



Everyday Banking and Investing

Enroll in LPL Cash Management today

 LPL Financial

Member FINRA/SIPC

LPL CASH MANAGEMENT ACCOUNT



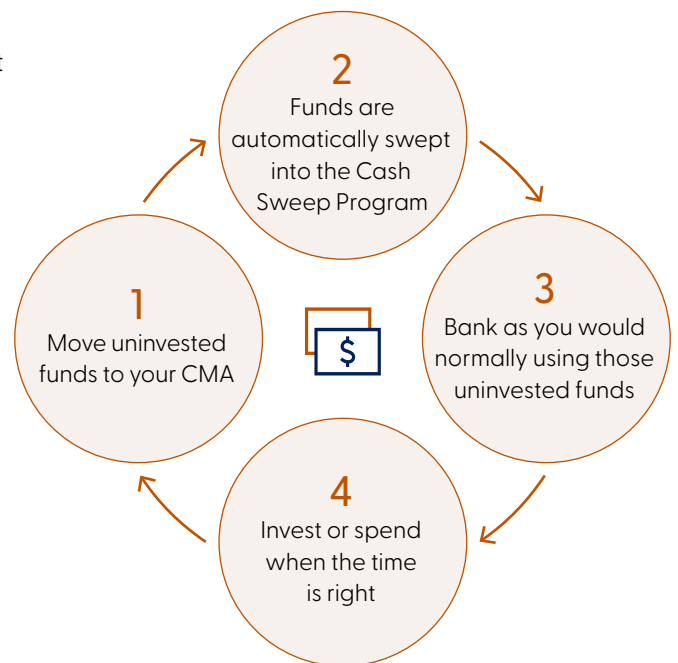
Ready for today. Positioned for the future.

Financial lives are complicated these days. From keeping up with multiple accounts and unique passwords to sorting through monthly statements, it's a lot to manage. With LPL Cash Management, you forego that hassle.

How LPL Cash Management Works

Rather than having an account for future investable funds and a separate checking account, the LPL Cash Management Account (CMA) does both.

- 1** Move uninvested funds into the CMA. You can either transfer funds from your brokerage account or simply deposit them into the CMA.
- 2** If enrolled, funds are automatically swept into the Cash Sweep program to maximize yield and FDIC insurance vs. what traditional bank accounts offer.
- 3** Bank as you would normally using those uninvested funds. You'll access them just as you would with a traditional checking account.
- 4** Invest or spend when the timing is right. You're positioned to move quickly and easily when you're ready.



Banking Benefits in Action

Specifically designed to work like a regular checking account, LPL Cash Management comes with the bells and whistles you're used to. Plus more.



10x FDIC protection¹

Funds in individual accounts are guaranteed up to \$2.5 million and up to \$5 million for joint accounts when enrolled in one of LPL's FDIC insured cash sweep programs.



Convenience and ease

See all your daily banking and investing decisions in LPL's Account View. It also comes with its own debit card (if eligible).



Uninvested funds continue to work for you

This means you can potentially maximize your yield on funds before you invest them.



Feature	Traditional Banking	LPL Cash Management
Free ATM access worldwide ²	-	✓
Unlimited: Free checks and check writing ²	-	✓
Ability to see your investing and banking accounts	-	✓
Bill Pay ²	✓	✓
Direct deposit and mobile check deposit	✓	✓
Convenient purchases: Debit card plus integration with Venmo, ApplePay, etc. ²	✓	✓

¹ Accounts enrolled in LPL Cash Management that participate in one of LPL's FDIC-insured cash sweep programs may receive FDIC insurance coverage up to the applicable program limits. FDIC insurance protects against the loss of FDIC-insured deposits if the depository institution or bank holding the deposit fails. LPL itself is not an FDIC-insured institution. Only balances deposited at the participating banks for the account's sweep program are eligible for FDIC insurance (subject to the applicable limits). Eligibility for pass-through deposit insurance coverage for such deposits is subject to fulfilling specific conditions. For more information on LPL's cash sweep programs, please ask your financial professional.

² Banking services provided by UMB Bank through its strategic relationship with LPL.



Take the Next Step

To offload the hassle of multiple accounts and embrace the extra benefits of an integrated banking and investing relationship, enroll in LPL Cash Management today.

Contact your financial advisor to get started.

This material was prepared by LPL Financial.

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