Commonwealth
LPL Financial

Elevating Your Experience:
What Our Move to Commonwealth LPL Financial Means for You

Weller Financial Group



Commonwealth Financial Network ("Commonwealth") and LPL Financial LLC are each a registered investment adviser and member of FINRA/SIPC. Commonwealth and LPL Financial are affiliates under control of a common parent company.

Advisory services offered through Commonwealth Financial Network®, a Registered Investment Adviser.

Overview

- Our Commitment to Service Excellence
- Why This Is an Exciting Evolution
- Introducing Commonwealth LPL Financial
  - Protecting Your Investments
  - Data Safety and Security
- What to Expect from Your New Experience
  - LPL as Broker-Dealer
  - Broader Investment Solutions
  - Enhanced Investor Portal
  - New Account Statements
- Transition Milestones and Account Next Steps
  - Key Milestones
  - Your Account Actions

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Our Commitment to Service Excellence

- We are focused on being a premier wealth management provider.
- Our mission has always been rooted in helping our clients build their financial future.
- We have a commitment to service excellence and strive for the highest standards in everything we do for you.
- We will have access to a series of platform and technology enhancements focused on serving all your wealth management needs.



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Why This Is an Exciting Evolution

- A familiar offering, with exciting enhancements that provide a broader range of possibilities
- New investment and financial planning tools, powerful technology to support you, and the same great service
- We remain who we are, yet expand what we do

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Introducing Commonwealth LPL Financial

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Our broker-dealer will be LPL Financial

Commonwealth has a history of advisor satisfaction and a commitment to delivering indispensable service. We are committed to this level of service at LPL Financial.

Our practice will continue to run more efficiently—giving us more time to spend focused on you

LPL Financial is a leader in wealth management, bringing strength, stability, and integrity in servicing assets for the long term.

LPL is a Fortune 500 company*

$2.3T in brokerage and advisory assets serviced or custodied*

32,000 financial advisors, 1,100 institutions, and 8M client accounts*

100% Cyber Fraud Guarantee. Please visit go.lpl.com/cyber-fraud.html for terms and obligations.

* Data as of March 2026.

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How LPL Protects Your Investments

LPL is consistently investing to keep your money safe

FDIC-insured cash sweep solutions →	**LPL's Insured Cash Account (ICA) and Deposit Cash Account (DCA) deposits are eligible for FDIC insurance: $250K for individual and $500K for joint accounts per bank.**
Multi-bank cash sweep programs →	**Cash is deposited into multiple banks to reduce risk to investor's cash. This approach provides up to 10x the FDIC insurance coverage on cash in ICA and DCA.**
SIPC membership →	**Securities Investor Protection Corporation (SIPC) membership provides account protection up to a max of $500K per customer, of which $250K may be claims for cash.***
Excess SIPC coverage →	**LPL purchases excess SIPC protection through Lloyd's of London, with an aggregate limit of $1B.**

* An explanatory brochure is available at www.sipc.org. Additionally, through London Insurers, LPL Financial accounts have additional securities protection to cover the net equity of customer accounts up to an overall aggregate firm limit of $1 billion subject to conditions and limitations. The account protection applies when an SIPC member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against losses from the rise and fall in the market value of investments.

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LPL's Focus on Data Safety and Security

Our commitment to safeguarding sensitive information

- **Proactive protection:** LPL's Security Operation Center is **dedicated** to monitoring, detecting, preventing, and responding to potential cyber threats—spending $40M annually to **protect client data**.
- **Cyber Fraud Guarantee:** LPL will reimburse you for 100% of realized losses in your impacted LPL accounts, which were incurred directly as a result of unauthorized access to an LPL system. Please visit go.lpl.com/cyber-fraud.html for terms and obligations.
- **Security is steeped into every new product, platform, and tool in the following ways:**
  - Secure, masked, and **encrypted** sensitive data
  - **Multifactor authentication** and biometrics like Face ID and Touch ID
  - Fraud alerts on user profiles when **suspicious activity** occurs
- **Regulations:** LPL follows regulations like the Gramm-Leach-Bliley Act (GLBA), SEC cybersecurity guidance, and FINRA cybersecurity rules—**all designed to protect investors**.

