# Independent. Experienced. Customized.

*How LPL Financial partners with your advisor to deliver wealth management.*

# Your financial goals are unique. Your advice should be, too.

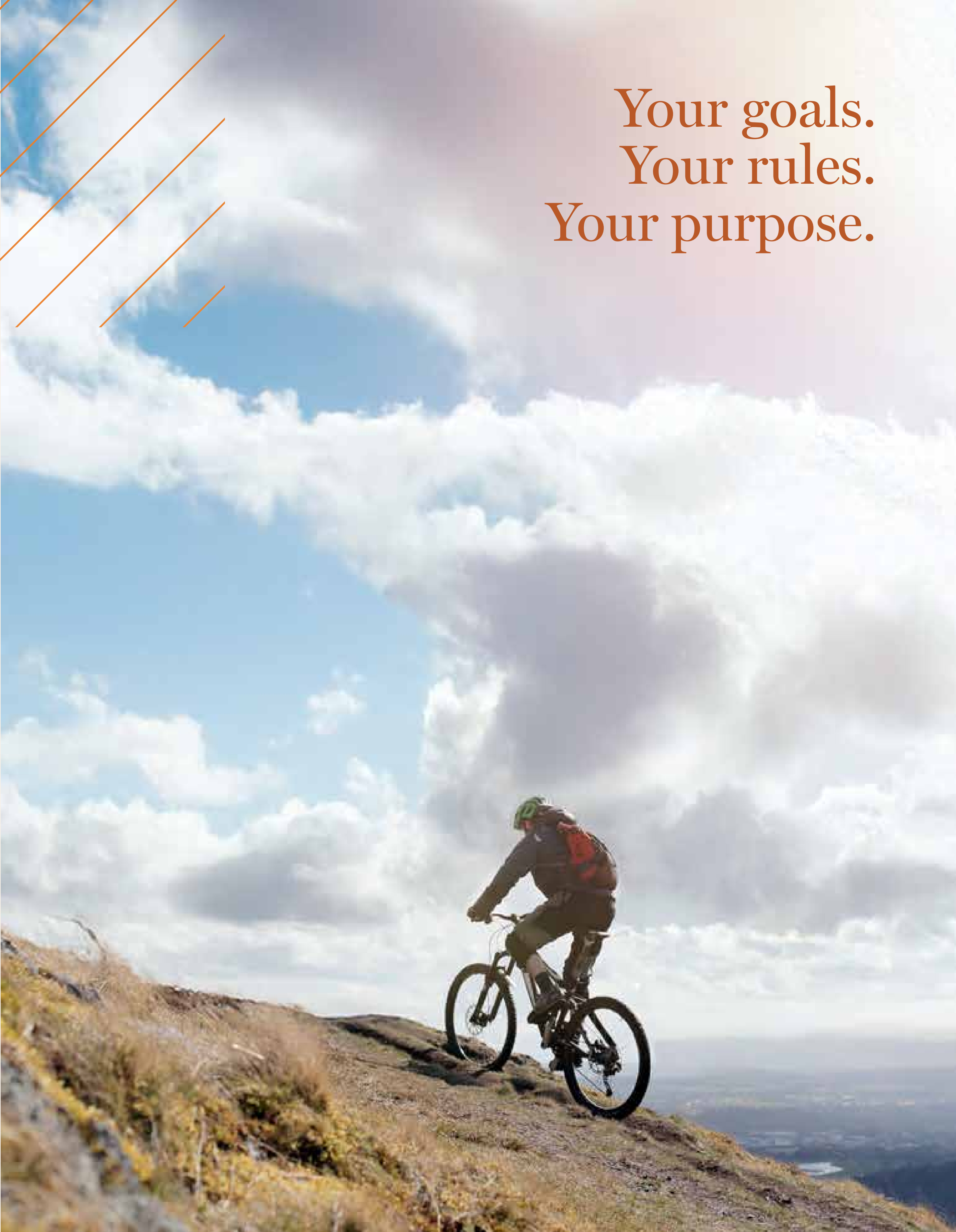
At LPL Financial, we partner with your advisor to provide wealth management advice designed around your individual needs. By putting the expertise, options and scale of one of the nation's leading wealth management firms at the fingertips of your advisor, we enable them to create boutique wealth management offerings that can address your needs without compromise.

