

JANNEY ONLINE ACCESS

Convenient, Secure, 24/7 Access

Even when you're short of time—and when aren't you?—you still need to manage your investments. Janney Online Access gives you access to your investment information from your home, from your tablet—whatever is most convenient for you.

WITH ONLINE ACCESS, YOU CAN:

Manage your accounts

- Check your balances, positions, and allocations
- See two years of account activity, including statements and transaction confirmations
- Read quarterly, semiannual, and annual reports as well as proxies and prospectuses
- Access your Janney Advantage® account to pay your bills and manage your cash
- View tax information, including cost basis, capital gains, and 1099 tax forms

Keep track of your documents

Enroll in eDelivery service for electronic delivery of your documents, including statements, confirmations, proxies, and prospectuses

Stay informed

- Read Janney's proprietary research on hundreds of publicly traded companies
- Track industries, companies, and securities through news from Dow Jones

To find the most popular functions quickly, go to "Quick Links" at the top right of every page. You can enroll in eDelivery, link your accounts, pay your bills, and access Janney Rewards from this dropdown menu.

HERE ARE SOME OF THE WAYS YOU CAN MANAGE YOUR ASSETS WITH ONLINE ACCESS.

ONLINE ACCESS REGISTRATION

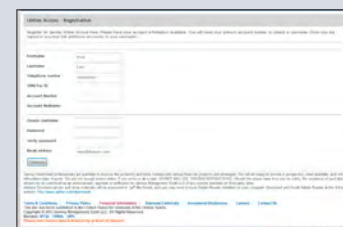
Step 1: Access the Janney corporate website at www.janney.com and click on the Online Access button.



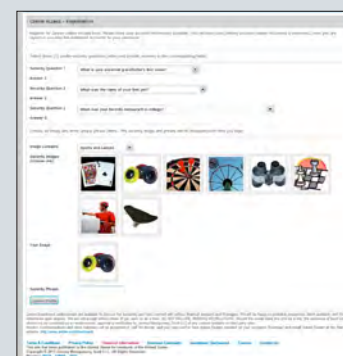
Step 2: Select the Sign Up for Online Access link located in the upper left-hand corner of the landing page.



Step 3: Complete the Registration Form and click Continue



Step 4: Complete three questions, select an image and provide a phrase to complete your security settings.



Done. Your registration is complete.

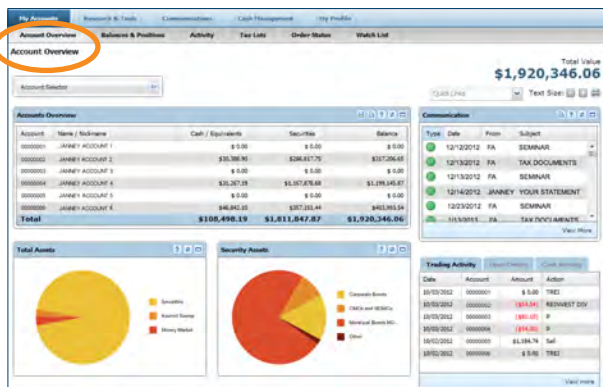
Janney

My Accounts	Research & Tools	Communications	Cash Management	My Profile	
Account Overview	Balances & Positions	Activity	Tax Lots	Order Status	Watch List

The “**My Accounts**” page is your go-to location for information about your accounts and market news. On this page, you’ll find account information, market and economic news, transactions, messages from Janney and your Financial Advisor, and market and industry research.

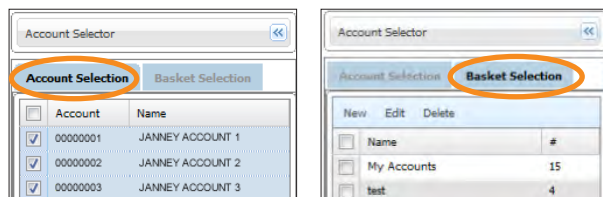
From the **My Accounts** page, you can check highlights of information that appears elsewhere in more detail. This includes:

Accounts Overview



This gives you the big picture of your Janney accounts—the cash, securities, and balance of each account linked to your online access. If you have a lot of accounts (for example, one for each family member or education savings accounts for each child), use the **Account Selector** to choose only those accounts you want to see on this view—a big time-saver, especially if some of your accounts are more active than others. Want details about an account on the list? Click it.

To create a “basket” of accounts you can return to later, simply use the **Basket Selection** feature under **Account Selector** and choose the accounts you want to include. Your **Accounts Overview** will update to list only the accounts you selected.