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What to Expect from Your New Experience

How You Benefit from This Change

New Self-Clearing Broker-Dealer:

LPL Financial

Broader Access:

Wealth Management Solutions

An Intuitive Investor Portal:

Account View

New Look:

Account Statements

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LPL as Your New Broker-Dealer

Benefits

As your broker-dealer*, LPL is responsible for **holding your securities, processing trades,** issuing statements, and **ensuring compliance with tax regulations**. LPL's self-clearing platform helps **improve efficiency, data control, and overall service quality**—benefits that ultimately enhance your experience as an investor.

- ✓ Comprehensive reporting
- ✓ Smooth, fast transactions and processing times

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*Upon LPL join date, November 2026

LPL Offers Broader Access to Wealth Management Solutions

Provides enhanced flexibility to meet your evolving needs, including:



More separately managed accounts and **over 100 additional** alternative investments



Highly customizable models-based practice access with **over 900 MF/ETF/SMA offerings** within unified managed accounts (UMAs)



Over 3,000 mutual funds and 1,500+ ETFs at no transaction fee



Additional banking and lending solutions to support your broader investment goals



Fully integrated financial planning tools and **expanded** tax analysis capabilities



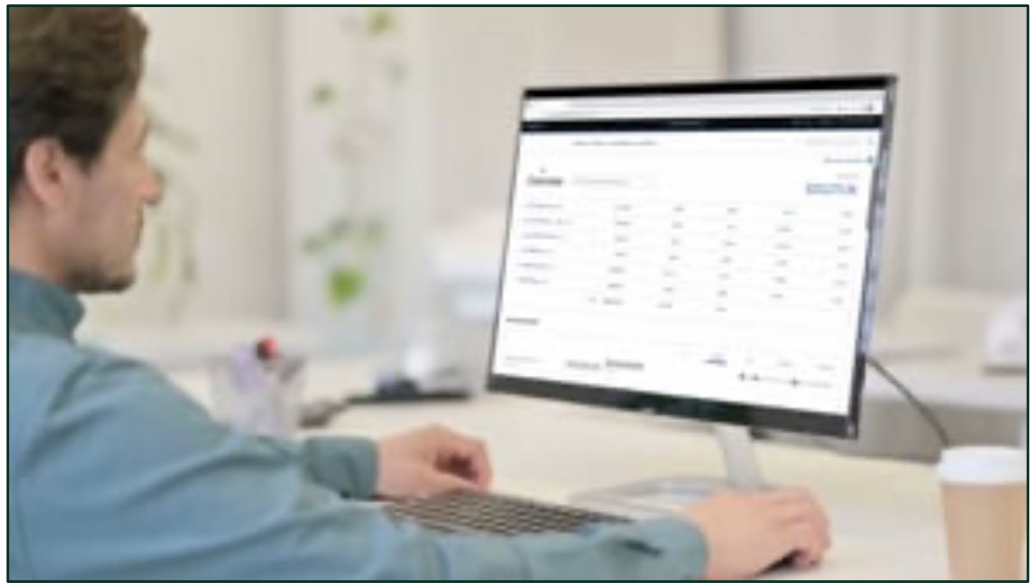
Enhanced market and economic research

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Your New Investor Portal

Introducing Account View, LPL's secure digital platform for investors

- Access your account information, track performance, view tax documents, and monitor your progress toward financial goals—all from one intuitive, modern dashboard portal
- Use self-service features like updating beneficiaries, depositing checks, and transferring cash into your LPL account
- You can access your investment account 24/7 via computer, tablet, or smartphone
- Smartphone access to documents, statements, and election of paperless preferences

