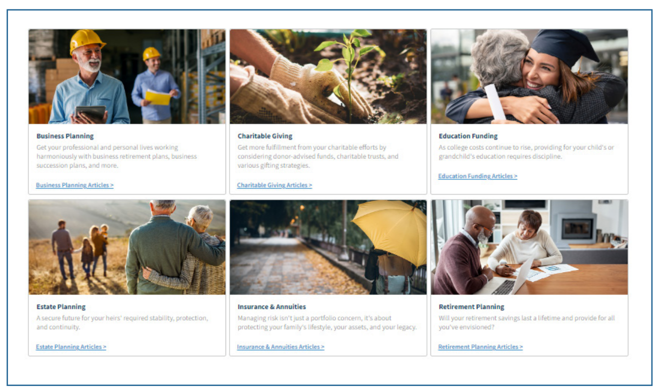
The Financial Planning Process

Information regarding Janney's financial planning process and steps to create a plan are available in Online Access. The first step in the planning process is to discuss your financial goals with your Janney Financial Advisor and collect fact finding information. You can review this process within the Planning tab of Online Access, or by selecting Learn More, from the Important Documents module on the landing page.



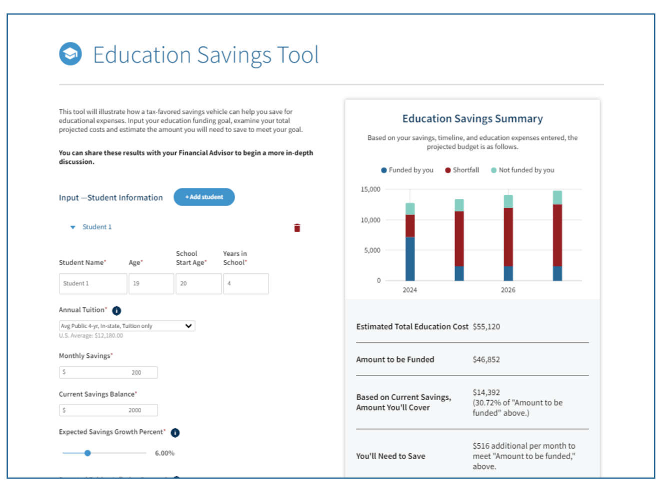
Life Planning Resources

Materials on various financial planning scenarios including retirement planning, estate planning, market volatility, education funding, charitable giving, and business planning are available within the Life Planning Resources section from the Planning tab. This content is also highlighted within the Featured Articles on the landing page of Online Access desktop.



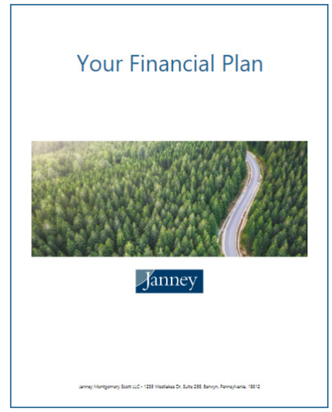
Financial Wellness Tools

There are several financial wellness tools available from the landing page of Online Access including education savings, retirement savings, or budgeting. These tools allow you to begin exploring financial planning topics. You can easily save and share this information with your Janney Financial Advisor simply by clicking Send to my Financial Advisor.



Your Financial Plan

Once you and your Financial Advisor have designed your tailored financial plan, you can review and download it at your convenience from the landing page of Online Access, under Important Documents, or by navigating to the Planning tab. A financial plan will appear in Online Access 24 hours after it is reviewed and approved by your Financial Advisor.



Tools & Calculators

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 affect your plan. By accessing Tools & Calculators from the Planning tab, you will be redirected to NaviPlan, where you can review and explore what your financial plan would look like when you change variables-such as savings rate or time horizon-and see how your likelihood of success could be impacted.

- To create "what if" scenarios for a particular goal in your current financial plan, use the slider bars to change variables.
- By making adjustments to these variables, you can view how changing these variables could impact your ability to achieve your long-term goals.
- While you cannot save the scenarios you explore in the calculator, you can print them out to share and discuss with your Janney Financial Advisor.
- If you have more than one approved plan, ask your Financial Advisor to publish the plan you want to see, and it will load into the calculator.

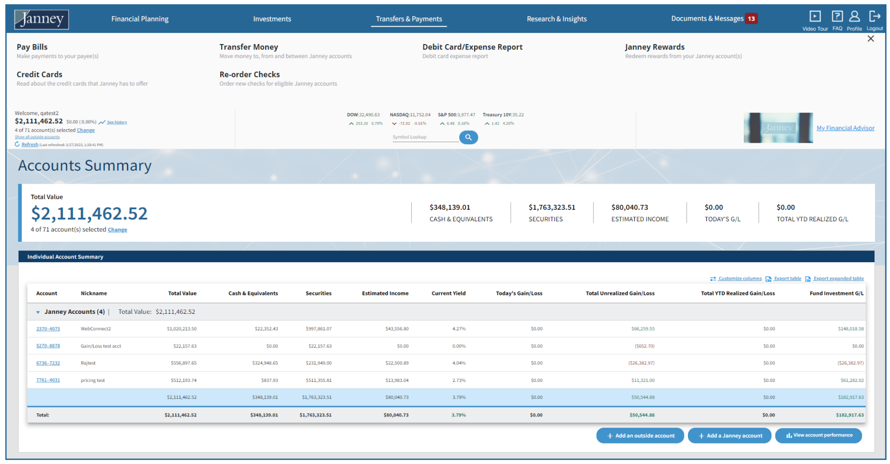
INVESTING

Getting a Comprehensive Financial Picture of your Portfolio.

The Investing tab is your place to dive deep into your account and financial details. Within the information in the Investments area, you and your Financial Advisor can have more productive conversations about your portfolio.

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

- Account Summary
- Balances & Positions
- Activity
- Tax Lot Positions
- Realized Gain/Loss
- Estimated Income
- Open Orders
- Required Minimum Distributions (RMD)
- My Net Worth



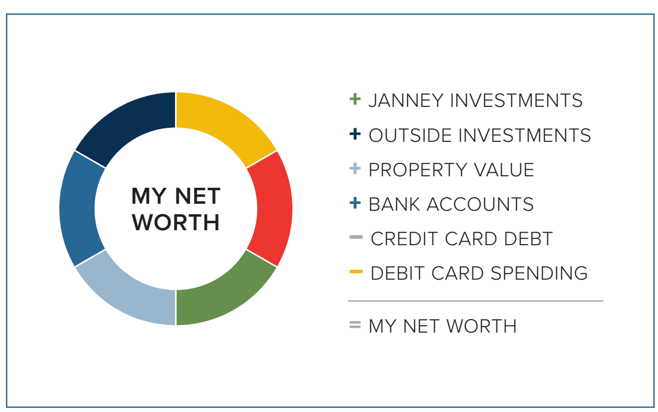
MY NET WORTH: FACILITATING BETTER DECISIONS WITH A MORE HOLISTIC PERSPECTIVE

When it comes to making financial planning and investment decisions, it's so vital to look at your portfolio holistically. Doing so gives you a clearer sense of your assets and liabilities, and allows you and your Janney Financial Advisor to get a better handle on your asset allocation, risk exposure, and identify opportunities to help move you toward achieving your financial goals.

Secure Access on Your Time, In Your Place

With My Net Worth not only is your information integrated in one central place, it's also accessible on your time, wherever you are, securely through your desktop or mobile device. You don't have to go to multiple financial sites to view your account information. With My Net Worth's secure single sign-on, you can access everything 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. In addition, Zillow Zestimate® allows you to obtain estimates of your home or commercial property's market value for a more complete picture of your net worth.



Information With My Net Worth

- **Net Worth Over Time:** Monitor your assets (investments, bank accounts) and liabilities (credit cards and loans) as your net worth changes. Review how your net worth has changed—and ideally grown—over the long term.
- **Asset Allocation:** View your total asset allocation among your accounts by broad asset class, size/style, and equity sector breakdown. See holdings in each account or combine them into a single view, for visibility on your exposure and a clear 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?

