Brochure Supplement

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This brochure supplement provides information about John Daryl Acosta Bernardio as a supplement to the LPL Financial disclosure brochure. You should have received a copy of the LPL Financial disclosure brochure that describes the investment advisory services offered through LPL Financial, a registered investment adviser. Please contact LPL Financial at the telephone number above or email LPLFinancial.ADV@lplfinancial.com if you did not receive the LPL Financial brochure or if you have any questions about the contents of the supplement. Additional information about John Daryl Acosta Bernardio is available on the SEC's website at IAPD - Investment Adviser Public Disclosure - Homepage.

LPL Financial is both a registered investment adviser and a broker/dealer, which means a LPL Financial advisor can offer you both investment advisory and brokerage services. Our goal is to ensure that you feel fully informed about the account options available to you. There are important considerations you should take into account when deciding which type of service best serves your investment goals and needs. For further information regarding the types of accounts available at LPL Financial and the differences between brokerage and advisory accounts, please visit lpl.com and click on Disclosures and then Investor Regulatory & Educational Resources.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

John Daryl Acosta Bernardio

Year of Birth: 2000

Education

From Date	To Date	Institution Name	Degree	Course
09/2020	06/2023	Western Oregon University	Bachelor of Science	Psychology

Business Experience

From Date	To Date	Employer Name	Job Title
11/2023	Present	LPL Financial LLC	Client Services Associate
07/2023	11/2023	Unemployed	Unemployed
06/2022	06/2023	Best Western Plus Mill Creek Inn	Front Desk Agent
09/2020	06/2023	Western Oregon University	Student
10/2021	06/2022	The Gate Youth Association	Youth Advocate
01/2019	03/2021	Kensington Hotel Saipan	Entertainment Crew/ Lifeguard

LEGAL AND DISCIPLINARY EVENTS

Your financial advisor has no legal or disciplinary events required to be disclosed in response to this item. There may be items that are contained on http://brokercheck.finra.org or www.adviserinfo.sec.gov that you may wish to review and consider in your evaluation of your advisor's background.

OTHER BUSINESS ACTIVITIES

Your financial advisor is also a broker or registered representative of LPL Financial and receives commissions and other types of compensation for the sale of securities. The receipt of commissions gives a broker an incentive to recommend investment products based on the compensation received, rather than on the client's needs. LPL addresses this conflict by maintaining a supervisory system for its registered representatives to confirm that recommendations are suitable. If you have any questions regarding the compensation your financial advisor receives when recommending a security, you should ask your financial advisor. You are under no obligation to purchase investments through your financial advisor.

ADDITIONAL COMPENSATION

Your financial advisor receives economic benefits from persons other than clients in connection with

advisory services. Please ask your financial advisor about whether he or she receives any of the forms of additional compensation outlined below.

If your financial advisor provides you services in a Strategic Asset Management (SAM) account, you pay LPL a transaction charge that varies depending on the types of securities you buy or sell (e.g., mutual funds, equities, ETFs, fixed income, UITs and options). These transaction charges present a conflict of interest because LPL earns more from transactions for investments with higher charges, although LPL does not share these charges with your financial advisor. For more information, please refer to the SAM Account Packet by searching 'Account Agreements and Account Packets' on lpl.com.

Your financial advisor may separately agree with you to pay the transaction charges for purchases and sales of securities in your SAM account. There are different conflicts of interest presented when your financial advisor pays transaction charges. Your financial advisor has a financial incentive to select securities with lower transaction charges (including selecting No Transaction Fee Funds or ETFs), and your financial advisor has an incentive to place fewer or no transactions in your SAM account to avoid paying transaction charges. However, your financial advisor is a fiduciary under the Investment Advisers Act and has a duty to act in your best interest when providing advisory services and to make full and fair disclosure to you of all material facts and conflicts of interest.

Financial advisors are able to receive additional compensation from product sponsors, such as gifts valued at less than $100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or training events or marketing or advertising initiatives. However, such compensation may not be tied to the sales of any products.