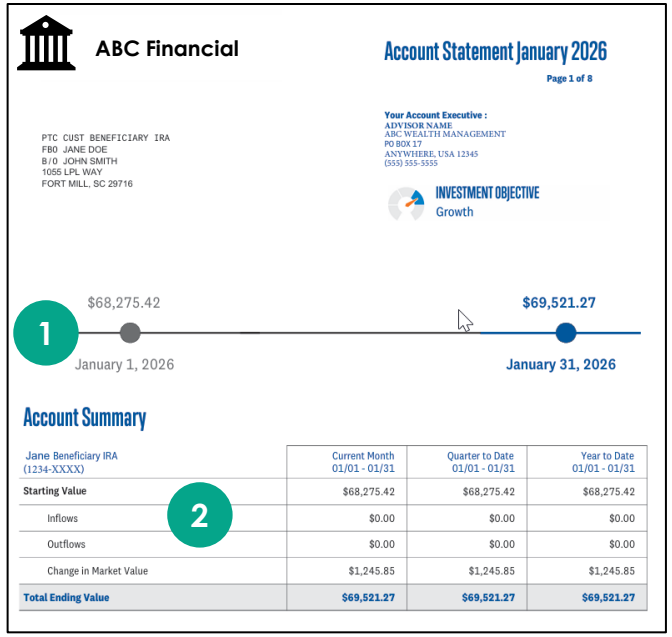


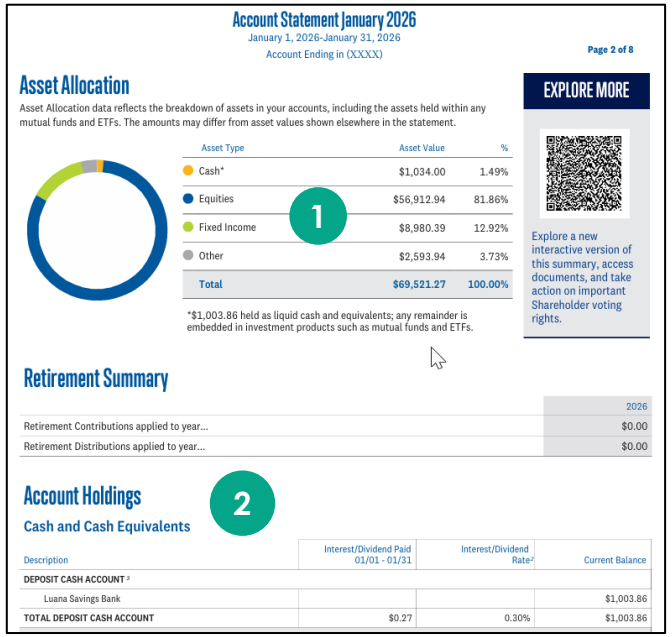
Watch this short video about Account View

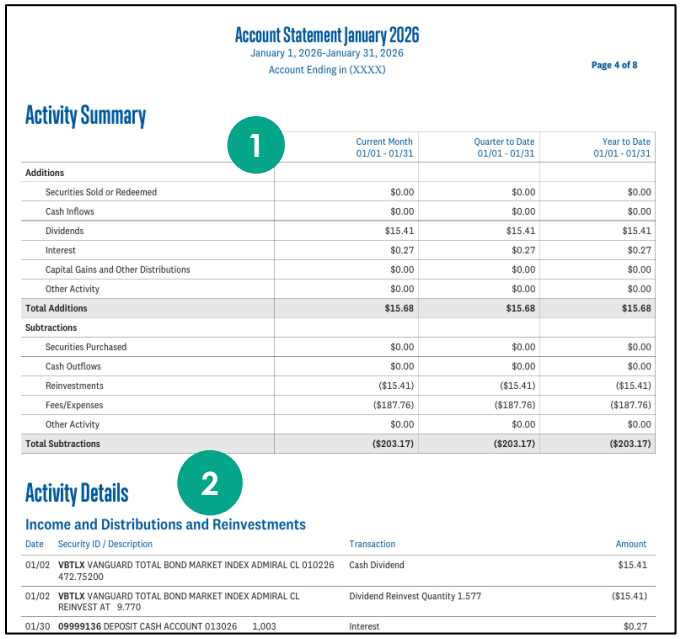
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New Look: Account Statements

