LPL Financial

# Our Client Relationship Models

## Financial Planning

*A collaborative process that takes a holistic review of your finances to develop action plans which address any financial inefficiencies and mitigate foreseen financial risk*

**Foundational**
For individuals and couples accumulating wealth

**Core**
A comprehensive approach to fully evaluate and prioritize your finances

**Comprehensive**
Take complete control with a team of professionals to nurture your financial legacy

### Financial Areas of Focus

- Goal Setting
- Investment Planning
- Cash Flow Management
- Retirement Planning
- Risk Management
- Income Tax Planning
- Family Wealth Planning
- Estate & Charitable Planning
- Business Planning

### Initial Financial Plan

*First 12 Months*

- Extensive Analysis of Areas of Focus
- Plan Development & Delivery
- Guided Plan Implementation
- Coordination with Plan Stakeholders

### Ongoing Plan Management

*12+ Months*

- Continued Relationship with Financial Partner
- Maintained Financial Plan
- Annual Plan Review Meetings & Progress Reporting
- Continued Point-in-Time Advice on Areas of Focus

## Investment Management

*Management and monitoring of your investment account(s)*

**Advisory**
An advisory account is a type of investment account where investment advisory services are included to help a client formulate and implement investment purchases and strategies, regularly managed and monitored.

**Brokerage**
A brokerage account is an investment account held at a licensed brokerage firm. An investor deposits funds into their brokerage account, and the brokerage firm transacts orders for investments such as stocks, bonds, mutual funds, and exchange-traded funds (ETFs) on their behalf.

### Included Advisory Services

- Portfolio Selection
- Risk Tolerance
- Investment Research
- Rebalancing & Trading
- Annual Performance Reporting

## Wealth Management

*The alignment of holistic financial planning and investment management*

For qualified clients, our Wealth Management Client Relationship offers continued financial planning services complementary within the overall account management fee. The account fee is based off a percentage of the account value, typically billed on a continued quarterly basis within the account(s).

- Personalized Service & Account Management
- Proactive Planning to Mitigate Inefficacies & Risks
- Your Financial Thinking Partner & Coordinator
- Access to Specialized Team of Professionals

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