Total Assets & Security Assets

Say you’re 10 years away from retirement and plan to reallocate your investments to lower-risk assets. How are your assets allocated now? Your **Accounts Overview** page shows two useful views of your asset breakdown: **Total Assets** (for all the accounts you selected) and **Security Assets**, which gives a more detailed look at your bonds, common stocks, and other instruments.

Communications

Janney uses this section to notify you of new account statements and tax forms. Your Financial Advisor will use this **Communication** hub to tell you about educational seminars, Janney research, and other information that can help make you a more knowledgeable investor. Check it often.

For more detailed financial information, click on the “**Communications**” tab. From this page, you can retrieve, save, and print your financial documents—no more hunting through papers and files. Also view past years’ tax forms, including 1099s.

Markets, News, and Research

What’s happening on the Dow Jones? The NASDAQ? The S&P 500? The “**Markets**” section of your homepage shows the current averages from the major U.S. exchanges. And the “**Research**” tool on your homepage leads you to some of Janney’s smartest market and economic analysis to help explain how the market and economic events might affect your investments. For even more information, go to the **Research & Tools** page.

Transactions

(**Trading Activity, Open Orders, and Cash Activity**). Want to make sure a trade went through before you go to bed? Want to check how much you made on a stock sale? View your transactions by clicking a tab: **Trading Activity, Open Orders, or Cash Activity**.



MANAGE YOUR ASSETS

My Accounts Research & Tools Communications Cash Management My Profile

Account Overview Balances & Positions Activity Tax Lots Order Status Watch List

Click through the second row of tabs for a detailed picture of your portfolio's holdings. Do you want to know how many municipal bonds or biotech stocks you hold in your portfolio? The **Balances & Positions** page lets you sort your assets by sector, security type, and symbol—and quantity, price, and value.

Want to see your history of trades?

The status of checks you wrote on your account?

Transactions on your debit card?

Go to the **Activity** page.

Want to track your realized gains and losses?

Check the cost basis of your securities?

Go to the **Tax Lots** page.

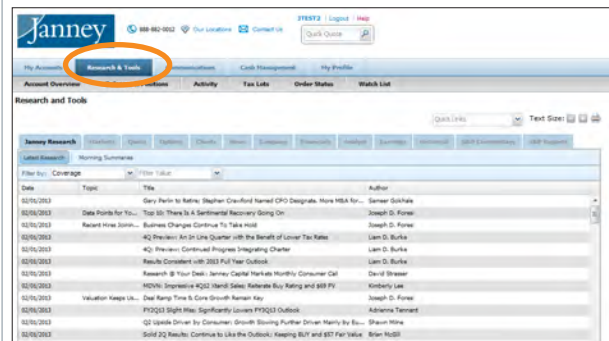
QUICKEN®/TURBOTAX®

You can import information from Janney Online Access to TurboTax® and the popular finance management program Quicken®.

SECURITY

Janney Online Access lets you manage and store your financial information in a secure online environment—without compromising a flexible and friendly user experience. With RSA® Adaptive Authentication, an industry leading technology system, your passwords, account numbers, financial data, and other sensitive information are protected through a series of sophisticated monitoring and authenticating features. You can be confident that your information is protected using Online Access.

YOUR PORTAL TO FINANCIAL INTELLIGENCE



Research & Tools

The **Research & Tools** page opens a world of financial intelligence, updated every 20 minutes. Janney and S&P research and commentary can help you make confident, educated investment choices. If you want to research an industry, a company, or a security, you can sort information by markets, quotes, news updates, summaries of major market indices, and charts. Look up details of a particular stock, and track historical performance of a given security.

Targeted, objective research by Janney's analysts on hundreds of companies. Read how the brightest financial minds expect the markets, political, and economic horizons to evolve.

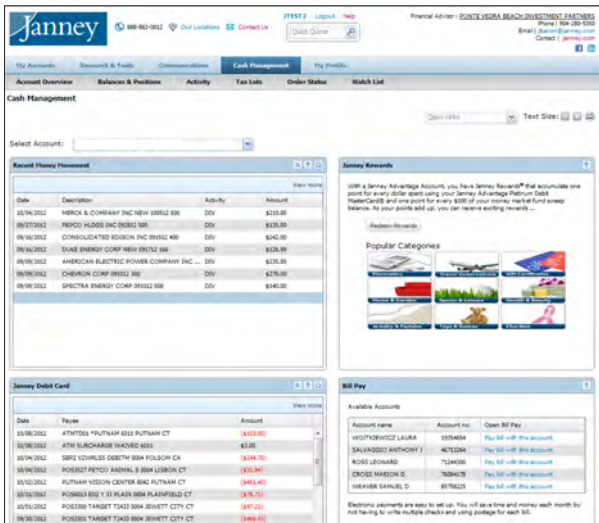
S&P Commentary & Reports. Your source for industry benchmarks and commentary on the news events affecting the markets. Objective, accurate reports on thousands of publicly traded companies.

