LPL WEALTH MANAGEMENT OFFERINGS

A Uniquely Elevated Experience Tailored for You and Your Family

LPL Financial

Simplify and elevate your experience

Through LPL Financial, your advisor has access to a large team of specialists who provide support and expertise for a variety of topics vital to your wealth management, including advanced estate planning, tax strategy, and philanthropy. These teams work alongside your advisor to design a strategy tailored to your individual needs and goals.

LPL's Resources, Stability, and Commitment to You

Your wealth can create great opportunity. It can also bring complexity and the need for a sophisticated partner that can customize strategies for your exact needs and evolve with you over time. By working with your LPL Financial advisor, you get access to specialized capabilities and expertise all aimed at building tailored solutions for your specific and evolving needs.

You receive a customized combination for managing your wealth: a dedicated professional who understands your challenges and goals, paired with the strength of the largest independent brokerage firm in wealth management based on revenue.[1]

LPL has been in business for over 30 years, and we take pride in our ability to provide security and stability for our financial professionals and their practices – and assurance for you that your accounts are in good hands.

LPL's scale and stability:

29,000 advisors

Supported by LPL

$1.8 trillion

Brokerage and advisory client assets serviced or custodied [2]

7 million

Client accounts served[2]

Fortune 500

Company[3]

1. As reported by Financial Planning Magazine 1996-2024, based on total revenue
2. Data as of March 31, 2025
3. LPL ranked #392 on the Fortune 500 in 2024

Comprehensive High-Net-Worth Capabilities and a Clear, Uncompromising Client Focus

Your LPL financial professional has the freedom to focus solely on your objectives and financial goals. LPL does not have proprietary products or product sales goals, which means your advisor is free to recommend strategies they believe will best serve you. You have access to LPL subject matter experts and experienced professionals who will partner with your advisor to ensure that together, we develop strategies to address even your most complex needs. Our robust suite of capabilities includes the following:

Investment strategies	• Customized investment strategies • Tax-sensitive investing • Alternative investments • Hedging strategies	• Environmental, social, and governance (ESG) investing • Market and economic insights • Comprehensive reporting • Concentrated equity solutions
Philanthropic planning	• Strategic philanthropic planning • Income tax coordination • Charitable trust design	• Foundation creation and administration • Donor advised funds
Estate planning	• Estate planning strategies • Controlled asset transfer techniques	• Estate and inheritance tax planning • Wealth preservation strategies
Income tax planning	• Customized tax strategies • Comprehensive analysis	• Proactive scenario evaluation • Coordination with tax professionals
Trust services*	• Trustee services • Revocable and irrevocable trusts • Charitable trusts and private foundations • Special needs trusts	• Asset protection trusts • Trusteed IRAs • Life insurance trusts • Estate settlements • Estate guardian/conservator

*LPL Financial representatives offer access to trust services through The Private Trust Company N.A., an affiliate of LPL Financial. LPL Financial does not provide tax and/or legal advice

Business owner services	• Succession planning • Strategic tax planning • Liquidity planning	• Contingency planning • Buy/sell advisory • Business value estimates
Risk management and insurance planning	• Asset protection planning • Incapacity planning • Insurance planning • Concentrated asset risk management	• Property and casualty insurance review • Cyber and physical security specialist referrals
Banking and lending	• Cash sweep with FDIC coverage • Bill pay • Cash management and checking options	• Securities-based lending • Specialty financing
Family engagement and learning	• Planning and facilitation of family meetings • Next-generation learning and engagement tools	• Family history and values planning • Family mission statement design
Curated referral resources	• External specialty providers for needs like household staffing, concierge medicine, full-service bill pay and bookkeeping, private jet travel, school admissions, and more	

Protecting You — and Your Assets

LPL is steadfast in our efforts to ensure you, your data, and your wealth are protected. You can rest assured that we have you covered.

- **Cyber fraud guarantee:** LPL's security teams defend against potential cyber incidents to minimize the potential impact to LPL accounts. We're so confident in our measures that if you incur losses in your LPL accounts as a result of unauthorized access to an LPL system, we'll reimburse you 100% for those losses.*
- **FDIC Insured cash sweep solutions:** LPL utilizes cash sweep programs that offer FDIC insurance through FDIC insured financial instutions. LPL offers two bank deposit sweep programs, the LPL Insured Cash Account (ICA) and LPL Deposit Cash Account (DCA). ICA and DCA are deposits and are eligible for FDIC insurance up to $250,000 for individuals and $500,000 for joint accounts per bank. For additional protection, LPL's multi-bank cash sweep programs are designed to reduce risk to investors' cash by depositing cash in multiple banks. This approach provides up to ten times the FDIC insurance coverage on cash in the ICA and DCA, making individual account holders eligible for up to $2.5 million or, in the case of joint account holders, $5 million, in FDIC insurance.
- **SIPC membership and excess of SIPC protection:** Our Securities Investor Protection Corporation (SIPC) membership provides account protection up to a maximum of $500,000 per customer, of which $250,000 may be claims for cash. For an explanatory brochure please visit www.sipc.org. In addition to SIPC protection, LPL purchases excess of SIPC protection through Lloyd's of London with an aggregate limit of $1 billion.** Our coverage ratio is industry leading and reflects a strong commitment to protecting client assets.

*Visit go.lpl.com/cyber-fraud.html for terms and obligations.
**Subject to conditions and limitations. The account protection applies when an SIPC member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against losses from the rise and fall in the market value of investments.

- **Regulatory oversight:** We're committed to ensuring your financial professional provides you with guidance that aligns with your needs and objectives. This includes adhering to all relevant industry regulations and rules. We are regulated by federal, state, and self-regulatory agencies, including Financial Industry Regulatory Authority (FINRA), Securities Exchange Commission (SEC), and Municipal Securities Rulemaking Board (MSRB).
- **Further protections:** LPL must identify and segregate securities and funds for each client.The purpose of these requirements is that if a broker-dealer fails financially, clients' securities and funds should be readily available to be returned to them.
  - LPL is required to maintain minimum net capital and to set aside a reserve for the benefit of its clients.
  - LPL is required to purchase a fidelity bond from an insurance company to provide a source of compensation to clients in the event of fraud or embezzlement by employees.
  - LPL purchases additional amounts of professional liability insurance.

Multiple Layers of Protection

We offer you a layered approach to protecting your assets, which is, and will continue to be, a top priority for LPL.

Wealth Services... Without Compromise

Teams stand at the ready to aid your advisor in building just the right strategy for your objectives. To learn more about the offerings available through LPL, talk to your advisor.

This material has been prepared by LPL Financial, LLC.

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LPL Financial

Securities and advisory services offered through LPL Financial, a registered investment advisor, Member FINRA/SIPC.

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