



CASH & BANKING SOLUTIONS

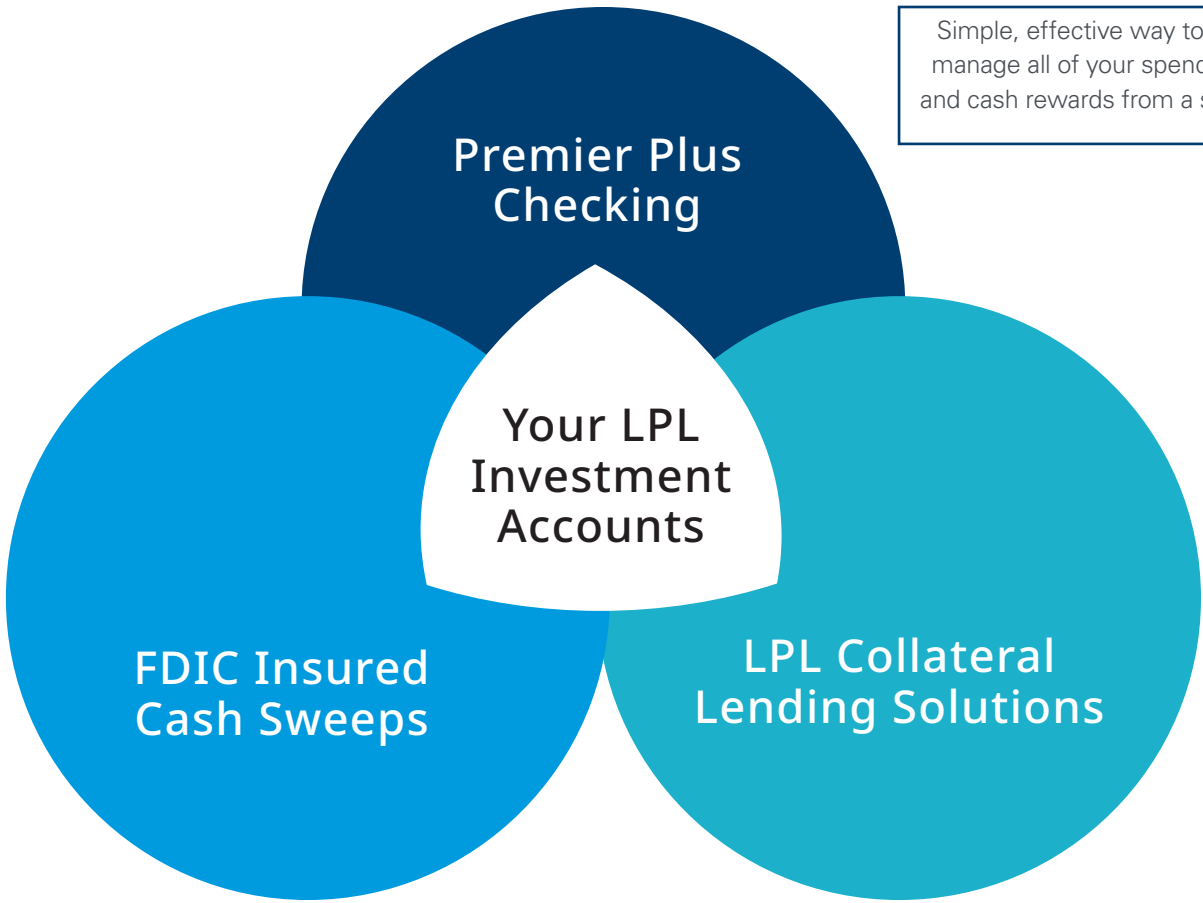
Solutions to Manage Your Daily Finances



Additional Ways to Leverage Your Investment Account

As investors, we often view our investment and bank accounts separately. However, we do not have to. There are many solutions available at LPL Financial that you can leverage to do things you may ordinarily associate only with your bank accounts:

- 1. Earn interest on your uninvested cash
- 2. Perform common financial transactions: write checks, set up automatic bill pay, withdraw cash, or make purchases with a debit or credit card
- 3. Use your investment account as collateral for a loan



Simple, effective way to access and manage all of your spending, savings, and cash rewards from a single location

Provides a secure overnight investment with daily access to liquidity when needed

Provides you access to capital without liquidating assets in your non-retirement accounts

PERFORM COMMON FINANCIAL TRANSACTIONS THROUGH THE PREMIER PLUS ACCOUNT

The Premier Plus Account allows you to perform “traditional” banking services, such as check writing, bill pay, and debit and credit card functions, all leveraging your LPL investment account. Everything is tracked through the UMB Direct online portal, which captures all of your account activity, month-end statements, checks written, automatic bill pay, debit card usage, and credit card charges and rewards — giving you the power to manage your entire cash footprint in one single location.

