



THE JANNEY ROLLOVER IRA ADVANTAGE

Your Road to Retirement

THE HIGHEST STANDARD OF SUCCESS
IN FINANCIAL RELATIONSHIPS



Trusted Advisors for Generations

Rolling over assets to an IRA at Janney Montgomery Scott offers you important advantages—from tax-deferred savings and comprehensive investment strategies to the dedicated support and experience of your Janney Financial Advisor.

IRA Rollovers with Janney Montgomery Scott

Whether you wish to roll over assets from an old 401(k), 403(b), or another employer-sponsored retirement plan, your Janney Financial Advisor will make the process easy. You can benefit from:

- Convenient Rollover Support and Expertise
- A Consolidated View of Your Investments
- A Comprehensive Choice of Investment Strategies
- Retirement and Financial Planning Support
- Income and Cash Flow Planning
- Convenient Access to Assets and Cash

Convenient Rollover Support and Expertise

Your Janney Financial Advisor will make the process of rolling over assets to an IRA convenient for you. Your advisor will assist you in evaluating your rollover options, completing your paperwork, opening an IRA account at Janney, transferring your funds, and selecting investments. And if your rollover involves more complex issues such as special tax treatment of company stock through Net Unrealized Appreciation (NUA), Required Minimum Distributions (RMDs) upon reaching age 70 ½, or Inherited (Stretch) IRAs, we have the expertise to help you.

A Consolidated View of Your Investments

Understanding your complete financial picture is an important step in planning your retirement. Old 401(k)s and other retirement accounts left behind at previous employers can make your investments difficult to manage. Many advantages of these plans, including loans and matching contributions, are lost when you leave your employer. An IRA rollover can offer you more investment options, flexibility, and control of your retirement assets. Your Financial Advisor can help you understand and if appropriate, consolidate your accounts to simplify your investments.



A Comprehensive Choice of Investment Strategies

IRAs can provide you with a more comprehensive choice of investment strategies than employer-sponsored retirement plans, like 401(k)s. Janney's investment platform offers you a broad range of choices—including equity and fixed-income investments, separately managed accounts, mutual funds, annuities, and alternative investments. Your Janney Financial Advisor will assist you in selecting the investments for your new IRA portfolio that best address your financial needs.



Managed Accounts

Separately managed accounts combine the advice and unparalleled service of our Financial Advisors, with the highest-quality investments and money managers, and ongoing account monitoring from Janney's Investment Strategy and Wealth Management professionals.

Using separately managed accounts as the foundation of your personalized investment strategy, your Janney Financial Advisor can provide:

- Access to top-quality investments and money managers
- Predictable management fees
- No commissions
- Rebalancing of your assets and monitoring of your overall investment strategy
- Portfolio reviews as needed



Managing Risk

Diversification is an important risk-management tool. Including a wide selection of investments—from fixed-income and equity securities to commodities, real estate, and alternative investments—can help manage risk. A portfolio with greater investment diversification typically has less volatility than one that is not well-diversified. In addition, including uncorrelated assets in your portfolio, such as alternative investments, may help further reduce the risks from volatility.



Income Generation

At Janney, we offer a wide range of investment strategies to help you generate a stable income for retirement—and for today. These can include high-quality dividend-paying stocks, fixed-income investments, and annuities. Your Janney Financial Advisor can structure a portfolio that can help meet your specific income needs.



Retirement and Financial Planning Support

Your Janney Financial Advisor can also help you develop a plan for retirement. If you are still a few years away from retirement, we can help you determine if you are on track or if you should make changes today to help secure your comfortable retirement tomorrow. If you are considering retirement now or in the near future, or if you are already retired, we can help you determine the probability of sustaining your income and assets throughout retirement.

Your retirement plan can include a single analysis of your retirement assets and income—or a more comprehensive financial plan that incorporates tax minimization, estate, and wealth transfer strategies. Janney's team of experienced planning professionals can work with you and your Financial Advisor to address your specific needs.

Convenient Access to Assets and Cash

When it comes time to access your investments for income, you can use your Janney Advantage® cash management account to manage your cash flow. Your IRA, Social Security, and other retirement account payments can be conveniently deposited into your cash management account. You can access your assets through checks, a debit card, or regular electronic deposits to your bank. You can also use our electronic bill payment service to pay bills. Our cash management service helps you keep control over your cash flow and income, all in one place.

Making the Decision to Roll Over from a 401(k) to an IRA

The decision to roll over from a 401(k) to an IRA can depend on each investor's attitudes and preferences. Here are some factors that can help you evaluate your current 401(k) account, and if rolling over to an IRA is the best option.

- **Are you satisfied with the breadth of investments offered in your current 401(k) plan?** If access to a broader range of investments is important to you, then rolling over your assets to an IRA may make sense.
- **What are the total fees associated with your current 401(k) compared to the IRA account you are considering?** Some common 401(k) expenses can include plan recordkeeping, investment,

and other fees. Some common IRA expenses may include account fees, investment fees/commissions, and other fees. Comparing the total fees for each account will allow you to make an educated decision on rolling over.

- **What services are available now from your 401(k) provider—and how do they compare to the services offered by your advisor?** Compare educational materials, telephone help lines, online account resources, and access to face-to-face help and advice to determine the level of service that best fits your needs.
- **Do you plan on taking penalty-free withdrawals between ages 55 and 59½?** You may be able to take penalty-free withdrawals from a 401(k) plan. In contrast, penalty-free withdrawals generally may not be taken from an IRA until age 59½. It also may be easier to borrow from a 401(k) plan.
- **Are you concerned about protection from creditors and legal judgments?** Generally speaking, plan assets have unlimited protection from creditors under federal law, while IRA assets are protected in bankruptcy proceedings only. State laws vary in the protection of IRA assets in lawsuits.
- **Will you still be working at age 70½?** Generally, you are not required to take required minimum distributions from your current employer's plan. You would, however, be required to take distributions from an IRA.
- **Do you hold employer stock in your current 401(k) account?** An investor who holds significantly appreciated employer stock in a plan should consider both the positive and negative consequences of rolling the stock to an IRA (including issues related to taxes and diversification).

For More Information

Now that you know how we can help you, let us roll over your IRA, 401(k), or other retirement plan to Janney. Your Janney Financial Advisor can provide you with more information on rollovers and retirement planning solutions—as well as support you through the rollover process.

RETIREMENT
RULES
OF THE ROAD





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The Highest Standard of Success
in Financial Relationships

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