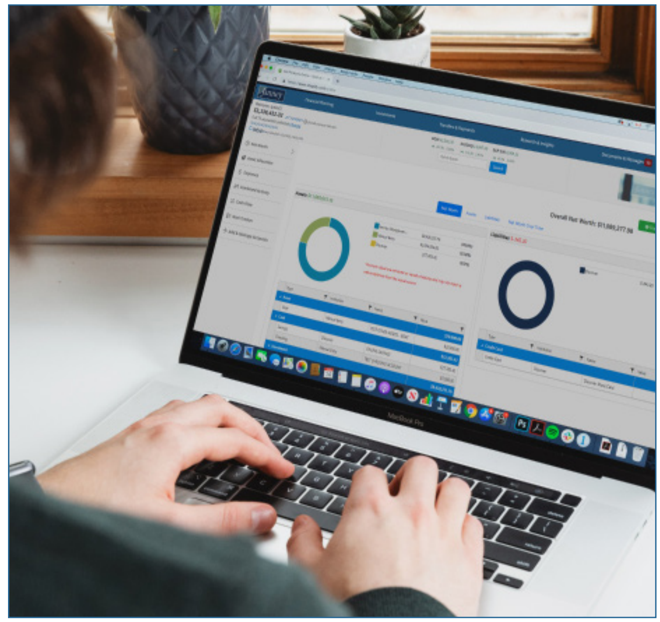
How Do I Set Up My Net Worth?

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.

Log in to Online Access on your desktop, click on the Investing tab, and then select 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).
- The account will be instantly synchronized and your account information will appear in My Net Worth.

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



My Net Worth Mobile

See your asset allocation on the go! My Net Worth is available from Janney's mobile app.

- Log into Online Access mobile and select My Net Worth from the More menu, located on the bottom right of your screen. From there you can see your Assets, Liabilities and Net Worth Over Time.

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.

MARGIN ACCOUNT DISPLAY

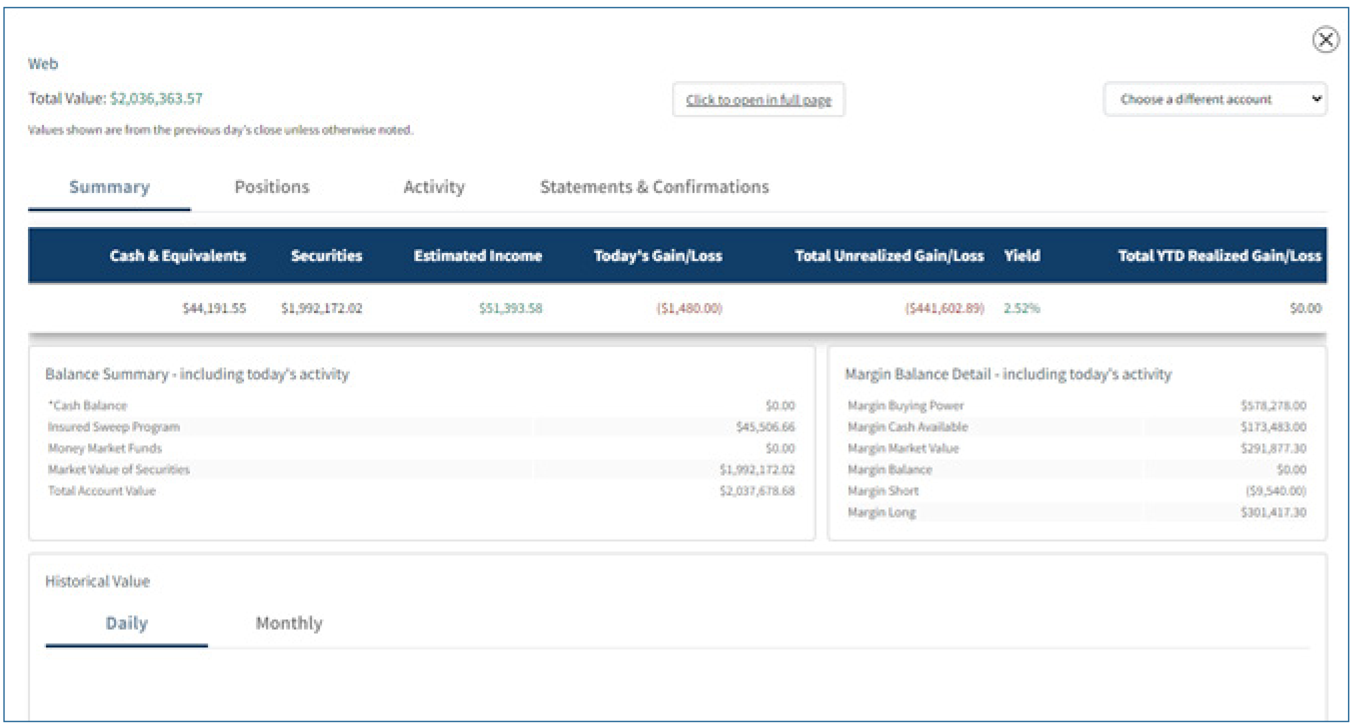
For margin accounts, the margin balance and MMF (money market fund) balance net under Cash & Equivalents. For this reason, if your margin balance is greater than your cash balance it will show a negative balance within Online Access. For questions, contact your Financial Advisor.

ACCOUNT HUB

The Account Hub within Online Access provides in depth information for a single Janney account, including balances, activity and positions updated intraday, account statements, and more.

Account Hub

The account hub is available by clicking on your account number, hyperlinked throughout the site, including the Total Wealth exhibit on your landing page. By selecting the Account Hub, you will see account information specific to the account selected. This information includes account balances, account history, positions, activity and monthly statements and confirms. The Account Hub is updated intraday, meaning you will see activity and positions updated the same day a transaction has been made. You can easily switch to another Janney account using the Choose a Different Account dropdown.



TRANSFERS & PAYMENTS

Easing Money Movements and Bill Paying. Transfer cash electronically between your Janney account and an account at your bank or financial institution, or between two Janney accounts—easily and from the comfort of your home.

You can transfer funds on demand using the Money Transfer feature of Janney's Online Access, available on your desktop or using Janney's Mobile App. To set up reoccurring transfers, contact your Janney Financial Advisor.

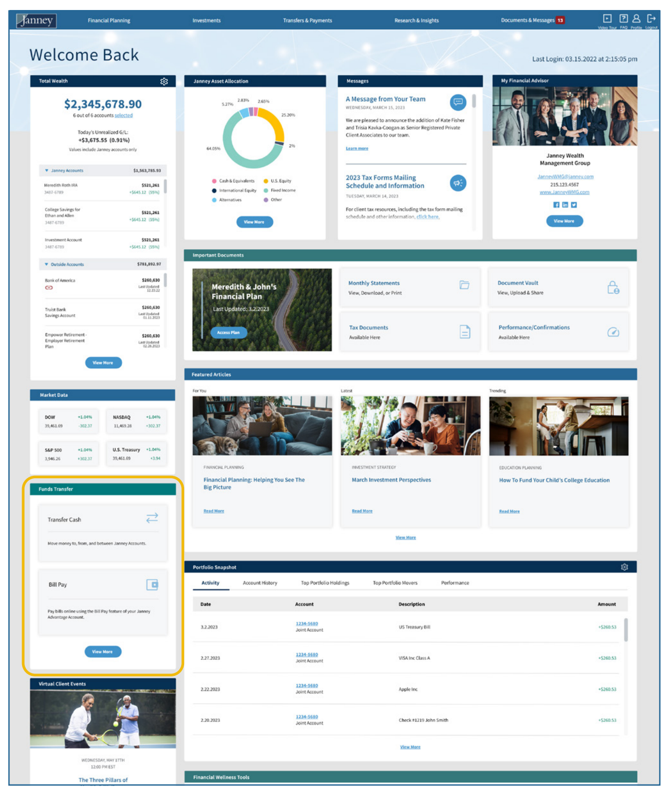
Other benefits include:

- No need to go to the bank to deposit your check
- Make contributions or take withdrawals, including Required Minimum Distributions directly to/from your Traditional or Roth IRA
- Quicker access to your funds
- Easily check your transfer history
- Eliminate the possibility of stolen or lost checks, stop payment charges or check reissue costs
- Potential reduction of bank service charges and check fraud
- Reduce amount of paper checks used

GET STARTED: TRANSFER MONEY TO, BETWEEN, AND FROM YOUR JANNEY ACCOUNTS

Your Janney Financial Advisor can assist you in setting up recurring electronic funding through Automated Clearing House (ACH), also known as Direct Deposit. Have your bank account number, bank routing number, and the title of your bank account ready (all of which can be found on your checks).

