Dear Workers Credit Union Member,

You are being referred to LPL Financial (LPL)[1] the brokerage firm and Registered Investment Advisor that provides non-deposit investment products and services through financial professionals who are registered with LPL. Please note that Workers Credit Union (WCU) and LPL have entered into an agreement whereby WCU may refer WCU members as potential investment clients to our financial professionals registered with LPL. Below is some important information for you to understand about this endorsement.

- The Credit Union is not a current investment client of LPL.
- The aforementioned financial professionals are employees of WCU, licensed and registered through LPL to offer and sell investment advisory services and products. In return for management and maintenance of the financial professionals and program, WCU receives compensation from LPL.
    - The compensation WCU will receive is made up of a percentage (net of expenses and overhead) that investment clients pay for entering into a financial advisory relationship through a financial professional registered with LPL. The Credit Union will continue to receive compensation for as long as investment advisory relationship is sustained.
    - You do not pay a higher investment advisory fee or financial planning fee because of the fee paid to the Credit Union.
- Because you are being referred from the credit union, we want to make you aware of the potential financial benefit to the credit union should an investment advisory account or service be established. This constitutes a conflict of interest as defined by the Securities and Exchange Commission.

The Credit Union is not authorized to provide investment advice on behalf of LPL.

For important information related to our fees and services please review the LPL Form ADV Part 2A or visit adviserinfo.sec.gov/firm/summary/6413

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Workers Federal Credit Union (WCU) and Workers Investments & Planning Solutions **are not** registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using Investments & Planning Solutions, and may also be employees of WCU. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of WCU or Investments & Planning Solutions. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	**Not Credit Union Guaranteed**	**Not Credit Union Deposits or Obligations**	**May Lose Value**

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