

TRUST SERVICES
AT JANNEY



W E A L T H M A N A G E M E N T

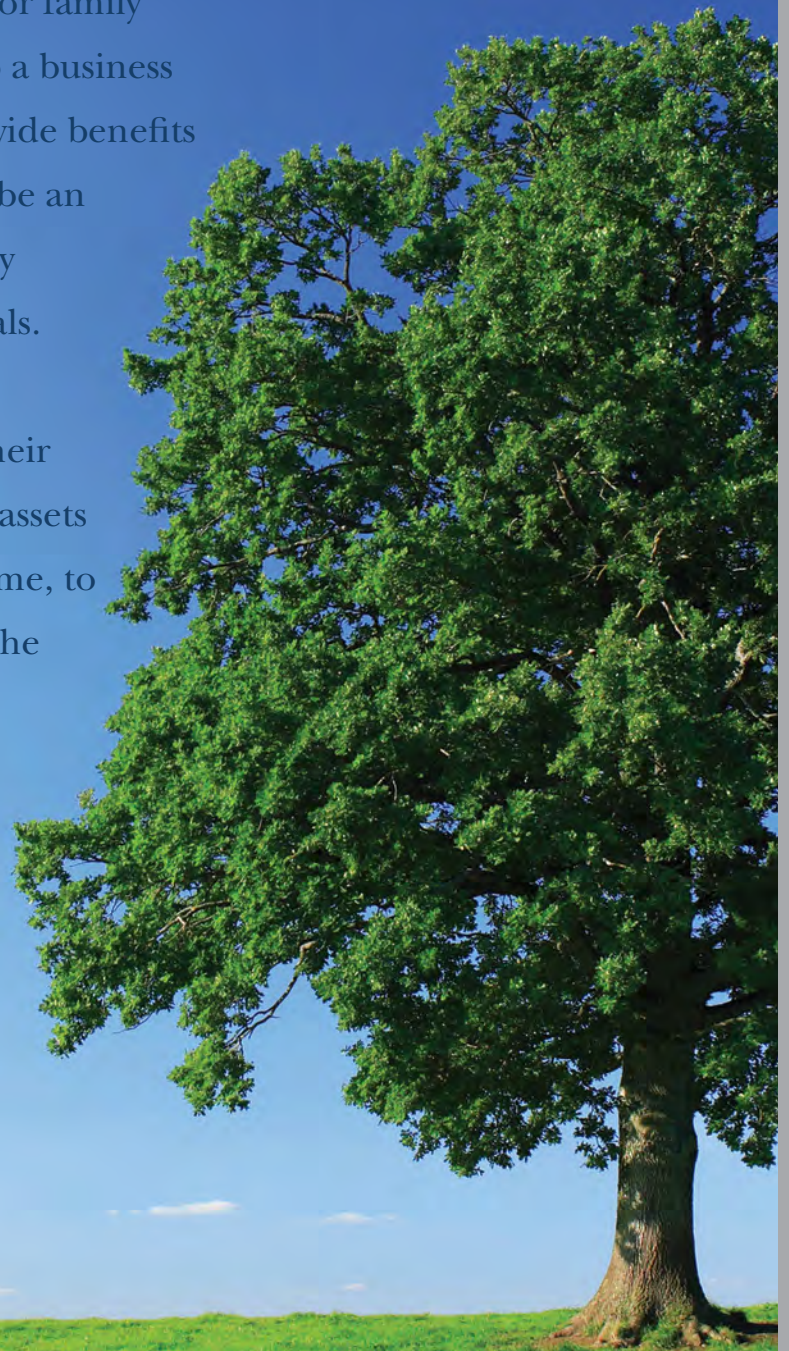


Trusted Advisors for Generations

WHY HAVE A TRUST?

Trusts can help you preserve assets for family members, plan for incapacity, set up a business entity, minimize estate taxes, or provide benefits for a person or a charity. Trusts can be an essential tool to help you successfully achieve your long-term financial goals.