For cash transfers on demand, simply log into Online Access. You will see the Funds Transfer module on the landing page. Select Transfer Cash to initiate a transfer to, from or between Janney accounts. You can also select the Transfers & Payments tab from the top navigation bar, then click Transfer Money. If using the Mobile App, click on the Move Money icon on the bottom of the screen, then *ACH/Transfer*.



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. This report is located under **Transfers & Payments** and selecting **Debit Card/Expense Report.**

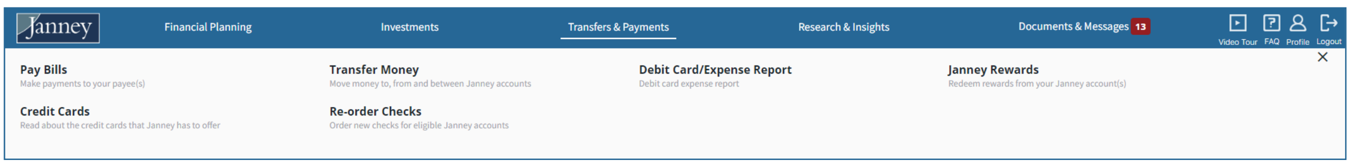
CONVENIENT ONLINE BILL PAY WITH JANNEY ADVANTAGE

Janney Advantage conveniently links to your Janney checking account to give you the ability to pay bills online to any vendor with a U.S. address.

Vendors include merchants, utility companies, individuals, and 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.

Plus, you can avoid late fees, missed payments, using stamps, and re-ordering paper checks by setting up recurring payments (for services such as utilities, phone, and credit cards), or one-time payments to individuals.

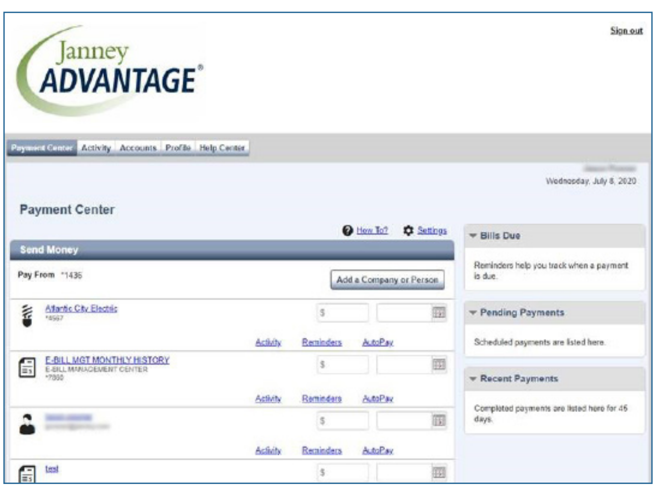
To use Bill Pay, log on to Online Access (www.MyJanney.com), and select Bill Pay from the landing page, or navigate to the Transfers & Payments tab and select Bill Pay. If using the Mobile App, select the Move Money icon at the bottom of your screen, then select Pay Bills.



Using Bill Pay

The Janney Advantage Payment Center serves as a landing page for Bill Pay to simplify setup and navigation. When at least one vendor has been added you can then:

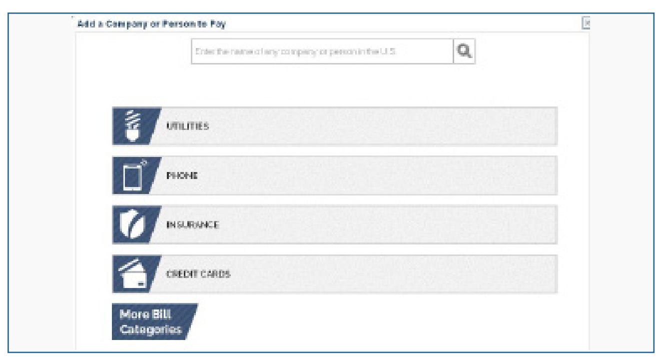
- Pay a bill
- View bill reminders
- Check pending payments
- Review recent payments



Adding Vendors

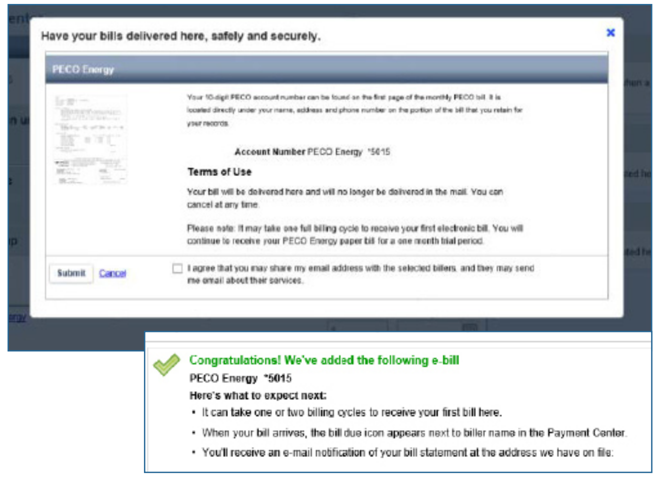
When you enter the name of the vendor, Bill Pay will perform a search for matching vendors and then display the results. You may also select a vendor from one of the categories listed for you. The onboarding feature encourages Bill Pay usage by displaying:

- A guided process to add vendors in three easy steps
- Identification within vendor categories using familiar icons and vendor logos
- A search field that allows you to search by entering the name of any company or person in the U.S.
- Confirmation of first payment(s)



eBills

An eBill is an electronic version of a bill and in most cases, it omits the mailed paper bill. Some vendors offer a trial period which allows the user to see how eBill works while still receiving a paper statement.



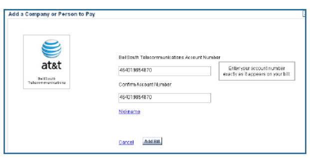
Scheduling Payments with eBill

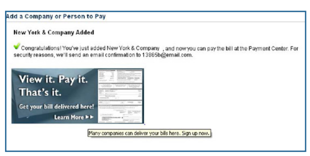
There are several options to pay an eBill. While these options are specific to the vendor, they may include:

- Minimum Amount Due
- Amount Due
- Account Balance
- Other Specified Amount

Adding Vendors Using an Account Number

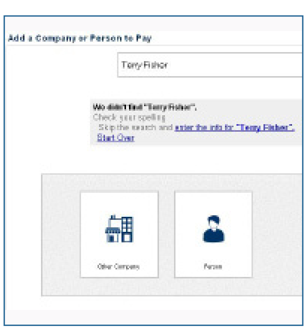
- Once a vendor is selected from a category simply enter their account number
- Bill Pay will display a warning message if an invalid account number is entered
- If the vendor offers eBill you will receive a message prompting you to click here for additional information





Adding Vendors Without an Account Number or Person

- Enter the name of the person or small business
- If Bill Pay is unable to locate a match, you will be prompted to enter the details manually
- After you Add Bill, you will receive a message confirming the vendor has been added to the list of people and companies you can now pay



Updating Vendor Information

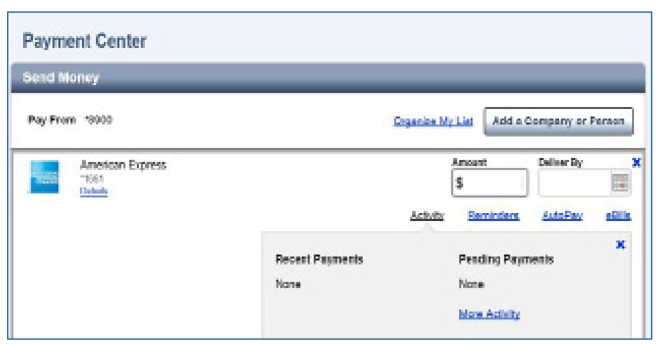
You can review, add, modify, and delete vendors from the Payment Center.

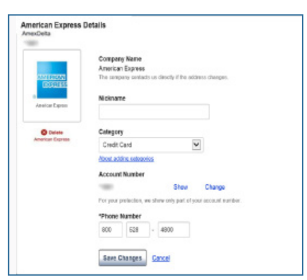
Note: *The options available vary by vendor and how the vendor is set up.*

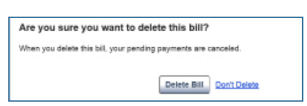
When a vendor is added to Bill Pay, the account number becomes masked for security purposes. Additional security steps are required when viewing or modifying the vendor's account number.

