Detailed Disclosures

Important Disclosures Relating to Referrals to LPL Financial Advisors

Through

Enlighten 567

Enlighten 567 (the "Program") is an advertising and referral service for investment professionals operated by Enlighten 567. When you provide your contact information through the Program website, Enlighten 567 will introduce you to investment professionals that are in your geographic area, including in your case, an investment adviser representative ("Advisor") of LPL Financial, LLC ("LPL"). It is up to you to interview the Advisor and decide whether you want to hire them. If you decide to hire Advisor, you will enter into an agreement directly with that Advisor to provide you with investment advisory services.

Advisor has entered into an arrangement with Enlighten 567 under which Advisor pays a flat fee to Enlighten 567 to plan and market a seminar and/or webinar and receive initial introductions to interested consumers on various financial topics under certain DBAs, using the following payment schedule:

Topic	**Workshops**
Social Security 567 Medicare 567	$249 per household[1] in attendance
Estate Planning 567 Taxes in Retirement 567 College Planning 567	$299 per household[1] in attendance

[1] A household is described as a married couple, partner or single individual.

The fees paid by Advisor to Enlighten 567 are paid irrespective of whether you become a client of Advisor, and are not passed along to you. You will not pay any increased fee to Advisor or LPL as a result of the arrangement. However, the presence of these arrangements may affect Advisor's willingness to negotiate below its standard investment advisory fees, and therefore may affect the overall fees you pay. Please ask Advisor for more information about their fees.

Enlighten 567 is not affiliated with Advisor or LPL and neither Enlighten 567 nor any of its representatives are authorized to provide investment advice on behalf of Advisor or LPL or to act for or bind Advisor or LPL. No investment advisory agreement with Advisor will become effective until accepted by Advisor and LPL.