

# LPL FINANCIAL CASH MANAGEMENT SERVICES

Cash and Banking Solutions to  
Manage Your Daily Finances

## LPL Financial offers a multitude of services to help you manage your long-term investments and day-to-day finances in one convenient account.

Whether you need banking or credit card services, LPL provides you with many options. Your financial advisor can help you determine the right services for you, including:

- Unlimited checkwriting with free checks
- VISA Platinum debit card
- Automatic daily sweep of uninvested cash
- Direct deposit and money transfer services
- Online bill payment
- Exclusive LPL Financial Platinum MasterCard or American Express Card

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## Premier Plus Account

The Premier Plus account is a simple, effective way to access and manage your money. For clients looking for a no-frills checkwriting service, the Premier account is available at no charge. The account is free for individual accounts with a balance of \$250,000; clients with balances of less than \$250,000 pay only \$60 a year. With this account, you'll receive:

- Unlimited checkwriting with free Premier Plus checks.
- A consolidated banking and brokerage statement with comprehensive recordkeeping services, including monthly images of checks that have cleared your account and payee capture. You'll also receive a year-end summary statement capturing checkwriting, bill pay, and VISA debit activity by expense category.
- A VISA Platinum debit card, accepted at more than 19 million merchants around the world, with access to more than 600,000 ATMs and financial institutions in both the U.S. and abroad.<sup>1</sup>
- A purchase security program that will replace, repair, or reimburse you up to \$500 for any merchandise purchased with your VISA Platinum debit card that is stolen or damaged.<sup>2</sup>
- A price protection program that allows you to get the best possible price on most VISA Platinum debit purchases, with refunds up to \$250 per item and \$1,000 per year if the same item is later advertised at a lower cost.<sup>3</sup>
- Convenient travel services, including \$5,000 in travel accident insurance for tickets purchased using your VISA Platinum debit card, auto rental insurance, roadside dispatch services, and emergency lost ticket replacement.
- Automated investment services with regular transfers directly from your bank account, direct deposit of your payroll or government check, and convenient wire transfer and Automated Clearing House (ACH) services.
- A daily sweep of uninvested cash into either an FDIC-insured bank deposit program or a money market fund.<sup>3</sup>
- An optional internet bill payment service featuring convenient and secure payment processing is available. Contact your financial advisor for more information.

<sup>1</sup> Other banks may assess a surcharge for using their ATMs.

<sup>2</sup> Certain restrictions apply.

<sup>3</sup> Cash sweep options vary depending on the account type.

## Insured Cash Account

The Insured Cash Account (ICA) is an interest-bearing automated cash sweep program with a little something extra.\* Every business day, uninvested cash is automatically transferred to the ICA program, so that your cash earns interest without incurring transaction charges. When the cash is needed to cover a debit, it's automatically transferred back to the account to fund the transaction.

## Benefits of the Insured Cash Account Program

The Insured Cash Account program offers you a number of unique benefits:

- Through the firm's multi-bank Insured Cash Account program, cash balances are insured by the FDIC for up to \$1.5 million for single account holders and trusts and \$3 million for joint account holders. The ICA program leverages multiple banks to provide the added protection of higher FDIC insurance coverage.
- You can earn higher interest rates for higher household assets. The interest rate is based on the aggregate value of all eligible and participating accounts in a household, not just the cash sweep balances. The more assets in your ICA participating accounts, the higher the rate you may receive.

\* Not available to business, nonprofit, or advisory retirement accounts. For accounts not eligible for the Insured Cash Account, LPL Financial offers a money market fund cash sweep option.

## LPL Financial Credit Cards

LPL offers an exclusive credit card program to individuals and businesses through a partnership with First Bankcard, a division of First National Bank of Omaha, one of the top credit card issuers in the U.S.

**Choose from several different cards depending on your needs:**

- Maximum Rewards® Platinum MasterCard
- American Express Card
- Maximum Rewards® Business MasterCard

All the cards have competitive rates, no annual fee, and rewards programs that offer you the opportunity to earn cash back and much more.

