

BANKING & LENDING

Insured Cash Account – Account Fees

Insured Cash Account

Year	Quarter	LPL Fee for ICA *
2026	Q1	3.36%
2025	Q4	3.41%
	Q3	3.51%
	Q2	3.42%
	Q1	3.37%
2024	Q4	3.35%
	Q3	3.32%
	Q2	3.18%
	Q1	3.23%
2023	Q4	3.17%
	Q3	3.18%
	Q2	3.22%
	Q1	3.20%
2022	Q4	2.91%
	Q3	2.12%
	Q2	1.34%
	Q1	1.02%
2021	Q4	1.01%
	Q3	1.01%
	Q2	0.98%
	Q1	0.99%

As mentioned in LPL's Insured Cash Account Disclosure Booklet, LPL earns fees for administering the Insured Cash Account ("ICA") Program, which fees are dependent on a series of factors, including interest rates paid by our Program Banks (some of which vary on underlying indexes like the Federal Funds Effective Rate), the yield paid to customers on ICA balances, and the total balances maintained by our customers in the ICA. Accordingly, we are unable to predict what LPL's fees will be going forward, but LPL will update this chart promptly following the release of our quarterly earnings following the close of each fiscal quarter, in order to provide you updated fee information.

*** Expressed as a % based on average total cash in the Insured Cash Account Program**

Insured Cash Account

Year	Quarter	LPL Fee for ICA *
2020	Q4	1.08%
	Q3	1.18%
	Q2	1.27%
	Q1	1.95%
2019	Q4	2.22%
	Q3	2.41%
	Q2	2.49%
	Q1	2.50%

If you have any questions about LPL's Automatic Cash Sweep Programs, including the Insured Cash Account Program, please ask your financial professional.

This material has been prepared by LPL Financial.