

A Steadfast Commitment to Security

Consistently investing to keep you protected

How we keep your money safe

LPL invests in industry-leading cybersecurity and data privacy tools, technologies, and teams, to keep your information and money safe.

- **Cyber fraud guarantee:** 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:** The LPL Insured Cash Account (ICA) and LPL Deposit Cash Account (DCA) deposits and are eligible for FDIC insurance up to \$250,000 for individuals and \$500,000 for joint accounts per bank.
- **Multi-bank cash sweep programs:** We deposit cash in multiple banks to reduce risk to investors' cash. This approach provides up to 10 times the FDIC insurance coverage on cash in the ICA and DCA.
- **SIPC membership:** 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.*
- **Excess of SIPC protection:** LPL purchases Excess of SIPC protection through Lloyd's of London with an aggregate limit of \$1 billion.**



* An explanatory brochure is available at 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.

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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
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