## Key Benefits of the LPL Financial Credit Card Program

- Choose from several different card programs, designed to meet a variety of needs.
- Credit card options are available for both individuals and small businesses.
- Earn points towards cash and merchandise with automatic enrollment in Maximum Rewards, one of the best and most generous rewards programs around.
- Automatically pay off your credit card balance each month by linking the LPL Financial Credit Card to your investment account, saving you time and money.

### LPL Financial Maximum Rewards® Business Edition® MasterCard®

For business owners, LPL offers a Maximum Rewards Business Credit Card with unique features to help you manage your business expenses.

- Earn one point for every \$1 spent on purchases, with no limit to the points you can earn.
- Redeem points for travel, gift cards, cash, and more.
- No annual fee.
- Get additional cards for your employees at no extra cost and set individual spending limits for each employee. You can also add new cards or cancel your employees' cards online.
- All employee purchases are itemized on your statement for easy recordkeeping, along with a record of tax-deductible expenses to help with your company tax filings.
- Get automatic protection against theft and damage for the first 90 days after purchasing an item with your Business Credit Card.
- You're covered if you have an accident while traveling. Users who charge the full amount of their travel tickets to the Business Credit Card are protected with up to \$100,000 in travel accident insurance.

## Choose the Card That's Right for You:



| Card Type                             | Maximum Rewards® MasterCard®  | American Express® Card  | Maximum Rewards® Business Edition® MasterCard®   |
|---------------------------------------|---|---|--|
| Special Features                      | <ul style="list-style-type: none"> <li>No annual fee</li> <li>No limit to the number of points you can earn</li> <li>Redeem points for merchandise, gift cards, flights, and cash back</li> <li>Pay your credit card automatically from your LPL account</li> </ul> | <ul style="list-style-type: none"> <li>No annual fee</li> <li>Premium travel privileges</li> <li>\$250 travel accident insurance</li> <li>Pay your credit card automatically from your LPL account</li> </ul> | <ul style="list-style-type: none"> <li>No annual fee</li> <li>No limit to the number of points you can earn</li> <li>Redeem points for travel, gift cards, cash, and more</li> <li>Additional cards for employees</li> <li>Control over employee credit lines</li> </ul> |
| Rewards Points per Transaction        | One point for every \$1 spent on qualifying purchases   | Two percent cash back on qualifying gas and grocery purchases and 1% cash back on other qualifying purchases  | One point for every \$1 spent on qualifying purchases  |
| Rewards Program                       | Maximum Rewards®  | Cashback Rewards Program  | Maximum Rewards®   |
| Annual Fee                            | No  | No  | No   |
| Low Introductory APR                  | Yes   | Yes   | Yes  |
| Redeem Points for LPL Account Deposit | Yes   | Yes   | Yes  |

## About LPL Financial

LPL Financial, a wholly owned subsidiary of LPL Financial Holdings Inc. (Nasdaq: LPLA), is a leader in the financial advice market and serves \$485 billion in retail assets. The company provides proprietary technology, comprehensive clearing and compliance services, practice management programs and training, and independent research to more than 14,000 independent financial advisors and over 700 banks and credit unions. LPL Financial is the nation's largest independent broker/dealer since 1996 (based on total revenues, *Financial Planning* magazine, June 1996-2015), is one of the fastest growing RIA custodians with \$105 billion in retail assets served, and acts as an independent consultant to over an estimated 40,000 retirement plans with an estimated \$120 billion in retirement plan assets served, as of March 31, 2015. In addition, LPL Financial supports approximately 4,300 financial advisors licensed with insurance companies by providing customized clearing, advisory platforms, and technology solutions. LPL Financial and its affiliates have 3,352 employees with primary offices in Boston, Charlotte, and San Diego. For more information, please visit [www.lpl.com](http://www.lpl.com).

LPL Financial is not affiliated with First Bank of Omaha, Visa, Mastercard, or American Express.

Investments and Insurance Products are:

|   |                                  |                                 |
|---|----------------------------------|---------------------------------|
| Not FDIC or NCUA/NCUSIF Insured                 | Not Bank/Credit Union Guaranteed | May Lose Value                  |
| Not Guaranteed by any Federal Government Agency |                                  | Not a Bank/Credit Union Deposit |

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