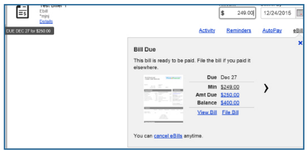
To view or change the account numbers:

- Click Show or Change
- To delete a vendor, click Remove <payee name>
- You will then be prompted to confirm the request







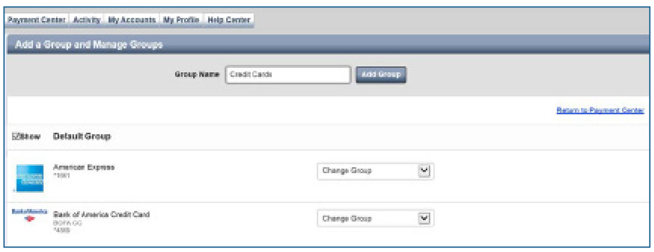


The date and vendor due date populates automatically in the amount and date fields. The arrow appears when more than one bill is due for the selected vendor.

Organize My List

You have the option to organize your vendor list into groups, and can choose to have a group open or collapsed in order to view the most frequently paid bills by group.

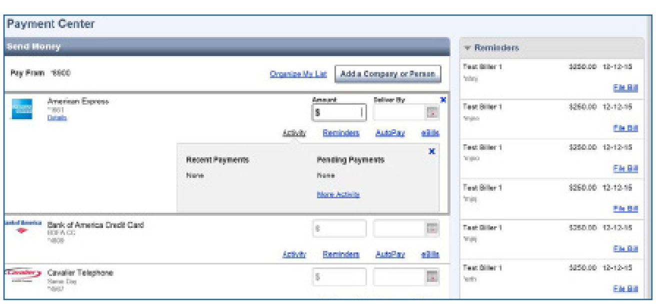
Up to 60 groups can be created. In order to create new groups, you'll need to delete previous groups.

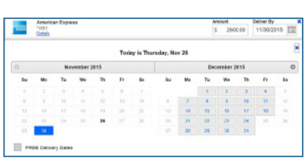


Making a Payment

Through the Payment Center, you may enter the payment amounts for multiple vendors at one time. To make a payment:

- Access the Payment Center
- Locate the vendor to be paid
- Click the Amount field
- Enter the amount (format requires dollars and cents, e.g. 15.00)
- Enter the Deliver By date (select or type date)
- Click Send Money
- The dynamic calendar allows you to view the available pay dates

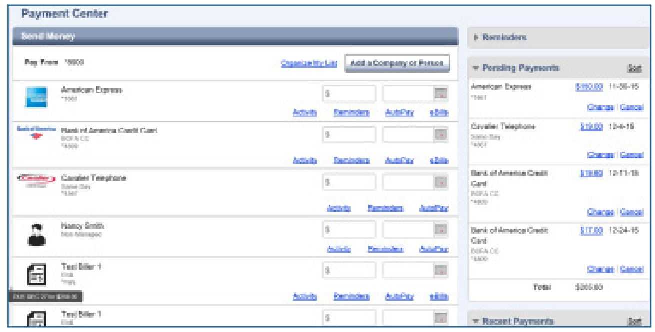


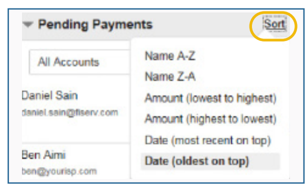


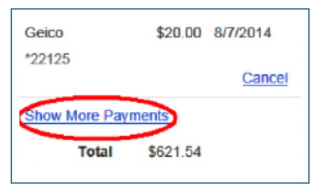
Pending Payments

Your Pending Payments will appear in the Payment Center, displaying all of the payments that have not yet been processed. When you click the Change or Cancel link, a window displays additional options.

Once 10 payments are displayed a Show More Payments link appears. You also have the ability to sort payments in this section.



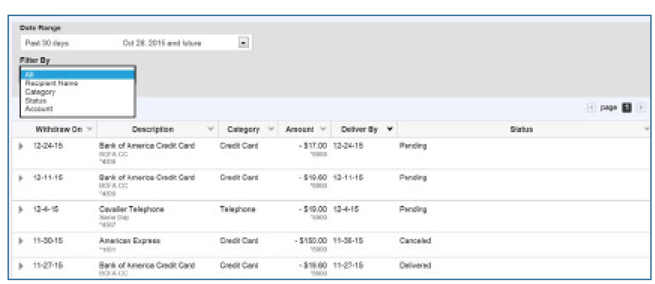




Reviewing Your Activity

The Activity page lists historical, current and pending payments, as well as eBills in a single list. The list can be modified using the following filters:

- Recipient: lists all vendors added
- Category: lists only vendors assigned to certain categories.
- Status:
  - Delivered: paid
  - Pending: may be canceled or changed
  - Processing: cannot be canceled or changed
  - Unpaid: an eBill that has not been paid
  - Canceled: payment was canceled
  - Completed: payment successfully
  - Filed: an eBill that has been filed
  - Failed: payments that fail to process



RESEARCH & INSIGHTS

Growing Understanding That Helps Improve Financial Discussions. 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. Navigate to:

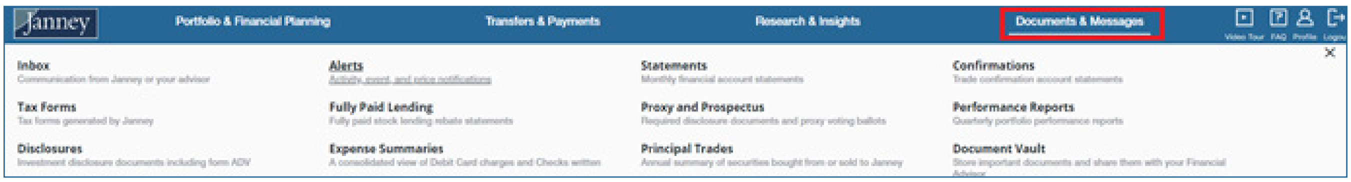
- **Education Center**—Find the latest articles and market commentary from Janney's thought leaders on an array of topics from goals including retirement, estate planning, and education funding to economic and investment perspectives.
  - **Janney Investment Strategy/Janney Equity Research**—Hone your 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. To add securities to your watch list, select +Create New

- **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.

DOCUMENTS & MESSAGES:

Making Financial and Account Coordination Easy. With Online Access, you can save, store and share documents and messages in a secure, encrypted location.

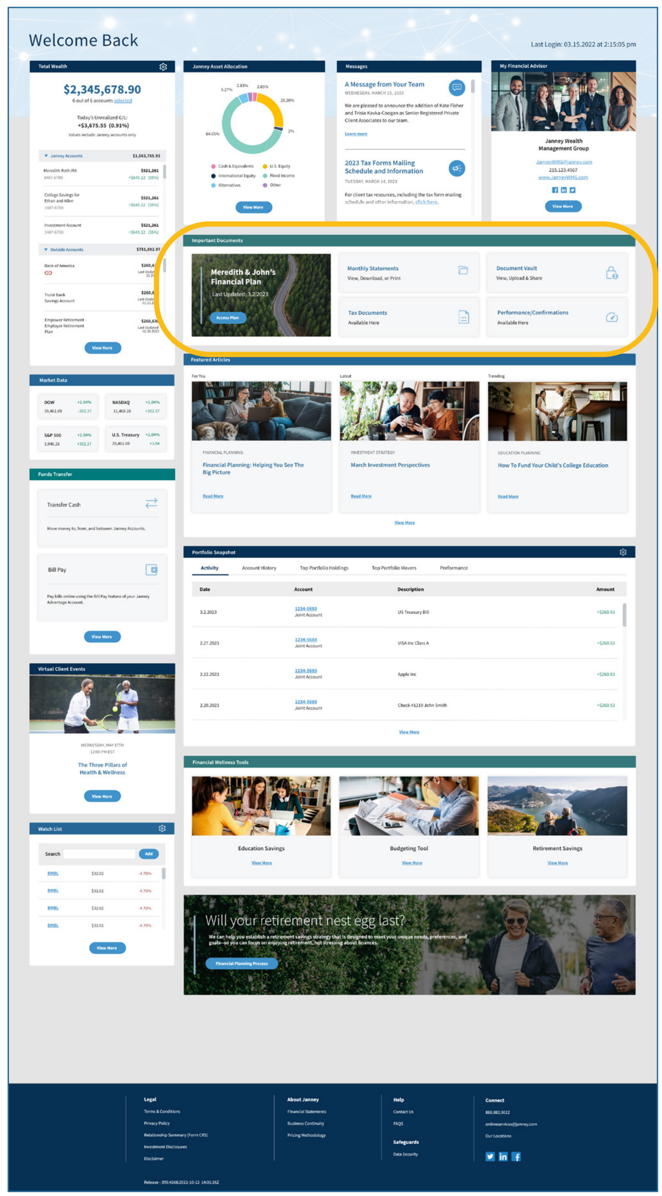


WHAT ARE THE BENEFITS OF eDELIVERY?