MANAGE YOUR CASH

Cash Management



Even if you don't have a Janney Advantage® Account—our cash management account that links your Janney investment account to checking, debit card, and electronic bill payments—you can still use this page to track cash flow. If you do have this account, the **Cash Management** page can give you a complete picture of your daily finances: investment income, bill pay, spending, and expenses.



- **Recent Money Movement.** See dividends, interest, withdrawals, check deposits and transfers in and out of your investment accounts.
- **Janney Debit Card.** Where does your money go? Keep tabs on your spending habits with this consolidated view of your transactions. You can also check out the payees for each transaction.
- **Janney Rewards.** View and redeem reward points you accrue with your Janney Advantage VISA Debit Card®. You accumulate points each time you use your card.
- **Janney Bill Pay.** Put late fees, missed payments, paper checks, and postage stamps behind you. You can set up repeating payments (for services such as utilities, phone, and credit cards) or one-time payments to individuals. Choose from thousands of merchants. Any individual or business with a U.S. address qualifies.

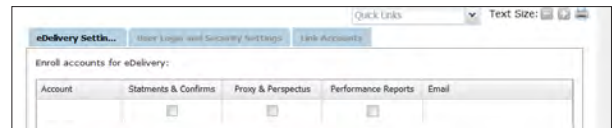
In addition to consolidating all your accounts and electronic bill payments, the Janney Advantage® Account offers competitive interest rates and an optional Insured Sweep Program.* This “sweep” offers at least \$2,500,000 in FDIC insurance by spreading your savings among multiple FDIC-insured banks, expanding the \$250,000 FDIC insurance per bank account far beyond the single-bank standard. The account also offers reimbursement for domestic ATM transaction fees. Contact your Financial Advisor to open a Janney Advantage® account.

* Janney Insured Sweep provides clients with FDIC insurance coverage potential of at least \$2,500,000 per account holder; \$5,000,000 for joint accounts; \$2,500,000 for retirement accounts. Effective July 21, 2010, the Dodd-Frank Wall Street Reform and Consumer Protection Act became law, which permanently raises the maximum deposit insurance limit to \$250,000.00. The FDIC Insurance coverage limit applies per depositor, per insured depository institution for each ownership category.

CUSTOMIZE YOUR JANNEY ONLINE ACCESS EXPERIENCE



Manage your eDelivery, login, and security settings from this page. Want to add more accounts to Janney Online Access? This is the page to do it. Are paper statements cluttering your desk? Enroll in eDelivery for electronic-only statements. Want paper delivery for some accounts and electronic delivery for others? Use the My Profile page to do it. Janney will send you e-mail notifications when you have an e-Delivery. To sign up, log in to Janney Online Access, then choose “Enroll for eDelivery” from the **Quick Links** dropdown menu.



Client Account Summary
August 1-August 31, 2008
Page 1 of 7

INCOME AND EXPENSE SUMMARY

	Current Period	Year-to-Date
Taxable Dividends	87.25	2,042.01
Tax-Exempt Dividends	22.92	276.54
Taxable Interest	0.00	0.00
Tax-Exempt Interest	0.00	0.00
Janney Advantage Insured Sweep Interest**	0.07	6.47
Capital Gain Distribution & Partnership Distributions	0.00	0.00
Other Income	0.00	0.00
TOTAL INCOME	140.24	2,417.12
Tax Withheld	0.00	0.00
Margin Interest Expense	0.00	0.00
Account Fees	0.00	0.00
TOTAL EXPENSES	0.00	0.00

CASH ACTIVITY SUMMARY

	Current Period	Year-to-Date
Opening Credit/(Debit) Balance	5.00	0.00
Cash Deposits	0.00	0.00
Cash Withdrawals	0.00	0.00
Securities Bought	(133.30)	(2,397.05)
Securities Sold	3.00	0.00
Net Income (Expense)	340.24	2,417.12
Other Activity	0.00	0.00
Money Market Summary	(0.28)	(3.00)
Janney Advantage Insured Sweep Activity**	38.40	(82.26)
CLOSING CREDIT/(DEBIT) BALANCE	0.00	0.00

ACCOUNT VALUE COMPARISON

Account	12/06	12/07	07/08	08/08
Janney Advantage Insured Sweep	99,184	99,158	108,361	119,030

**Janney Advantage Insured Sweep balances are FDIC insured, are not covered by Janney or SIPC and are not available for margin purposes.

ENJOY YOUR JANNEY ONLINE ACCESS EXPERIENCE!

We want to make managing your investments, researching the markets, and even paying your bills easy and convenient. If you have questions, please contact your Janney Financial Advisor.

