

## Brokerage

Lincoln Financial Advisors (LFA) offers a variety of services to help meet a client's financial needs, from brokerage accounts to Individual Retirement Accounts (IRAs). Below is an overarching view of the services our firm provides.

## Money Management Solutions

A representative can arrange the purchase of a wide range of securities in a brokerage account on a non-discretionary basis. These securities include mutual funds, exchange traded funds (ETFs), common and preferred stocks, corporate and municipal bonds, U.S. government bonds, zero coupon bonds, certificates of deposit and options. Moreover, a representative can help a client manage money over their lifetime and for generations to come.

## Clearing Firm

Our firm offers brokerage account services through National Financial Services, LLC® (NFS), a well-known clearing firm across the financial services industry. Our firm and other broker-dealers use clearing firms to act as custodians for and hold clients' brokerage account assets, execute trades, provide customer confirmations and statements, and handle many tax-related reporting activities.

## National Financial Services, LLC

A Fidelity® Investments company, NFS provides brokerage account services for **Brokerage Access Accounts**, **Brokerage Portfolio® Accounts** and **Basic Brokerage Accounts**. NFS also provides custodial services for **IRAs**, profit sharing plans, and money purchase plans. Online account access for brokerage accounts served by NFS is available through [Wealthscape Investor<sup>SM</sup>](#).

- **Brokerage Access** — This NFS offering provides a checking account with no annual fee and is designed for investors who wish to buy and sell a diversity of investment products and is available as a cash or margin account<sup>1</sup>.
- **Brokerage Portfolio® (Gold and Platinum)** — These enhanced accounts come with check writing and additional cash management services. Thousands of publicly traded securities are available - including stocks, bonds, mutual funds and U.S. Treasuries. Reporting collects data from your Brokerage Portfolio Account as well as mutual fund companies, variable annuity, variable life insurance and advisory services products. Accounts also feature debit card access.
- **Individual Retirement Accounts (IRAs)** — These accounts are designed to help leverage clients toward financial independence at retirement and preserve assets for future generations. Whether potential earnings grow tax-deferred or tax-free, clients with retirement savings enjoy the full benefit of tax-deferred growth potential.

<sup>1</sup>Margin trading entails considerable risk and is not suitable for all investors. If the market value of securities in a margin account declines, the investor may be required to deposit more money or securities to maintain the line of credit. Investment losses do not minimize the obligation of a margin account investor to repay a loan in full.