- **Convenient:** Access financial information sooner, without waiting for the mail.
- **Secure:** By reducing the amount of sensitive financial information sent in paper form, eDelivery can help prevent fraud and identity theft.
- **Flexible:** Access account information on the go, from any location.
- **Environmentally friendly:** Reduce carbon footprint and eliminate the need to store or shred sensitive material.

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



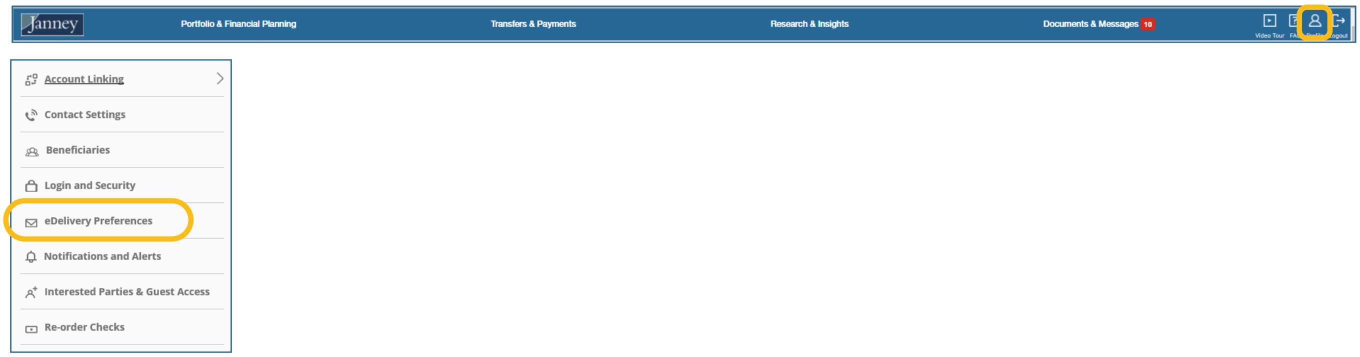
HOW DOES eDELIVERY WORK?

eDelivery sends your important documents to your secure Online Access account portal. When your documents are ready, you'll receive an email notification. You can then access your documents to view and/or print by logging into Online Access on your desktop, tablet or mobile device.

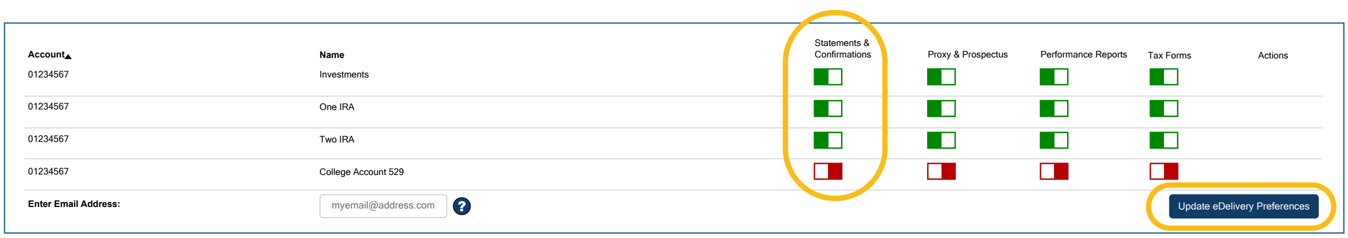
Steps to enroll in eDelivery:

Step 1: 1. Once logged into Online Access, at www.MyJanney.com, click on the Profile icon.

Step 2: Select eDelivery Preferences.



Step 3: On the Preferences page, check the boxes corresponding to each account you want eDelivery for and then click Update eDelivery Preferences.



Step 4: Read and accept the Electronic Delivery of Investor Communications agreement by scrolling down and clicking **I Agree.**

HOW DO I ACCESS MY ELECTRONIC DOCUMENTS ON MY DESKTOP DEVICE?

1. You will receive an email when documents become available. You can click on the link provided in the email, or visit www.MyJanney.com to log on to Online Access.
2. All of your electronic documents can be accessed clicking the Documents & Messages tab For quick reference, your monthly statements and tax documents are available within the Important Documents section of the landing page.
3. Your most recent documents will be displayed first. Utilize the filter options to find documents from a date in the past.
4. To download files, click the download link on top right of the document. You man email, print or save the PDF document to your computer for your records.

How do I access my electronic documents on my mobile device?

1. To view your document(s) on your mobile device, log on to the Online Access mobile app.
2. Select PDF Documents on the bottom right of your screen. Your most recent monthly statement(s) will be shown by default.

How do I change my eDelivery Preferences?

1. If you wish to change your eDelivery election, please log into Online Access via desktop,
2. Click the Profile icon.
3. Update your election by selecting eDelivery Preferences.

How do I change the email address associated with eDelivery?

1. If you wish to update the email address utilized for eDelivery, please log into Online Access via desktop,
2. Click the Profile icon.
3. Navigate to Contact Settings
4. Select Edit next to the current email address.

DOCUMENT VAULT HELPS 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. You can access this portal on your desktop or using the Janney Mobile App.

Document Vault features:

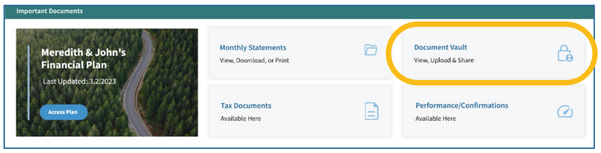
- Enhanced security through Online Access, including email and text login authentication
- Ability to share and store most common digital file types (PDFs, MS Word & Excel, Google Docs, and many others)
- Easy-to-use email functionality to securely send and receive messages to and from your Financial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

Types of information you can store in your Document Vault:

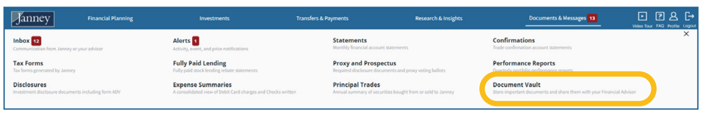
- Banking documents (credit card, bank account(s), lines of credit, mortgage)
- Retirement documents (Social Security, 401(k) plans, pension(s), IRAs, deferred compensation)
- Investment documents (brokerage accounts, mutual fund accounts, education savings accounts, annuity contracts, executive compensation 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)

How to Access Document Vault

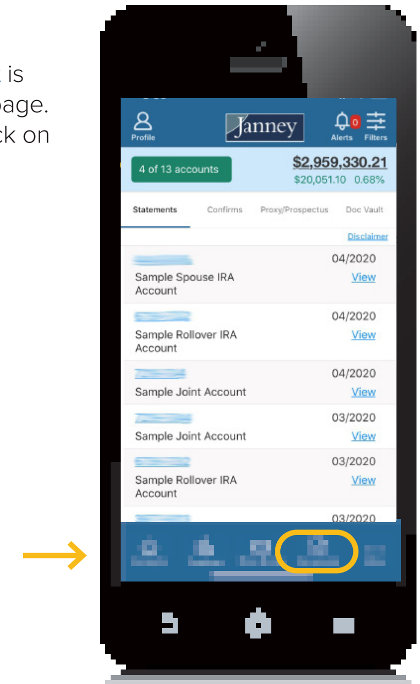
- Log on to Online Access at www.MyJanney.com. A quick link to the Document Vault is available by selecting Document Vault within Important Documents on the landing page. It is also available from the Documents & Messages tab. If using the Mobile App, click on the Documents icon, then Document Vault.