## Advice that gets you — and your goals.

LPL empowers your advisor to manage your wealth with the personalization it demands, building an individualized experience while giving you access to a comprehensive selection of investment products, strategies, and advice.

It's more than an approach. It's a promise to help safeguard and preserve your wealth with the same focus you apply to building it.

# Your goals.
# Your rules.
# Your purpose.



# Our independence. Your advantage.

At LPL, independence isn't just a business arrangement – it's a foundational promise to put you and your needs at the center of everything we do. It ensures you always know that your advisor has the tools to build a sophisticated approach around your needs, using whichever solutions are well positioned for your specific situation.

Unlike other firms, LPL advisors are never limited to proprietary products. Instead, we enable your advisor to choose from the most comprehensive range of financial opportunities available, so your advisor can find, and recommend, differentiated strategies for your individual wealth goals.

# Committed to earning your trust.

Whether safeguarding your personally identifiable information, your data or your assets, we are committed to leaving no stone unturned. That commitment starts with regulatory oversight. We're regulated by state, federal and self-regulator agencies, including FINRA, the SEC, and MSRB.

# Differentiated strength & stability.

For over 30 years, LPL has been a leader in wealth management. Today, we support over 30,000 financial advisors and 7 million clients. That's why, when your advisor partners with LPL, they're backed by the size, stability and longevity required to provide you with uncompromising security. However, we are never satisfied. We use our scale to continually invest in future-proofing our technology, products and capabilities so we can offer the highest service to you.

Over $2 trillion in brokerage and advisory client assets, serviced or custodied*

—

Fortune 500 company

—

#1 independent broker-dealer for 25 years running**

# Access specialists in everything.

Choosing a financial advisor is about both expertise and trust. With LPL at their side, your financial advisor is backed by an entire team of professionals and capabilities, with access to constantly-innovating financial products, services and solutions. Your advisor can choose to consult with these specialists on everything from estate planning to boutique investment opportunities.

Ultimately, your goals are supported by the world's largest independent broker-dealer,** with over 9,000 employees working day and night so the advice you receive is dynamic yet time-tested, exhaustive but never overwhelming. Welcome to a bespoke strategy that's as deep as it is broad, designed to help you fully capitalize on opportunity in today's ever-changing environment.

# Our capabilities, your possibilities

### Financial Planning

We put sophisticated tools in the hands of your advisor so they can fully understand and guide your wealth in all its complexity.

### Estates

LPL's experienced attorneys work with your advisor to help you structure complex estate plans, so you can pass wealth on to the next generation.

### Tax

Your advisor partners with our tax professionals to mitigate missteps and manage your tax liability.

A team of experienced specialists behind every suggestion.

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*"Enabling advisors to serve their clients with distinction starts and ends with client-centricity: building our offering entirely around individual clients' needs."*

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Rich Steinmeier, CEO of LPL


Investment consulting
Advanced portfolio & investment analytics
Tax efficient investing, planning & strategy
Alternative investments
Single-stock risk management
Financial windfall planning
Executive compensation arrangements
Banking & Lending Solutions
Business sale enablement & succession planning
Insurance planning
Income tax planning
Trust Services & Advanced Estate planning
Comprehensive financial planning

## Advanced Estate & Philanthropic Planning

Preserving wealth and creating legacy should reflect your values and long-term goals. LPL helps your advisor design approaches that reduce taxes, support family dynamics, and create a legacy through a purpose-driven giving strategy. With this offering, we will work with your advisor to:

- Design estate plans that reflect your personal values and mitigate taxes
- Facilitate family discussions and legacy planning, so loved ones are informed and included in plans with intention
- Integrate charitable strategies that assure a lasting legacy aligned with your values

## Financial Windfall Planning

Sudden wealth opens new doors, and with the right wealth partner, make the most of every opportunity while avoiding missed ones. LPL helps your advisor create a plan that preserves capital, manages taxes, and aligns newfound wealth with life goals. Alongside your advisor, we will:

