

LPL Financial Online Privacy Policy

Last Updated: August 13, 2013

Introduction

This privacy policy ("Privacy Policy") describes the ways LPL Financial LLC and its affiliates and subsidiaries ("We", "Us", or "LPL Financial") collect, store, use, disclose, and protect your personal information. We use the term "personal information" to describe information that can be associated with you and can be used to identify you. Personal information does not include information that does not identify a specific person.

You agree to the practices regarding your personal information described in this Privacy Policy when you use LPL Financial Account View Site or other LPL Financial online services, exclusive of mobile applications offered by LPL Financial, (collectively, the "LPL Financial online services").

Information We Collect

When you use LPL Financial online services, we may collect certain information relating to that use, some of which may be personal information. Examples of personal information include your name, address, telephone number, email address, other means to contact you, and Social Security number. If you register with LPL Financial online services, we will collect data that may include personal information, such as your contact information, financial information submitted by you or others in connection with your use of LPL Financial online services, and verification information that we use to identify you. In addition, we may collect information such as your Internet Protocol (IP) address and/or domain, the type and version of your Internet browser software and operating system you use, the date, time, and duration of your LPL Financial online services access, the specific pages, buttons, images, links, and forms that you access while visiting LPL Financial online services, the type of device you use to access LPL Financial online services (such as a BlackBerry, iPhone, or iPad), your mobile carrier and/or Internet Service Provider. Collection of this data does not personally identify you. We may also use third party applications and services to collect and analyze this information in the aggregate.

Your LPL Financial affiliated advisor may collect personal and financial information from you for entry into the LPL Financial database. This information may include your name, address, telephone number and information required to calculate a net worth statement. We may also collect information about you that you otherwise submit to us, such as through email and other means.

Our Use of Personal Information

We may use your personal information to (i) provide information you request in LPL Financial online services; (ii) verify your identity when accessing these services; (iii) enforce our Terms of Use and any other agreements between you and LPL Financial; (iv) improve, modify, customize, and measure LPL Financial online services; (v) compare information for accuracy and verify our records; and (vi) detect and prevent fraud or other criminal activities.

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Sharing Personal Information in Connection with LPL Financial Online Services

To provide LPL Financial online services, we may share some of your personal information with other entities who perform services for LPL Financial. We may share your personal information with service providers who are authorized to use your personal information only as necessary to support our business operations, such as those who provide data storage, payment, technology support and services, customer service, risk solution provision, analytics, fraud prevention, and marketing services. We may also share some of your personal information as otherwise permitted or required by law or as authorized by you.

Updating and Correcting Your Personal Information

Keeping your information accurate and up to date is very important. If your personal or account information is incomplete, inaccurate or not current, please contact your financial advisor or LPL Financial at (800) 558-7567.

Cookies and Similar Technology

When you access LPL Financial online services, we, or third parties we hire to track how our website is used, may place small data files called "cookies" on your computer or other access device. Cookies are pieces of data stored on your device and are assigned by a web server to the browser on your device. When you return to a site you have visited before, your browser gives this data back to the server.

A "session cookie" may be sent to your computer or other access device when you log in to LPL Financial online services. This type of cookie recognizes you if you visit multiple pages on a site during the same session, so that you do not need to be prompted for your password on each page. Once you log out or close your browser, this cookie expires and no longer has any effect. "Persistent" or longer-lasting cookies can be used for other purposes, such as to record user experience preferences when you use a website. These cookies do not expire once you log out or close your browser. You are free to decline our cookies if your browser permits, but doing so may interfere with your use of LPL Financial online services.

We and our third party service providers may also use technologies similar to cookies to track your interaction with LPL Financial online services. Some of these technologies include web beacons, pixels, tags and Flash objects. As with cookies, you are free to decline such technologies if your browser permits. You should refer to your browser's instructions to remove cached history and images from your device. Deleting or disabling cookies will not remove Flash objects. You should refer to Adobe's website (www.adobe.com) for more information on how to disable these objects.

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Storage and Protection of Personal Information

We maintain administrative, technical, and physical safeguards that are designed to protect the privacy and security of personal information. In order to help secure personal information collected from you as an LPL Financial online services user, including sensitive financial data, the information is protected by SSL encryption when it is exchanged between your web browser and LPL Financial online services. However, the internet is not a fully secure environment, and we cannot ensure or warranty the security of any information transmitted to or generated by LPL Financial in connection with LPL Financial online services. There is no guarantee that information may not be accessed, disclosed, altered, or destroyed by breach of any of our administrative, technical, and physical, or other operational, safeguards. You play a critical role in protecting your information by maintaining up-to-date computer security protections. Steps you take to ensure the security of your computer, computer passwords, or other personal identifier authentication mechanisms are key components of the protection of your personal information. For more information on protecting your electronic information, please visit our [Privacy/Security page](#). You agree that you are responsible for any additional verification procedures and security you deem necessary.

By using LPL Financial online services, you agree that the procedures provided for in this Privacy Policy and the procedures implemented on LPL Financial online services to protect personal information and to verify the identity of LPL Financial online services users including, but not limited to, those procedures described in the foregoing paragraph, constitute commercially reasonable website security and customer verification procedures.

Suspicious Email

It is our policy not to email you or send you electronic communications to request non-public personal information or account information (such as a username or password). If you receive an unsolicited email or other electronic communication that appears to be from LPL Financial but you suspect may be from another source and might be fraudulent, please email us at Security.Mailbox@lpl.com.

Social Media

You may also find additional information on our products and services through our social media sites such as Facebook, LinkedIn, or Twitter. Please keep in mind that any information you share is visible to all participants on these social media sites and you should never post any sensitive personal information (such as account number or tax identification). Please carefully review the Terms of Use and Privacy Policy on these social media sites as they may be different than our own policies.

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Personal Information on Children

We respect the privacy of children and encourage all parents to supervise their children's computer usage. We do not intend to invite children to visit LPL Financial online services and we do not knowingly collect or retain personal information from children under the age of thirteen (13). For more information on the Children's Online Privacy Protection Act (COPPA), please visit the Federal Trade Commission website at www.ftc.gov.

Notice to Persons Accessing the LPL Financial Site Outside the United States

If you access the LPL Financial online services outside the United States, any information you provide to us through the LPL Financial online services will be transferred out of that jurisdiction and into the United States. If you do not want your personally identifiable information to leave that jurisdiction, do not provide the information to us. By providing personally identifiable information to us, you explicitly consent to the transfer of your information to the United States.

Contacting Us About Privacy Questions

If you have questions or concerns regarding this Privacy Policy, you should contact us by email at Security.Mailbox@lpl.com.

Changes to this Privacy Policy

This Privacy Policy is subject to change. Please review it periodically. If we make changes to the Privacy Policy, we will revise the "Last Updated" date at the top of this Policy. Any changes to this Privacy Policy will become effective when we post the revised Privacy Policy on the site. Your use of LPL Financial online services following these changes means that you accept the revised Privacy Policy.