

Insured Cash Account Program

Instructions: Please review the detail below about the ICA program, and sign the authorization at the bottom of this form. Then include this page in the attached postage paid envelope at the end of this booklet along with the other account documentation that you are required to complete and sign. If you choose to fax in your account forms, please sign and fax the completed form to (858) 202-8100 along with the other account documentation.

Account Information

Account Number

Account Registration

LPL Financial Insured Cash Account Program

1. Description

The Insured Cash Account (ICA) program is an automated bank-deposit cash sweep program that is insured with the Federal Deposit Insurance Corporation (FDIC). LPL Financial's Insured Cash Account program allows for all of your available cash balance to be FDIC insured up to \$1.5 million for individual accounts and up to \$3 million for joint accounts.

2. Convenience of a Cash Sweep

A cash sweep is a convenient feature in your brokerage account that makes the uninvested cash in your account work harder for you. Every business day, any uninvested cash in your account is automatically transferred to the Insured Cash Account program

3. Benefits of the Insured Cash Account Program

The Insured Cash Account program offers you a number of unique benefits, including:

- FDIC insurance on cash sweep balances up to \$1.5 million for single and trust account holders and \$3 million for joint account holders. The Insured Cash Account program leverages multiple banks so you can enjoy higher FDIC insurance coverage.
- While interest rates remain extremely low, LPL Financial's Insured Cash Account rate is comparable to or greater than money market funds.
- Convenient Cash Management Services. You have the flexibility to choose value-added services that meet your cash management needs including free check writing, Visa check card with ATM access* and Internet bill pay.*

Deposit Protection and Signature

Through the firm's multi-bank Insured Cash Account program, deposits are eligible for up to \$1.5 million of deposit insurance for individual and trust accounts and for up to \$3 million of deposit insurance for joint accounts through the FDIC. At each bank, your Insured Cash Account deposits are insured by the FDIC to a maximum amount of \$250,000 (including principal and accrued interest) when aggregated with all other deposits held by you in the same recognized legal capacity (e.g., individual, joint, etc.) at the same bank. For example, if you have an individual brokerage account, you would be eligible for up to \$250,000 of FDIC deposit insurance per bank. If you and your spouse have a joint account, your account would be eligible for up to \$500,000 of FDIC deposit insurance per bank. If you have any questions about FDIC insurance coverage, visit www.fdic.gov.

* There may be additional charges for these services.

 Client Signature

 Client Name (print)

 Date