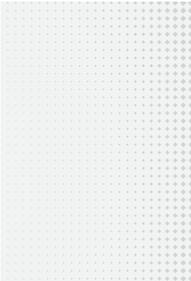


MAKING THE MOST OF YOUR EMPLOYER-SPONSORED RETIREMENT PLAN



The Benefits of Professional Advice



YOUR RETIREMENT PLAN SHOULD WORK FOR YOU

Employer-sponsored plans are, by their nature, oversimplified to meet the needs of the many.

By partnering with an your advisor, you can receive advice customized to your unique situation. A professional advisor can help you create a thoughtful strategy that brings your personal vision of financial independence into focus—whether you're just getting started or nearing retirement.





What your LPL Financial advisor can do when partnering with you on your employer-sponsored retirement plan:

- Identify your long-term financial goals and the steps needed to pursue them
- Analyze the composition and balance of your existing portfolio
- Build a diversified portfolio balancing risk and return
- Help you align your retirement plan with your goals as you reach significant life-changing milestones

And because your advisor has no proprietary products to sell, you will always receive objective retirement plan guidance.

IDENTIFYING LONG-TERM GOALS

Everyone has a different idea of financial freedom—some envision a quiet lakefront home, others plan to travel the world—and the aspirations you have in your 20s may not be the same as those when you near retirement. Your advisor can help you evaluate your goals and create a step-by-step strategy to pursue them based on your current financial situation, investment philosophy, and timeline.

Balancing Risk

Advisors with LPL Financial have access to leading market research and global insights to educate you on the different types of risk inherent in any financial strategy and help you manage risk through asset allocation, diversification, and other established methods.



Aligning Your Portfolio

With an in-depth understanding of your employer's retirement plan, your advisor can evaluate your current investments and provide guidance to help you build a portfolio featuring a diversified combination of asset classes and securities in line with your objectives. They will also make sure the strategy for your employer-sponsored plan aligns with your other financial interests so that you have in place an integrated, comprehensive financial strategy.

Reviewing Performance

Significant life changes can also impact your finances and affect your retirement plan:

- Life-transforming events (new job, marriage, new child)
- Risk tolerance changes as you approach retirement
- Major market changes requiring adjustments to your portfolio
- Modifications to your employer-sponsored retirement plan options

Your advisor will provide a review of your employer-sponsored retirement plan and can help you identify when and how to change allocations to keep your strategy on track.

Note: Asset allocation and diversification do not ensure a profit or protect against a loss.

GETTING STARTED

Addressing your retirement needs may seem daunting, but an LPL Financial advisor can work with you to establish a strategic direction and guide you toward your goals. Call today to start gaining the knowledge and insight you need to plan for retirement.



About LPL Financial

LPL Financial is one of the nation's leading financial services companies and a publicly traded company under ticker symbol LPLA. The firm's mission is rooted in the belief that objective financial guidance is a fundamental need for everyone. LPL does not offer proprietary investment products or engage in investment banking activities; this means advisors affiliated with LPL are not pressured or influenced by LPL to sell its products. Thousands of financial advisors nationwide are able to rely on the firm's tools and resources to help them provide financial guidance and recommendations to help meet their clients' needs. For more information about LPL Financial, visit www.lpl.com.

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Not Bank or Credit Union Deposits	Not Insured by Any Federal Government Agency	