

## CERTIFICATES OF DEPOSIT<sup>1</sup>

FDIC INSURED

Janney Montgomery  
Scott Brokered  
Bank Certificates  
of Deposit<sup>1</sup>

1 YEAR  
4.60% YTM\*

18 MONTH  
4.55% YTM\*

2 YEAR  
4.40% YTM\*

3 YEAR  
4.30% YTM\*

5 YEAR  
3.95% YTM\*

\* YTM = Yield to Maturity

These yields are subject to change, availability, and market conditions. When investing in a CD, sales charges may apply. As of 01/17/23, yield to maturity (YTM) is the internal rate of return earned by holding a bond purchased at the market price to maturity and assuming coupon and principal payments will be made on schedule. Minimum purchases may apply.

<sup>1</sup> CDs are insured by the Federal Deposit Insurance Corporation up to a predetermined limit (usually \$250,000), based on account category and does not apply to insolvency by the deposit broker. More details are available on [fdic.gov](https://www.fdic.gov).

Before investing in a brokered CD, investors should understand when the CD matures, how often it pays interest and how much interest it pays. Find out if the issuer has the right to call or redeem the CD prior to maturity. Compare the yields quoted versus those of non-callable alternatives. Understand secondary market liquidity in case it is necessary to cash out prior to maturity. Investors should check all their existing deposits at that bank prior to purchasing its CD so they won't exceed FDIC insurance limits. Finally, consider all risks and benefits and how this investment alternative may help meet investment objectives. Remember, brokered CDs may not be suitable for everyone. Please read Janney's CD disclosure statement, which can be found at <https://www.janney.com/docs/default-source/client-resources-disclosures/account-agreements-terms-of-service/fixd-income-cds/generic-cd.pdf>.

The information provided above is subject to availability and may be at a price and/or yield different from the date of this publication. In no event should this be construed as a solicitation or offer to purchase the security. This security may not be suitable for an investor depending on his/her investment objectives, financial situation, and tax status. Certain securities may be subject to redemption prior to maturity. Redemption prior to maturity may have a negative impact on the yield. The information presented herein is taken from sources believed to be reliable, but not guaranteed by Janney as to accuracy or completeness. Neither Janney Montgomery Scott LLC nor its Financial Advisors give tax, legal, or accounting advice. Please consult with the appropriate professional for advice concerning your circumstances. Preliminary Official Statement or Official Statements for any new issues mentioned herein are available upon request.

For more information about Janney, please see Janney's Relationship Summary (Form CRS) on [www.janney.com/crs](https://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.

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# 2023 BRAND STRATEGY: SETTING YOURSELF UP FOR SUCCESS



## MARKETING TIPS

By Michael Ianniello,  
Communications  
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beMarketing

Whether you are still easing into 2023 or hit the ground running in early January, it's always a good time to pause and make sure you are doing everything you can to maximize your business's revenue this year. Whether your business is in the growth phase, maturity state, in recovery, or you are just getting started, there are always new marketing trends and strategies to help you achieve your goals.

**Increase Video and Livestreaming Usage:** Each year, investing in video content becomes more and more beneficial. Instagram, TikTok, and YouTube rank as the top three social media platforms marketers are investing in this year.

**Return to In-Person Events:** Businesses should return to in-person events where they can connect with their customers face-to-face and build brand awareness. From hosting pop-up shops to attending

trade shows and conferences, getting back out allows you to engage and network with your audience and others in your industry.

**Podcasting:** Create original content and engage with listeners directly, using your platform to entertain, build brand awareness, inform about your expertise, and establish yourself in your industry.

**Interactive Marketing:** Incorporating interactive marketing elements into your strategies such as quizzes, polls, and games will help capture and retain the attention of your audience and enhance your click rates.

**Inclusive Marketing:** Incorporating inclusive marketing strategies allows brands to better connect with audiences across a wide range of cultures, languages, and backgrounds.

## Set Yourself up for Success With beMarketing

If you are looking to take your marketing efforts to the next level, contact beMarketing at 484.261.1149 today to learn more about how we can help you.

Put a little *Spring*  
in Your Marketing!



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Call 484-497-0795 or visit [beMarketing.com](https://www.beMarketing.com) to learn more!