- **Debit cards:** A UMB Visa® Platinum debit card gives you instant access to funds in your LPL account at millions of merchants domestically and internationally. With Allpoint Network access, withdraw funds as often as you’d like at more than 55,000 ATMs without paying a surcharge. Additionally, you are covered for up to \$500 in repairs and/or replacement costs on damaged and stolen items purchased with your debit card.
- **Credit cards:** LPL has partnered with UMB Bank, n.a. to offer an exclusive Visa credit card program which allows LPL clients access to the Visa Signature Direct Cash Card and the Visa Signature Simply Rewards Card. Direct Cash cardholders receive 1.25% cash back on monthly purchases up to \$5,000 and 1.5% back on purchases in excess of \$5,000. Simply Rewards cardholders receive triple points per dollar spent on grocery, gas, restaurants, and fast food with no reward point cap. Visa Signature cardholders¹ also receive other exclusive benefits such as fraud protection with Visa’s zero liability policy² signature concierge service, auto rental coverage, and much more.

Please contact your financial advisor for more details outlining additional benefits and information about the Premier Plus Account.

KEY BENEFITS

Check Writing

Bill Pay

Direct Cash™ Visa Signature® and
Simply Rewards® Visa Signature®

Secure Banking Portal

LPL Financial is not affiliated with UMB Bank, n.a., or Visa.

¹ If you do not qualify for the Direct Cash™ Visa Signature® Card, you will automatically be considered for the Direct Cash™ Visa Platinum® Card that earns 1% cash back on all net purchases. See your Rewards Rules that will accompany your card for details.

² Visa’s Zero Liability Policy covers U.S.-issued cards only and does not apply to certain commercial card transactions. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult the issuer.

FDIC INSURED CASH SWEEPS

For most accounts, you earn daily interest on your uninvested cash through one of our FDIC-insured cash sweep programs. Each day, we sweep your uninvested cash to a participating bank to earn interest. Because cash is going to a bank, your cash is covered by FDIC insurance. Our network of various banks allows you to ensure that we do not allocate cash to a bank where you already have an account.

If you need cash for an investment or any other reason, the cash is immediately swept back into your account. Depending on your account type, you may be eligible for either the Insured Cash Account (ICA) or the Deposit Cash Account (DCA) — both of which offer the same benefits.

Please contact your advisor for information about eligibility, the bank list associated with the offering, and to learn more about LPL's cash sweep options.

KEY BENEFITS

| | | | |
|---------------------|----------------|------------------------|---------------------|
| Earn Daily Interest | FDIC Insurance | Immediate Availability | ICA or DCA Accounts |
|---------------------|----------------|------------------------|---------------------|

LPL COLLATERAL LENDING SOLUTIONS

Use Your Investment Account as Collateral for a Loan Through LPL's Collateral Lending Solutions

Do you need a loan to purchase something other than securities? Or, do you want to explore a way to pay off a higher-interest loan or credit facility? LPL has partnered with several banks to make this possible. These loans can be made on any business or retail accounts other than retirement. These credit lines allow you access to additional capital without having to liquidate assets in your investment accounts. This way, your account stays invested as it is today — allowing for additional growth and avoiding potential tax consequences associated with selling securities.

- Our partnership with multiple banks gives you access to competitive interest rates when compared with the alternatives, such as traditional mortgages, home equity lines of credit, commercial lending, or margin borrowing.
- We offer both fixed rate and variable rate loans to allow you to choose how your interest will accrue.
- Your dedicated LPL team will be there every step of the way, working hand in hand with our banks to ensure your experience is streamlined and hassle free.

Business or
Retail Loans

Competitive
interest Rate

Fixed and Variable
Rate Loan

Dedicated Support Team

ABOUT LPL FINANCIAL

LPL Financial is one of the nation's leading financial services companies and a publicly traded company under ticker symbol LPLA. The firm's mission is rooted in the belief that objective financial guidance is a fundamental need for everyone.

LPL does not offer proprietary investment products or engage in investment banking activities; this means advisors affiliated with LPL are not pressured or influenced by LPL to sell its products. Thousands of financial advisors nationwide are able to rely on the firm's tools and resources to help them provide financial guidance and recommendations to help meet their clients' needs. For more information about LPL Financial, visit www.lpl.com.

Securities and advisory services offered through LPL Financial (LPL), a registered investment advisor and brokerdealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. To the extent you are receiving investment advice from a separately registered independent investment advisor, please note that LPL is not an affiliate of and makes no representation with respect to such entity.

If your advisor is located at a bank or credit union, please note that the bank/credit union is not registered as a broker-dealer or investment advisor. Registered representatives of LPL may also be employees of the bank/credit union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not aff

**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**

For Use With Current Clients Only. Not available for offer to prospective clients.

