LPL STRATEGIC MARKET SOLUTION FOR FINANCIAL ADVISORS

An automated 401(k) retirement plan solution designed for your small business clients

The LPL Strategic Market Solution is a simple, cost-effective 401(k) retirement solution that lessens the investment and administrative burden of managing a 401(k) plan for you and your clients. Through a clear, skillfully selected 401(k) plan design, this solution leaves you more time to spend consulting, prospecting, and growing your business.

- Straightforward, transparent pricing
- Low cost investment menus
- Automatic enrollment and increases
- Plan Health Report with customizable metrics

DESIGNED WITH YOU IN MIND

The LPL Strategic Market Solution is a fully bundled retirement service that offers:

- A fast sales cycle
- Traditional 401(k) plans
- 3(38) investment services provided by LPL Financial
- No minimum requirements for plan assets or employee counts
- Savings alerts that monitor participant performance to proactively inform them of events that could impact their retirement

ASCENSUS OFFERING

Save time and improve outcomes—Ascensus' online setup and enrollment can save your clients time on administration tasks. Payroll integration help to increase data accuracy.

Enhance your employees' financial wellness—We offer Financial Wellness, a holistic program created by Financial Finesse, that provides employees with free access to unbiased, personalized resources and guidance—including virtual financial coaching—to help them pursue financial well-being.

LPL FINANCIAL

Offering 3(38) fiduciary services—LPL Financial serves as the ERISA Section 3(38) investment manager and shares fiduciary responsibility for plan investments, helping reduce your clients' fiduciary responsibility and legal liability under ERISA.

As the 3(38) fiduciary, LPL:

- Acts with discretionary authority over the plan investment selection and monitoring.
- Accepts ERISA 3(38) fiduciary responsibility for investment-related decisions.
- Provides a centrally managed Investment Policy Statement (IPS).

Providing LPL Plan Support—LPL's Plan Support Services enable you to utilize the scale of LPL Retirement Partners for your small plan clients, including:

- Quarterly FiRM reports, generated and delivered to you and your client
- Investment monitoring, notifying you and your client quarterly of your clients' investments that have been added to the watch list or removed from the line-up, as well as the replacement funds. Commentary will also be provided on those funds
- Periodic plan service reviews that help you manage the service provider RFP process through the RFP Director tool and assist you with your response

A STREAMLINED, COST-EFFECTIVE SOLUTION

Pricing		
	Employer	
	Implementation fee (one-time)	$390
	Base fee	$150/month
	Employee	
	Recordkeeping fee	$5 per participant/month
	Annual custodial and trading fee	0.07%
	Annual investment management fee	If assets under $125,000: $250 If assets over $125,000: 0.10%

Pricing is subject to change. Excludes investment expenses.

LPL Tracking #622009

To Advisors: Tracking #622009 (Exp. 09/2026) must be used with your marketing regulatory review approved letterhead or email signature. For record retention purposes, materials should be uploaded through ART as 'pre-approved' content. Please see the Communications with the Public chapter of the Advisor Compliance Manual, specifically the section on Pre-Approved Communication. If any changes are made, please submit to Marketing Regulatory Review through ART prior to use.

PARTNERS YOU CAN TRUST

Ascensus is the largest independent recordkeeping services provider, third-party administrator, and government savings facilitator in the United States.[1]

153,700+ retirement plans administered[2]

4.7+ M retirement plan participants[2]

$818+ B in assets under administration[2]

28x "Best in Class" Award Winner
Most awards won among all retirement plan providers for plans up to $50 million[3]

PLANADVISER Adviser Choice Award
Winner in the recordkeeping category[4]

Retirement Leader of the Year[5]

LPL Financial is a leader in the retail financial advice market and the nation's largest independent broker-dealer.[6] They serve independent financial advisors and financial institutions, providing them with the technology, research, clearing and compliance services, and practice management programs they need to create and grow thriving practices. LPL enables them to provide objective guidance to millions of American families seeking wealth management, retirement planning, financial planning, and asset management solutions.

Ascensus' award-winning service, technology, expertise, and the simple 401(k) plan design of an LPL Strategic Market Solution makes offering your clients a retirement solution an easy decision.

833-893-3233 copilotsales@ascensus.com ascensus.com/partner-offering/lpl

[1]Cerulli Associates. The Cerulli Report: U.S. Retirement Markets 2023. December 2023.
[2]As of June 30, 2024.
[3]PLANSPONSOR. 2023 Defined Contribution (DC) Survey. February 2024.
[4]PLANADVISER. 2023 Retirement Plan Adviser Survey. March 2024.
[5]With Intelligence. With Intelligence Mutual Fund & ETF Awards. June 2024.
[6]Based on total revenues, Financial Planning magazine, June 1996-2023.