From the Landing Page



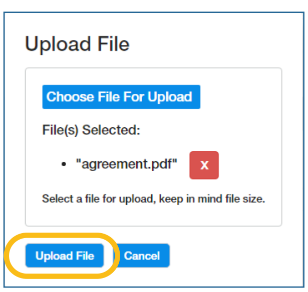
From the Navigation Tab



From the Mobile App

Store Financial Documents

- Click on the Financial Documents folder or create and name a new folder.
- Select Upload File.
- Select Browse, find the document you want from the appropriate drive, and click Open to attach your digital document.
- Click Submit to save and store your file.



CLIENT NOTIFICATIONS & ALERTS TO HELP YOU STAY INFORMED

Using Online Access Client Notifications & Alerts

Maintaining connection to your financial goals is simple when you receive timely messages about your account activity. Through Janney's Alerts electronic messaging service, you can opt in to receive alerts on account activity and updates, market-related events, and price movements of securities you designate, based on your preferences.

Select your preferences through Online Access, your secure Janney account portal. Along with choosing which alerts you would like to receive, you can also select how you'd like to receive them. You can get a text, email, or a message to your Online Access secure Inbox, under the Documents & Messages tab. If using the Mobile App, you'll find messages under **Alerts** in the upper right corner. Alert frequencies and timing vary by type (see below).

Notifications and Alerts

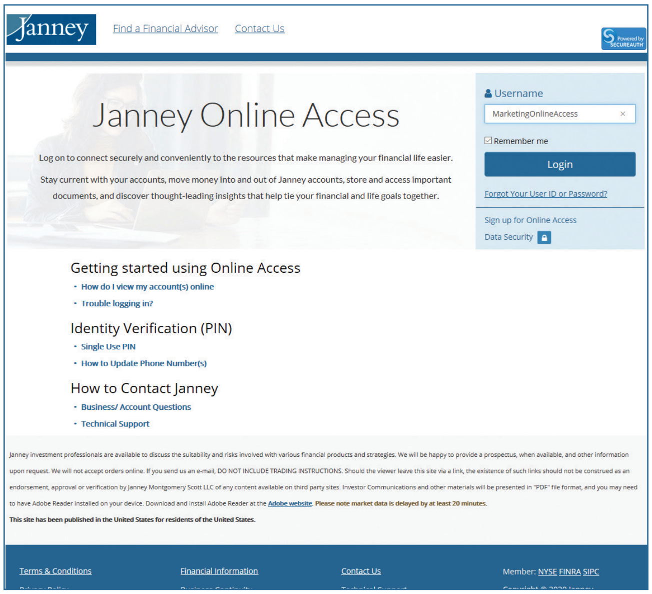
TYPE	ACTION	TIMING
Account Alerts		
Dividend Received	Dividends which have posted to each of your accounts	Daily/per account
Margin Calls*	One or more of your accounts has been issued a margin call	Daily
Insufficient Funds for an Impending Charge	Insufficient cash or equivalents to cover an upcoming charge	Daily
Account Deposit posted	Deposit processed within an account	Daily/the following day
Account Withdrawal posted	Withdrawal processed within an account; Note: Alert required for all withdrawals of $25,000 or greater	Daily/the following day
Online Cash Movement Request Receipt*	Notification that an online cash transfer has been submitted	Real time
Profile Change Requested	Change to your profile was submitted online	Real time
Corporate Action/Reorganization Event	A security you hold is undergoing a change	Daily
My Net Worth: Outside Account Login Needs Reset	When a non-Janney account you've added to your My Net Worth needs to be synched	One time
Market Alerts		
End-of-Day Portfolio Summary	End-of-day trading day portfolio summary	Daily
Order Expiration Tomorrow	A notification of open orders expiring the next trading day, excluding fee-based accounts	Daily
Trade Execution	An order is partially or fully executed, excluding fee-based accounts	Real time/15-min. intervals
Options – Price is in the Money	An underlying equity is at or above strike price (call) or at or below strike price (put)	Real time
Janney Research on a Security You Own	A Janney research report on a security you own is issued	Daily
Price Alerts		
You may choose to receive notifications for a percentage price change for any securities of your choosing/interest. These alerts are provided in real time.		

*Electing to receive text message, email, or Online Access notifications for this type of alert will automatically discontinue paper notifications.

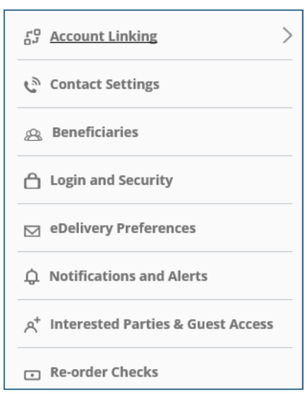
How to Set Up Your Notification and Alert Preferences

1. Log in to Online Access (www.MyJanney.com).

If you are not currently enrolled in Online Access, simply go to www.MyJanney.com, then click Sign Up for Online Access option in the login box.



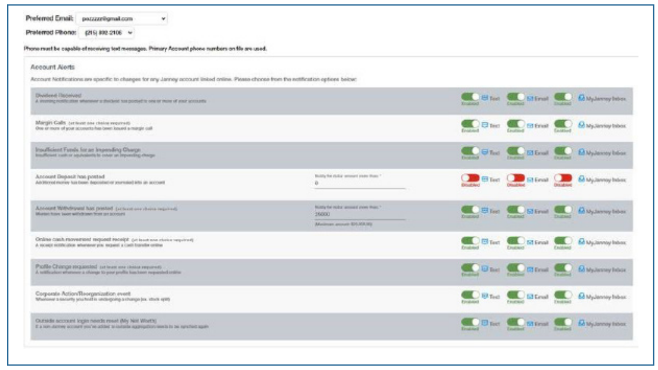
2. Click the Profile icon. Then select Notifications & Alerts from the list at left.



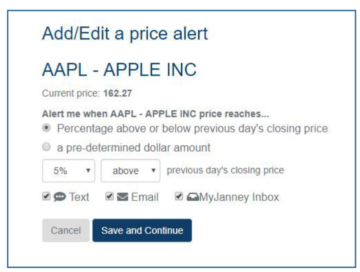
3. Review and, if needed, update your preferred email and phone number. You'll receive the alerts you select via the contact information you provide here.

4. For each Account or Market Alert you would like to receive, select your preferred receipt method: Text, Email, or Online Access Inbox. (Your Online Access Inbox is under the Documents & Messages tab.)

Account Withdrawal alerts are required for all withdrawals of $25,000 or more. If you would like to lower this threshold, you may update this dollar amount in the Notify for dollar amount more than button.



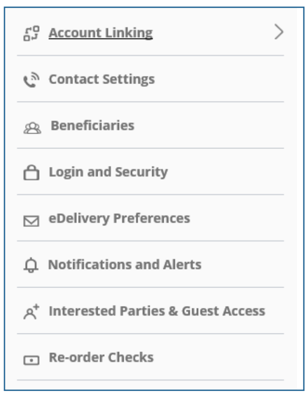
Should you choose Price Alerts, you'll be notified when the price of any securities you select moves by a percentage. To sign up for Price Alerts, click Add New and enter the security name or symbol you want in the search bar. When the result appears, select the specific security, then click Save and Continue. Enter your price alert preferences, then click Save and Continue again.



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. Link your additional accounts by selecting Account Linking from the Profile tab.



- **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. Review and update your contact information by selecting Contact Settings from the Profile tab.
- **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 username and PIN preference. Be sure to keep your password to yourself to protect your account information.
- **Manage Notifications & Alerts**—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. Review your alert settings by navigating to the Profile icon and selecting Go To Notifications & Alerts to customize your alert settings.
- **Allow account access for interested parties and authorized guests**—Instead of sharing your password which threatens your data security, you can conveniently 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.
- **Enroll third parties in Guest Access for eDelivery of duplicate documents**—Instead of receiving duplicate statements and other important Janney documents associated with your account by mail, you can enroll your CPA, attorney, and other trusted parties in Online Access Guest for quick and easy viewing of these account documents as they become available within a secure electronic portal.
- **Reorder checks**—Replenish your Janney Advantage Account check supply with ease. (And use Online Bill Pay to make paying your expenses even easier.)