A comprehensive view of your investments and account activity







Account Summary

1. Change in value
2. Inflows, outflows, market changes, and total ending value

Asset Allocation Breakdown

1. Weighting of assets in account
2. Other holdings

Activity Summary and Details

1. Tracks any cash movements and transaction additions and subtractions
2. Shows transaction-level information

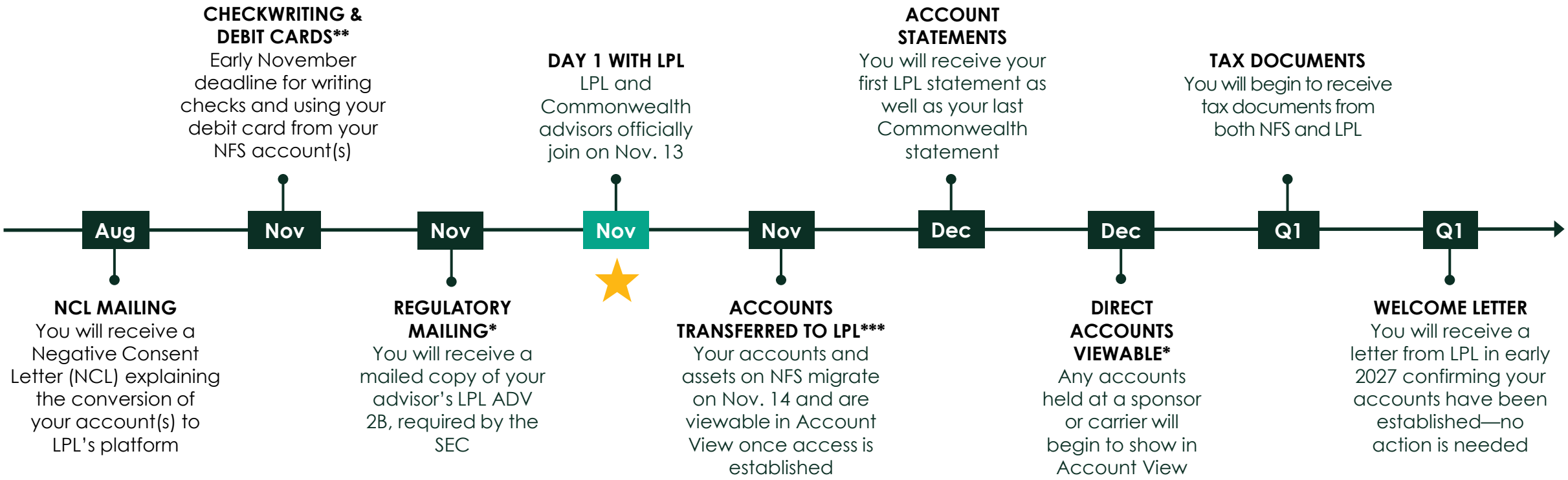
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Transition Milestones and Account Next Steps

Your Key Milestones

Learn the stages of this exciting journey so you know what to expect*



NCL MAILING
You will receive a Negative Consent Letter (NCL) explaining the conversion of your account(s) to LPL's platform

CHECKWRITING & DEBIT CARDS**
Early November deadline for writing checks and using your debit card from your NFS account(s)

REGULATORY MAILING*
You will receive a mailed copy of your advisor's LPL ADV 2B, required by the SEC

DAY 1 WITH LPL
LPL and Commonwealth advisors officially join on Nov. 13

ACCOUNTS TRANSFERRED TO LPL***
Your accounts and assets on NFS migrate on Nov. 14 and are viewable in Account View once access is established

ACCOUNT STATEMENTS
You will receive your first LPL statement as well as your last Commonwealth statement

DIRECT ACCOUNTS VIEWABLE*
Any accounts held at a sponsor or carrier will begin to show in Account View

TAX DOCUMENTS
You will begin to receive tax documents from both NFS and LPL

WELCOME LETTER
You will receive a letter from LPL in early 2027 confirming your accounts have been established—no action is needed

* In some cases, you as an investor may have unique milestone(s) based on your financial portfolio.
** Applies to investors who have checkwriting capabilities and a debit card on their cash account(s).
*** Access will be provided by your advisor. Assets formerly custodied at NFS will be viewable on or after Nov. 17.

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Your Account Actions

Steps you may need to take after your account moves to Commonwealth LPL Financial

1

Receive new checks and debit cards

If you have checkwriting, you will receive new checks and debit cards from LPL in mid-November.

2

Establish Account View access

Once your account is converted, you will receive instructions on how to set up your Account View access, and you can download the mobile app (if desired). As part of this process, you will be asked to confirm your communication preferences (paperless or mail).

3

Paperwork

Once your accounts convert, our office will notify you ***if you need to*** sign any new account paperwork. When needed, this can be done via electronic signature or by hard copy, if preferred.

4

Update third-party instructions

Periodic withdrawal and deposit instructions established with a third party, such as your bank, the Social Security Administration, etc., must be updated with your new LPL account number.

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We're here for you.



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