



# Unlock Boundless Potential

We support your advisor, so they can help you pursue your dreams.







# Build Wealth on Your Terms

Take the next step toward financial security. We'll set you on the appropriate path.

Financial security isn't a singular, one-size-fits-all goal – and when you work with advisors and institutions backed by LPL Financial, you're positioned to receive personalized guidance designed around what matters to you.

As champions of letting advisors do what they do best, we're simply here to help make that happen. Your LPL advisor has the freedom to serve your needs on your terms. They're never pressured to sell certain investment products, they're not held accountable to meet sales quotas, and they're empowered to put your best interests first – always.

## A Leader in Wealth Management<sup>1</sup>

We bring strength, stability, and integrity in servicing assets for the long term. Here's how:



### Fortune 500 Company

Ranked #392 in 2024



### Size and Scale

23,000+ financial advisors and 1,000+ institutions<sup>2</sup>



### 8 Million+

More than 8 million customers served by LPL advisors and institutions<sup>2</sup>



### \$1.4 Trillion

LPL services or custodies nearly \$1.4 trillion in brokerage and advisory client assets<sup>2</sup>



### Corporate Responsibility

Ranked on *Newsweek's* America's Most Responsible Companies list<sup>3</sup>



### Diversity and Inclusion

Ranked on *Forbes* list of America's Best Employers for Diversity<sup>4</sup>

## LPL as Custodian: What That Means for You

Investors commonly ask what a custodian's role is. Here's the answer.

Your primary relationship is with your LPL advisor, who will support you by learning your unique needs, determining the right solutions, and shifting strategies through your life's changes.

LPL takes care of your advisor so they can take care of you. As a custodian, we hold your securities (stocks, bonds, and other assets) to keep them safe and secure. Not only do we provide you with asset protection, but we also manage your accounts and transactions, report on the status of assets, and ensure compliance with tax regulations.

You also benefit from the simplicity of consolidation, with all of your accounts aggregated on your statements.

1. LPL is the number one independent broker-dealer, as reported by *Financial Planning* magazine, June 1996–2024, based on total revenue.

2. Data as of May 2024

3. Source: *Newsweek* 2020–2023

4. Source: *Forbes* 2024



99%

LPL currently retains 99% of advisors, who appreciate the autonomy, options, and support they receive.

# How We Serve Your Advisor

We take care of your advisor so they can take care of you.

You deserve dedicated support and guidance, reliable technology, and the utmost confidence in your advisor and LPL. This means that we're consistently developing and enhancing the tools and technology that help your advisor deliver an amazing experience to you.

We provide the following services, support, and resources to make it easier for your advisor to do business and to give them back time in their day to serve you:

- Brokerage and advisory services
- Innovative technology and cybersecurity platforms
- Market research from a team of analysts, economists, and investment strategists
- Operational support
- Compliance oversight
- Consulting, coaching, and business services

You and your advisor also benefit from our ongoing investment in innovation. Our goal is to stay at the forefront of the industry, with resilient cybersecurity protection, state-of-the-art technology platforms, and expert insights on market trends.



# Investment Solutions Tailored for You

Count on your LPL advisor to develop an investment portfolio personalized for you.

To help you pursue your goals, your advisor has access to a breadth of investment solutions that have been carefully vetted, as well as customized models designed by institutional managers. Models on our platform are built using a consistent, disciplined process and managed by teams of experienced professionals. Your advisor can leverage these models to craft a customized portfolio that fits your risk tolerance, timeline, and goals.

## Private wealth capabilities

For investors with significant wealth, LPL provides specialized capabilities and expertise to build tailored solutions including advanced estate and tax planning, and philanthropic strategies.

## Popular Investment Opportunities Your Advisor May Recommend:

### Traditional and alternative investments

- Equities
- Bonds
- Real estate investment trusts
- Exchange-traded funds
- Mutual funds

### Additional investment options

- Education plans
- Individual retirement accounts
- Annuities
- Separately managed accounts

### Insurance

- Permanent life
- Term life
- Long-term care
- Disability







# How LPL Protects You

From our cyber fraud guarantee to SIPC membership, we've got you covered.

LPL is steadfast in our efforts to ensure you, your data, and your money are protected.