ONLINE ACCESS ACCOUNT BASKETS HELPS TO KEEP YOURSELF ORGANIZED

The Account Baskets feature allows you to save account groups within Online Access. These baskets enable you to switch between account groups quickly and easily. You can create custom account baskets to view retirement vs. non-retirement accounts, personal vs. business accounts, and/or separate family members into individual groups.

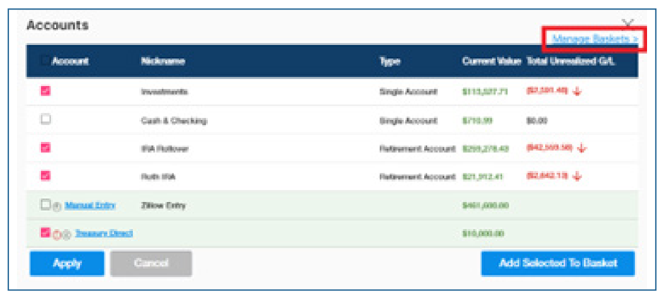
Create Online Access Account Groups

Within Online Access, you can control which accounts they would like to view. You can view a single account, all of your Janney accounts and/or external accounts added using manual account entry or My Net Worth.

Steps to create Account Baskets

1. Simply select Change from the account(s) selected button, located on the top left of Online Access.

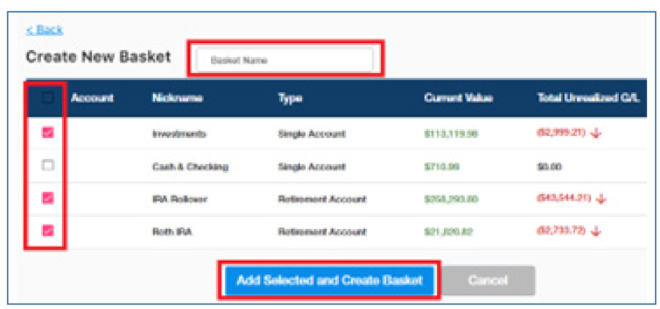
2. From here, you will see a list of your Janney accounts and any external assets added. Select Manage Baskets, on the top right to create a new account group.



3. Select Create New to create a new account group.

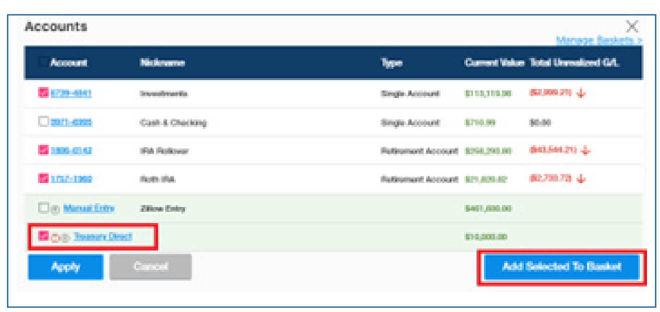
4. Enter the Basket Name, and select the accounts you would like to add using the checkboxs. Then select Add Selected and Create Basket.

Note: you must create your account baskets with at least one Janney account included. You can add external accounts to your account baskets once the basket has been created.



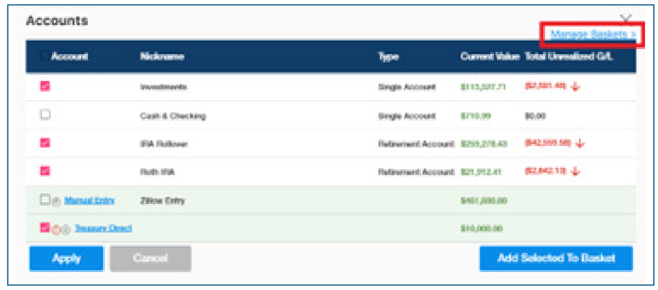
5. If you would like to add external accounts, add them by selecting Add Selected to Basket.

6. Select Apply to see these changes reflected within the Landing Page of Online Access.

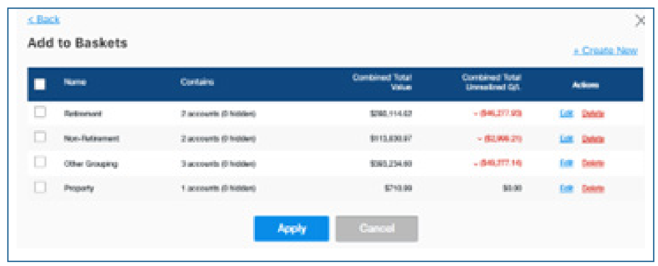


How to change the Account Basket Displayed

1. Once your Account Baskets are created, you can easily switch between account baskets by selecting Change, from the top left of Online Access.



2. Select Manage Baskets to switch between your account baskets.



3. Use the checkbox to select the account basket desired, and select Apply.

FREQUENTLY ASKED QUESTIONS

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 desktop version 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.

MANAGE YOUR FINANCIAL LIFE—
FASTER AND MORE EFFICIENTLY

GET JANNEY'S ONLINE ACCESS MOBILE APP

Today, it's more important than ever to manage your financial life anytime and anywhere you choose. Our Online Access Mobile App can help with greater speed, convenience, and efficiency.

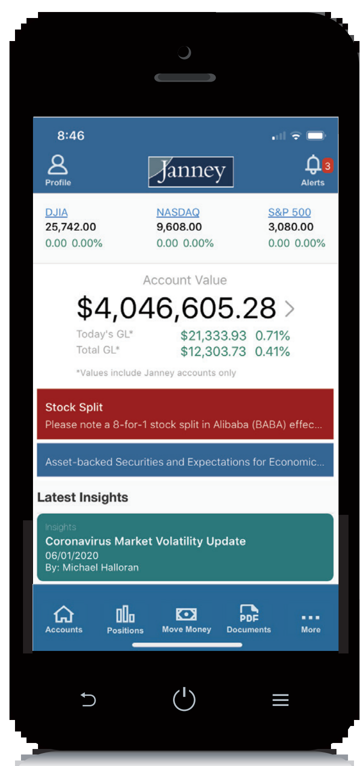
With Janney's mobile app you can:

- Get immediate access to all of your financial accounts (including non-Janney accounts) through face and fingerprint recognition—using your iPhone or Android device
- Securely transfer funds between accounts
- Pay bills quickly with direct access to outside recipients
- Deposit checks faster using our check deposit feature
- View Janney's financial planning capabilities, process, and your financial plan
- Aggregate external assets to see your portfolio in one holistic view
- And, much more

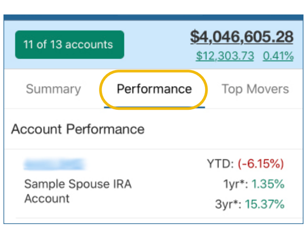
Here's a quick tour of the mobile app's main screens:

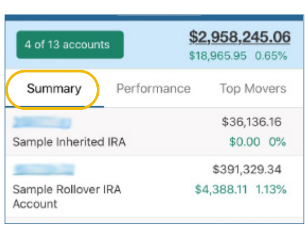
The Home Screen

The Home screen provides an easy way to navigate to any page from your mobile device. Here, you can update your contact settings, quickly view the real-time value of your account(s), receive important messages from Janney and your Financial Advisor, and read essential financial news of the day.



- Click the Profile button on the upper left corner of the Home page to update your contact settings.
- Receive important messages from Janney and your Financial Advisor when you click on the Alerts button.
- Quickly view the real-time value of your account. Scroll to the left for Performance, then scroll to the right for the Summary page to toggle between your Janney and outside accounts.



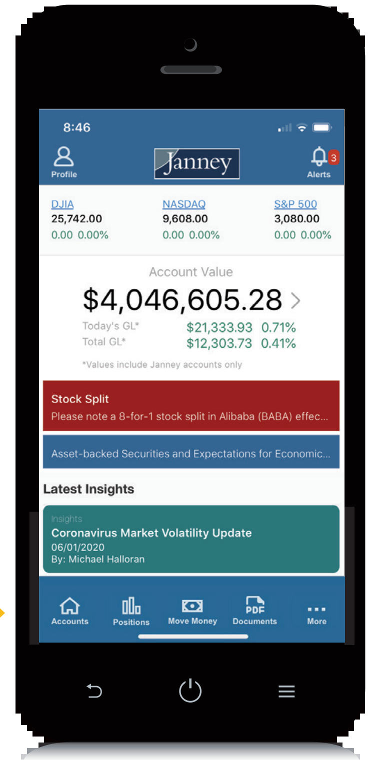


- Read Latest Insights so you don't miss any opportunities or essential financial news of the day.