- Create a structured plan for liquidity, taxes, and legacy
- Integrate charitable giving and estate-planning strategies
- Help preserve capital and make intentional decisions

## Comprehensive Financial Planning

Complex wealth calls for customized strategies and solutions. LPL equips your advisor with advanced planning tools and specialists to address your entire financial picture in one. As part of this integrated planning process, you'll receive:

- Integrated strategies across financial disciplines
- Scenario modeling and projections to help guide your decision making
- Multi-disciplinary (a lot into one) coordination with estate, tax, and philanthropic planning specialists to ensure a cohesive plan

## Income Tax Planning

A smart tax strategy is about paying less today – and building more for tomorrow. With LPL, your advisor can tap into dedicated tax professionals who help reduce current and future tax exposure, retain more earnings, and align investments, estates, and business moves with long-term efficiency. Your LPL tax strategy will:

- Focus on the mitigation of future tax liabilities through strategic planning
- Align your investment, estate, and business decisions for greater tax efficiency
- Support your charitable giving and legacy planning with tax-smart structures

Our guidance is independent and fully integrated with your overall financial plan – so every decision supports your bigger picture. If you have tax professionals you rely on, we'll be sure to keep them involved in the planning process.

# Business Sale Enablement & Succession Planning

Selling or transitioning a business is one of life's biggest financial moments and demands expertise, strategy, and guidance. LPL partners with your advisor to help you plan confidently — from preparing for a sale to connecting with the right investment banking resources. Throughout the business exit planning process, we can work with your advisor to:

- Offer strategic guidance for capital raises and business sales
- Coordinate connections to investment banks that can bring an offer that fits your desires for scale or sale
- Help structure deals designed to maximize value and minimize tax impact

We bring personalized, small- to mid-market business-centric experience, backed by deep industry relationships that ensure you retain control and exit on your terms.

## Insurance Planning

Insurance can be more than protection – it can help preserve, transfer, and create wealth. Working with your advisor, LPL specialists design strategies to safeguard your legacy, support business succession, and create liquidity when it's needed most. We'll look at strategies to:

- Provide liquidity for estate tax obligations without forced asset sales
- Fund buy-sell agreements and key-person coverage for business continuity
- Structure policies designed to protect assets and build accessible cash value

Our guidance is tailored, ensuring your insurance plan supports your broader wealth strategy and long-term vision.

## Tax-Efficient Investing, Planning, & Strategy

Tax strategies, whether seeking efficiency or offsetting liabilities in other parts of a balance sheet, can be complicated within portfolios. LPL gives your advisor the tools to design portfolios aimed at maximizing after-tax returns without compromising your strategy. Through this approach, you can:

- Potentially maximize after-tax returns through smart portfolio design
- Leverage asset location and tax-loss harvesting strategies to reduce taxes over time
- Integrate charitable giving for tax efficiency

In partnership with your LPL advisor, we'll engineer your portfolio to work towards your goals.

# Investment Consulting

LPL's investment consulting gives your advisor access to independent, research-driven guidance across asset classes and strategies. Together, we help create customized portfolios that reflect key priorities, timeline, and values — whether the focus is on growth, preservation, or impact. As a result of this consultative, collaborative process, you'll receive:

- Personalized, research-driven investment guidance
- Customized portfolios aligned with your priorities
- A strategy that supports your long-term financial aspirations

# Banking & Lending Solutions

Managing wealth requires more than investments — it demands integrated banking and lending strategies. LPL helps your advisor deliver solutions that optimize cash flow and preserve your portfolio. Through LPL's Banking and Lending Solutions, you can:

- Integrate banking and investing for a seamless experience
- Maximize idle cash with insured sweep programs
- Access liquidity through flexible lending solutions

Enhance your cash management and borrowing strategy with solutions designed to achieve your financial goals.

LPL Financial

## Visit **lpl.com** to learn more.

*As of September 2025.
**As reported by *Financial Planning* magazine, 1996-2025, based on total revenue.




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