- **Cyber fraud guarantee:** Our security teams defend against potential cyber incidents to minimize the potential impact to LPL accounts. We're so confident in our measures that 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:** We offer 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, our multi-bank cash sweep programs are designed to reduce risk to investors' cash by depositing cash in multiple banks. This approach provides up to 10 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.\* Also, through Lloyd's of London, LPL Financial accounts have additional securities protection to cover the net equity of customer accounts up to an overall aggregate firm limit of \$1 billion.\*\* Our coverage ratio is industry-leading and reflects a strong commitment to protecting client assets.

## Accessing Your Investments

### LPL's Account View and Account View mobile app:

Your investment account information 24/7 via computer, tablet, or smartphone.

\* An explanatory brochure is available at [www.sipc.org](http://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.

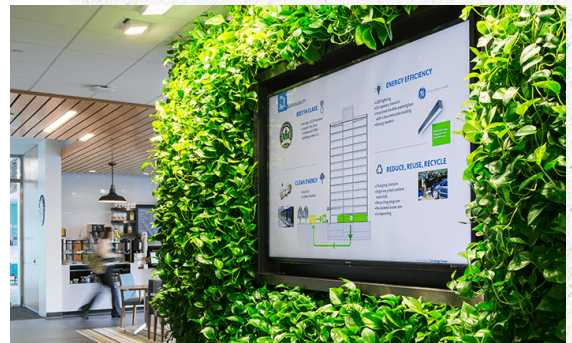


# Corporate Responsibility Matters

You care about diversity, sustainability, and giving back. So do we.

Increasingly, investors like you want to build wealth responsibly without sacrificing your investment principles. Many investors today also appreciate companies that embrace diversity, equity, and inclusion, and that are also responsible and community-minded. Here are ways we try to meet and even exceed investors' expectations in these important areas.

- **Diversity:** Our Advisor Diversity and Inclusion program and Employee Resource Groups support the growth of underrepresented advisors and employees. We also adhere to stringent diversity hiring practices.
- **Sustainability:** We are committed to reducing our carbon footprint over time, with a strategy focused on reducing energy consumption, increasing the use of onsite renewable energy, working with partners and suppliers to reduce emissions across our supply chain, and investing in projects that either avoid or remove carbon.
- **Sustainable investing:** We offer access to a wide range of sustainable investment options, including centrally managed portfolios, mutual funds, separately managed accounts, and exchange-traded products (ETP).
- **Giving back:** We empower advisors and employees to make a difference by providing programs and resources for them to serve and support nonprofit organizations in their communities.





**Want to learn more about LPL Financial?**  
Visit [LPL.com](https://lpl.com).

### **About LPL Financial**

LPL Financial Holdings Inc. (Nasdaq: LPLA) was founded on the principle that the firm should work for advisors and institutions, and not the other way around. Today, LPL is a leader in the markets we serve, serving more than 23,000 financial advisors, including advisors at approximately 1,000 institutions and at approximately 580 registered investment advisor ("RIA") firms nationwide. We are steadfast in our commitment to the advisor-mediated model and the belief that Americans deserve access to personalized guidance from a financial professional. At LPL, independence means that advisors and institution leaders have the freedom they deserve to choose the business model, services, and technology resources that allow them to run a thriving business. They have the flexibility to do business their way. And they have the freedom to manage their client relationships, because they know their clients best. Simply put, we take care of our advisors and institutions, so they can take care of their clients.

This material has been prepared by LPL Financial, LLC.

\*LPL is ranked the #4 custodian based on Cerulli Associates' 2022 U.S. RIA Marketplace Report; No. 1 Independent Broker-Dealer in the U.S. (Based on total revenues, *Financial Planning* magazine 1996-2024); among third-party providers of brokerage services to banks and credit unions, No. 1 in AUM Growth from Financial Institutions; No. 1 in Market Share of AUM from Financial Institutions; No. 1 in Market Share of Revenue from Financial Institutions; No. 1 on Financial Institution Market Share; No. 1 on Share of Advisors. (2021-2022 Kehler Bielan Research & Consulting Annual TPM Report). Fortune 500 as of June 2024.



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Securities and advisory services offered through LPL Financial, a registered investment advisor. Member FINRA/SIPC. LPL Financial and Wisconsin Advisors are separate entities.