CUSTOMER DISCLOSURE

Please note that we will be revising certain references to "conflict free, unbiased and no vested interest" advice within this document to reflect changes to our disclosures. In particular, because LPL does not sell propriety products, we do not have the same conflicts as other brokers-dealers have that do offer such products. Like all financial services companies, LPL does have other conflicts of interest, which are disclosed on LPL's website and in the firm's Form ADVs, which are provided to advisory clients.