What all trusts have in common is their objective: to manage and safeguard assets for distributions, at some point in time, to specified people or organizations. The primary advantage of trusts is their versatility. There are many types, each designed to provide defined solutions to meet specific needs.



JANNEY'S COMPLETE TRUST SOLUTION

Janney has a full range of trust capabilities, enabling us to provide you with a **complete solution that fits your needs**. Through a combination of Janney's comprehensive wealth management platform and the experience of our expert trust company partners, we can:

Recommend appropriate trusts to fulfill your long-term goals.

Work with your attorney to create or change your trust to meet your needs.

Provide custody services and a strong fiduciary investment platform for your trust assets.

Apply investment strategies that are appropriate for the trust's goals and objectives.

Administer distributions and provide recordkeeping through our trust company partners.

SOLUTIONS FOR ALL TYPES OF TRUSTS

Alternative Business Entities
Asset Protection Trusts
Business Trusts
Charitable Trusts
Custodial Trusts
Delaware Statutory Trusts
Directed Trusts
Escrows
Family and Marital Trusts
Generation Skipping Trusts
Grantor Retained Annuity Trusts
Minor Trusts
Other Types of Trusts
Reinsurance Trusts
Revocable "Living" Trusts
Special Needs Trusts



THE VALUE OF JANNEY'S EXPERTISE

Investment advisory and management responsibilities are performed by Janney, and trust administrative services are provided through Janney's trust company partners.

As a result, you and your trust's beneficiaries can profit from integrated services designed to deliver personalized service.

Investment Management

The investments held in your trust are managed by your Janney Financial Advisor and benefit from our considerable expertise in the areas of asset allocation, manager selection, and investment research.

We focus on designing and maintaining an investment framework that is tailored to meet the needs of each trustee and beneficiary.

Janney and your Financial Advisor will:

- Act as investment custodian.
- Provide advice, asset allocation, money management, and a broad spectrum of investment choices.
- Offer comprehensive financial and estate planning.

Trust Administration

Our trust company partners use their expertise to act as trustee and fulfill all fiduciary duties in that role. They will:

- Administer the trust according to its specific terms.
- Place beneficiaries' interests first and avoid conflicts of interest.
- Direct all principal and income distributions.
- Enforce all rights of the trust, and defend claims against it.
- Prepare income tax filings and other necessary documents.
- Provide recordkeeping services.

WORKING TOGETHER

Your relationship with Janney and our trust partners provides the high level of service you're seeking. Questions about your trust investments will be addressed by the same Janney Financial Advisor you have today. This is someone who understands your total financial plan—including your trust assets and how they will help you work toward your goals.

You also build a relationship with a professional and responsive trust administrator, who understands the provisions of your trust and will work to serve the needs of beneficiaries while following the provisions under which your trust was established.

Each expert will collaborate to leverage the expertise of the other, through regular communication and a commitment to the highest standards of client service.



GETTING STARTED

Do you have an existing trust?

If you already have a trust in place, consider the advantages of allowing Janney and our trust partners to assume the trustee responsibilities—when and for however long you need us. It's a simple process:

- Provide a copy of your original trust documents to your Janney Financial Advisor to determine if our trust partners can serve as a corporate trustee.
- Our trust partners will:
 - Research the laws of the state in which the trust was created, to confirm the services a corporate trustee may perform.
 - Consult with your Janney Financial Advisor about the steps needed—and issues that may need to be addressed—to set up the account.

With our trust services, you'll continue to receive the same high-level, client-focused service you've come to expect from Janney.

Do you think you may need a trust?

If you're debating whether your financial situation can benefit from a trust, contact your Janney Financial Advisor. Your Advisor will consult with Janney's wealth planning experts to get your important questions answered, such as:

- Do you need a trust?
- What type of trust is appropriate for you?
- How will a trust impact your assets and estate?
- How can your objective be met most readily, efficiently, and with as little expense as necessary?

We'll help to make sure that you have the type of trust that fits your needs and goals.

For more information, contact your Janney Financial Advisor today.



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JANNEY MONTGOMERY SCOTT LLC

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The Highest Standard of Success
in Financial Relationships

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