



Our Services

Account Protection

LPL's Safer Business Model:

LPL Financial has a thoroughly different business model than the financial institutions that have been troubled as of late. LPL does not provide loans to hedge funds or other speculators, and does not create proprietary products of any kind, including leveraged closed-end funds. The firm does not hold any securities on its own books that are open to market risk, and does not engage in investment banking. Because LPL Financial does not engage in these practices, it is better able to withstand dramatic shocks to the markets.

Frye Financial/LPL Financial Account Protection:

LPL Financial, with over 11,000 investment advisers, is the #1 broker/dealer in the nation and is a member of the Securities Investor Protection Corporation (SIPC.) Securities held in custody by LPL for your account are **protected up to a total of \$100 million per account**. Of this total, SIPC provides \$500,000 of coverage, including \$100,000 for claims for cash. The remaining \$99.5 million of coverage, on securities only, is provided by LPL through a commercial insurer (Lloyd's of London). The account protection applies when an SIPC member firm fails financially and is unable to meet obligations to securities customers, but it does not protect against losses from the rise and fall in the market value of investments.