

Responsible AI Principles

LPL Commitment

We commit to Responsible AI grounded in accountability, fairness, transparency, privacy and security, and reliability. Our AI framework operationalizes these principles with a risk-based approach through the AI lifecycle ensuring proportionate levels of oversight and control.

1. Fairness

- Uses of AI should treat everyone fairly and ethically, and function properly for all relevant stakeholders.
- AI Systems should be designed in a manner such that unfair bias, unjust impacts, or unintended harms can be quickly detected and remediated as appropriate.
- Uses of AI cannot contribute to unfair bias or result in inequitable treatment.

2. Transparency

- LPL Financial should strive to be transparent with stakeholders regarding when and how AI is being used that may impact them.

3. Accountability

- Use and development of AI should comply with applicable laws, rules and regulations.
- Uses of AI involving generated content and output should include human review and revision to the extent necessary to achieve the goals of the AI Principles.
- AI cannot be used to generate content that is offensive, discriminatory, harassing, harmful, or otherwise inconsistent with LPL's Code of Conduct.

4. Privacy and Security

- Protected Information should be safeguarded pursuant to applicable Firm policies and standards.
- AI Systems should be designed and deployed with security in mind and should not be permitted to jeopardize the confidentiality, integrity, or availability of Company information and information systems.

5. Reliability

- AI Systems should meet high performance standards and should be assessed to confirm that they behave safely and as intended considering their anticipated uses.
- Uses of AI should be subject to documented controls, including ongoing monitoring sufficient to identify when the performance of an AI System has deviated from expectations in a way that would be inconsistent with the goals of the AI Principles. (Ongoing monitoring mechanisms may include defined quantitative thresholds or qualitative mechanisms, as appropriate).
- Data used to validate, operate, and as an input to AI Systems, should be accurate, relevant, representative, of verifiable origin, and fit-for-purpose considering their anticipated uses.

AI Governance Alignment with Responsible AI

To operationalize our Responsible AI principles, LPL operates a risk-based AI governance program that guides how AI is designed, acquired and used across the firm. The goal is to enable innovation with responsible AI guardrails so LPL can deliver value to clients while aligning to laws, regulations and firm policies.

As such, new and existing applications, tools and uses cases using AI are assessed for how they fit within the firm's existing policies and procedures, risk-ranked and aligned upon for responsible implementation. A cross-functional multidisciplinary review and approval process evaluates each AI use case for alignment with firm policies and Responsible AI principles, ensuring clear guardrails, appropriate expertise and committee-backed decision making.

The detailed definitions for LPL responsible AI principles have been created and validated with leading ethical frameworks and standards on AI, including those outlined by National Institute of Standards and Technology (NIST), International Organization for Standardization (ISO) and the Organization for Economic Cooperation and Development (OECD).

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