The Navigation Bar

Use the navigation bar at the bottom of the Home screen to view all recent activity on your account, view positions and check balances, move money from one account to another, store important documents for easy access, and look up stocks.

- **Accounts:** View all recent activity (past 90 days) and get an intraday review for one account at a time (including non-Janney accounts). A
- **Positions:** View positions held in each account and check balances. B
- **Move Money:** Transfer funds from one account to another, quickly pay your bills, and deposit a check as soon as you receive it using the camera on your mobile device. *See page 3 for a more indepth look at Move Money.* C
- **Documents:** Organize and securely store financial statements, records, and other valuable documents for easy access. D
- **More:** You'll find Symbol Lookup where you can quickly type in a ticker symbol to lookup stocks and follow market activity. Utilize My Net Worth to get a comprehensive view of all your finances inside and outside of Janney. View Janney's Financial Planning resources including capabilities, process, view your financial plan and more! Here, you can also contact your Financial Advisor or the Janney Service Desk for assistance. E



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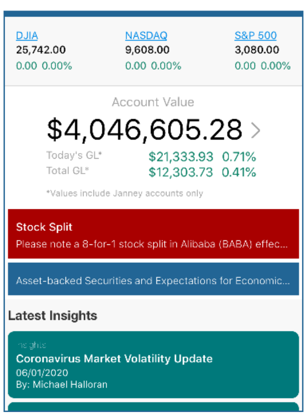

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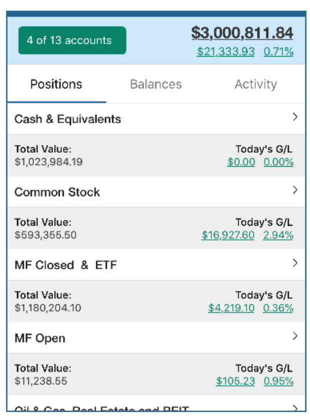

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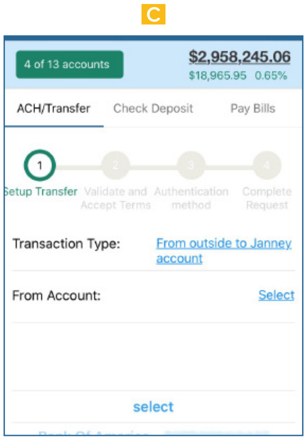

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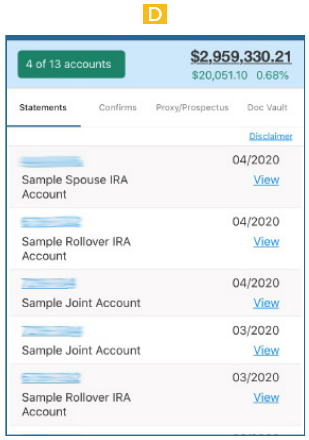

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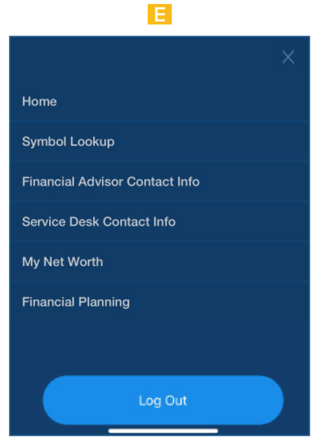
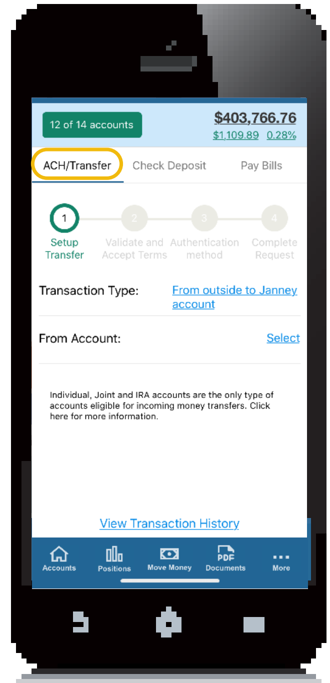


Move Money: Transfer Funds, Deposit Checks, Pay Bills—All From Your Mobile Device

Transfer Funds: Transfer funds from one account to another using the ACH/ Transfer link and by following these simple steps:

- Select Transaction Type
  - From Outside Account to Janney Account
  - From Janney Account to Outside Account
  - From Janney to Janney Account
- Select From Account
- Select To Account
- Enter Dollar Amount of Transfer
- Select PIN Verification Phone A
- Enter PIN and Submit for completion B



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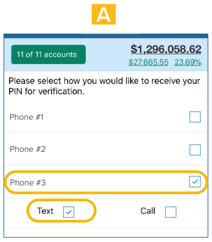
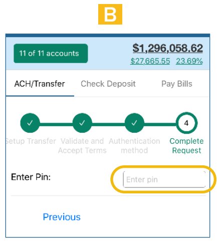
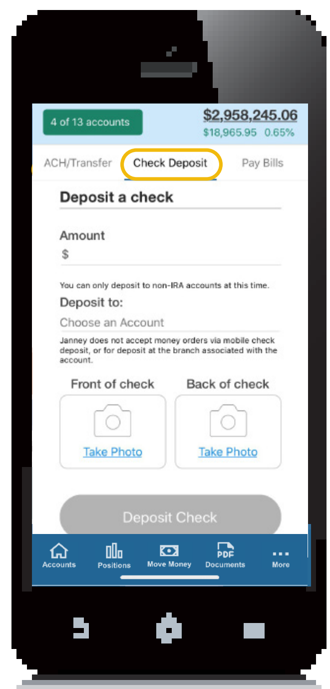


B



Deposit Checks: Deposit a check as soon as you receive it using the Check Deposit link and by following these easy steps:

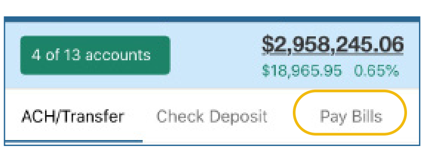
- Enter the dollar amount of the check you want to deposit (maximum amount of deposit is $300,000).
- Be sure to endorse the check.
- Then, select a Janney account to deposit the check*.
- To take a photo of the front and back of the check, use the improved assistive guides to ensure all four corners of the check are captured in the image.
- Review the information and then select Deposit.
- You'll receive an email when the deposit is complete.

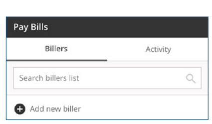


Deposits will be available the next day (if deposited before 7 PM ET), or the second business day (if deposited after 7 PM ET).

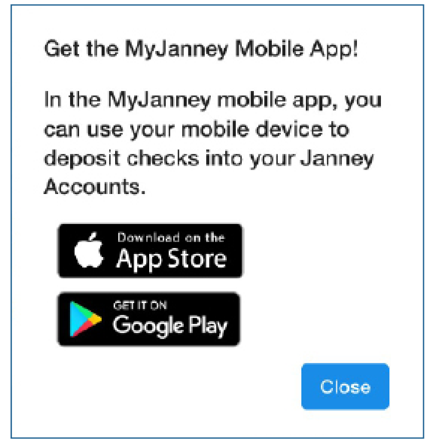
** Janney does not accept money orders via mobile check deposit, or for the deposit at the branch associated with the account.*

Pay Bills: Easily pay bills whenever and wherever you are when you click on Bill Pay to access outside vendors.





Ready to get started? If you are using the existing Mobile App, you will be notified to download the new version from either the iPhone or Android app store.



If you do not already have the Janney Mobile App, use the browser on your device to log into Online Access at www.MyJanney.com. There you can click on the App Store or Google Play Store links to download the Janney Mobile App (see image on right). Or, you can search for "Janney" or "MyJanney" in either app store directly, which will take you to the same location.

If you are not enrolled in Online Access, you will need to do so in order to use the Mobile App. Go to www.MyJanney.com and click Sign up for Online Access. Follow the prompts to create your login.

NEED ASSISTANCE?

If you have trouble using the app, you may contact the Online Services team. 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

WORKING WITH JANNEY

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.

Janney