

Supporting You Behind the Scenes

You've got questions. We have answers.

What does LPL Financial do?

LPL takes care of advisors so they can take care of you. It's a commitment that runs deep at LPL so that advisors are positioned to tailor a plan to your unique goals.

Access to industry-leading products, technology, compliance oversight, market information, cybersecurity – this is the kind of back-end support your advisor gets from us. We also safely house your assets, oversee the settlement of trades, send your monthly statements, and more.

Why do advisors choose LPL?

Three top reasons advisors choose us:

- Extensive investment options, so they can customize the appropriate plan for you
- No selling requirements, positioning advisors to act in your best interest
- Security and support that come with a Fortune 500 financial institution

I haven't heard of LPL Financial. Why?

We put our advisors' brands first, and focus on investing in their success rather than focusing on mass-market advertising and sponsorships.

We're proud to support advisors behind-the-scenes, providing them and in turn you, the support, technology and tools that help them deliver customized plans to pursue your financial goals.

Is my money safe?

Keeping your money safe is every bit as important to us as it is to you. You can take comfort in knowing that we have the following safeguards in place:

- **Cyber fraud guarantee:** 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:** The LPL Insured Cash Account (ICA) and LPL Deposit Cash Account (DCA) deposits and are eligible for FDIC insurance up to \$250,000 for individuals and \$500,000 for joint accounts per bank.

(continued)

An industry leader

- **\$1.4T** brokerage and advisory client assets, custodied or serviced
- **Fortune 500** company
- **23,000+** advisors nationwide
- **35-year** legacy

As of May 2024

100% Cyber Loss Reimbursement

We guarantee losses in LPL accounts due to unauthorized access to an LPL system will be reimbursed at the full amount.

ABOUT LPL FINANCIAL

- **Multi-bank cash sweep programs:** We deposit cash in multiple banks to reduce risk to investors' cash. This approach provides up to 10 times the FDIC insurance coverage on cash in the ICA and DCA.
- **SIPC membership:** Our Securities Investor Protection Corporation (SIPC) membership provides account protection up to a maximum of \$500,000 per customer. SIPC does not protect against losses from the rise and fall in the market value of investments.

How does LPL protect my information?

We employ the most stringent protocols to safeguard your information. These measures are backed by our cyber loss guarantee, which gives you another layer of protection.

How can I access my money?

Staying connected to your money is easy with Account View, which is where you'll access your accounts, statements, and secure documents at LPL. You can access all of this from your computer or using the app.

Get to know more about LPL

Visit lpl.com or talk with your financial professional.

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Not Insured by FDIC/NCUA or Any Other Government Agency	Not Bank/Credit Union Guaranteed	Not Bank/Credit Union Deposits or Obligations	May Lose Value
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A Steadfast Commitment to Security

Consistently investing to keep you protected

How we keep your money safe

LPL invests in industry-leading cybersecurity and data privacy tools, technologies, and teams, to keep your information and money safe.

- **Cyber fraud guarantee:** LPL will reimburse you for 100% of realized losses in your impacted LPL accounts, which were incurred directly as a result of unauthorized access to an LPL system.
- **FDIC insured cash sweep solutions:** The LPL Insured Cash Account (ICA) and LPL Deposit Cash Account (DCA) deposits and are eligible for FDIC insurance up to \$250,000 for individuals and \$500,000 for joint accounts per bank.
- **Multi-bank cash sweep programs:** We deposit cash in multiple banks to reduce risk to investors' cash. This approach provides up to 10 times the FDIC insurance coverage on cash in the ICA and DCA.
- **SIPC membership:** 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.*
- **Excess of SIPC protection:** LPL purchases Excess of SIPC protection through Lloyd's of London with an aggregate limit of \$1 billion.**



* An explanatory brochure is available at www.sipc.org.

** 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.

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