Your financial advisor receives compensation as a result of your participation in LPL advisory programs. LPL shares a portion of the account fee you pay with your financial advisor, which may be more or less than what your financial advisor would receive at another investment adviser firm. Your financial advisor receives other types of compensation, such as bonuses, awards or other things of value from LPL (or the insurance company at which your financial advisor may be located). As described below, compensation arrangements with LPL can give your financial advisor an incentive to remain associated with LPL and recommend an advisory program over other programs and services. However, your financial advisor may only recommend a program or service that he or she believes is suitable and in your best interests in accordance with the applicable standards under the Investment Advisers Act of 1940.

LPL pays your financial advisor in different ways, such as:

- Payments based on production
- Equity awards from LPL's parent company
- Reimbursement or credits of fees that your financial advisor pays to LPL for items such as but not limited to administrative services or technology fees
- Free or reduced-cost marketing materials
- Payments in connection with the transition of association from another broker-dealer or investment advisor firm to LPL
- Advances of advisory fees
- Payments in the form of repayable or forgivable loans
- Attendance at LPL conferences and other events

This compensation can be based on various factors such as: your financial advisor's overall business production, tenure at the firm and/or on the amount of assets serviced in LPL advisory programs. The amount of this compensation may be more or less than what your financial advisor would receive if you participated in other LPL programs, programs of other investment adviser firms or paid separately for investment advice, brokerage and other services.
LPL also charges financial advisors various fees under its independent contractor agreement, for example, for administrative, custody and clearing services, technology and licensing. In certain cases, LPL charges these fees based on overall business production and/or on the amount of assets

serviced in LPL advisory relationships. When fees are charged by LPL based on the level of production or advisory assets of a financial advisor, he or she has a financial incentive to meet those production or asset levels. The amount of these fees could be less than what the financial advisor would pay if he or she associated with another firm and could be an incentive to become associated with LPL over another firm. The fees that the financial advisor pays to LPL could be less for one program over another, and therefore, a financial advisor could have a financial incentive to recommend advisory services in that program over other programs.

LPL provides various benefits and/or payments to financial advisors who are newly associated with the firm. If your financial advisor recently became associated with LPL, he or she received benefits or payments in connection with the transition from another firm. These benefits or payments, which are often significant, are intended to assist the financial advisor with the costs (including foregone revenues during account transition) associated with the transition, such as moving expenses, leasing space, furniture, staff and termination fees associated with moving accounts; however, LPL does not confirm the use of these payments for such transition costs. These payments can be in the form of either forgivable or repayable loans. The loans are paid or forgiven by LPL based on the financial advisor's years of service with LPL and/or the scope of business engaged in with LPL, including the amount of advisory and/or brokerage account assets with LPL.

LPL also provides payments to existing financial advisors in the form of forgivable or repayable loans.These loans, which can be significant, are for various purposes, for example, retention purposes or assistance to build out office space or acquire a practice.

These benefits and/or payments to newly associated and existing financial advisors present a conflict of interest in that the financial advisor has a financial incentive to recommend that a client engage with him or her and LPL for advisory services, and to recommend switching investment products or services where a client's current investment options are not available through LPL, in order for the payment to be made or the loan to be forgiven.

Your financial advisor may act as a referral agent to, or engage as a co-advisor with, certain third-party asset management firms (TAMPs). In such case, he or she receives compensation from the TAMP either in the form of a referral payment or an advisory fee, and you are provided disclosure about the arrangement and the compensation to be received at the time of the referral or engagement. Your financial advisor may also receive compensation in addition to a referral or advisory fee. For example, some TAMPs pay or reimburse financial advisors for attending conferences or for expenses for workshops, seminars presented to clients or advertising, marketing, or practice management. The eligibility of a financial advisor to receive such payments or reimbursements is often based on the amount of assets referred by the financial advisor to the TAMP.

SUPERVISION

LPL Financial maintains a supervisory structure and system reasonably designed to prevent violations of the Investment Advisers Act of 1940. Your financial advisor's securities-related activities are supervised by an individual registered as a principal in accordance with FINRA regulations. In addition, compliance staff uses tools that monitor the advisory services provided by your financial advisor, for example, with respect to asset allocation, concentration, and account activity. James McHale, Advisory CCO, is responsible for administering the LPL Financial policies and procedures for investment advisory activities and for regularly evaluating their effectiveness. Contact (800) 558-7567 for the name and phone number of your financial advisor's immediate supervisor or contact Advisory Compliance directly at LPLFinancial.ADV@lplfinancial.com.