



ETF ADVANTAGE ACCOUNT

at Janney Montgomery Scott

REACHING FOR YOUR GOALS MANAGING YOUR WEALTH

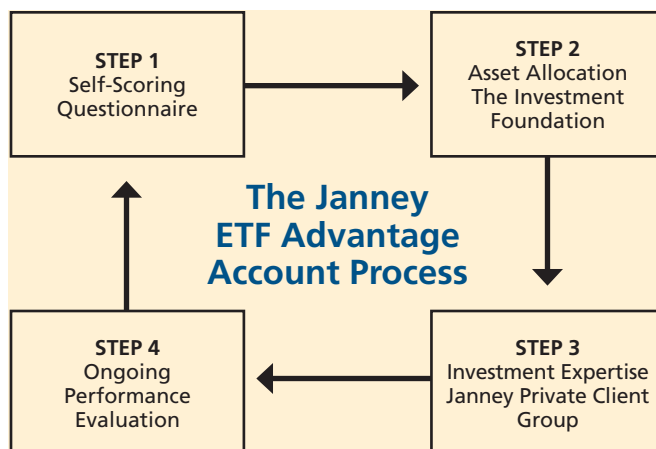
The Janney ETF Advantage Account is an asset allocation account program that helps investors address one of the primary challenges posed in today's marketplace: how to prudently invest in the different parts of the market while managing risk.

By utilizing Exchange Traded Funds within the fee-based Janney ETF Advantage Account, you can implement an investment program that embraces the basic fundamentals for meeting long-term goals and needs, such as, diversification, risk management, low expenses, tax efficiencies and performance, while eliminating commissions and sales loads.

A DISCIPLINED APPROACH JANNEY ETF ADVANTAGE ACCOUNT PROCESS

In order to realize one's long-term goals, a prudent course of careful planning is needed. Your Janney Financial Consultant will help you in this journey by utilizing the Janney ETF Advantage Account process.

- Step 1: Using A Questionnaire: Identifying Goals and Risk
- Step 2: Asset Allocation: The Investment Foundation
- Step 3: Leveraging Janney's Expertise: Private Client Research
- Step 4: Ongoing Performance Evaluation: Staying On the Path



USING ETFs—PREDICTABILITY OF RETURNS

ETFs (Exchange Traded Funds) are portfolios designed to track the performance of a certain index or basket of stocks. By investing in an ETF, you can get overall exposure to a particular asset class, sector or category without some of the risks associated with individual stocks or bonds. ETFs provide significant potential benefits, including:

- Tax-efficiency
- Liquidity
- Low fees
- Diversified exposure
- Transparency

While ETF returns are not guaranteed, they are designed to closely track specific indexes, thereby increasing the probability of participating in the return of an index in both up and down market conditions. This degree of anticipated predictability is an important tool in reducing a primary risk in most of today's actively managed portfolios, the negative return consequences associated with poor security selection.

**FOR MORE INFORMATION CONTACT
YOUR JANNEY FINANCIAL CONSULTANT**

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