

2026 Travel Policies

These policies apply to all LPL Financial-hosted conferences.

Airline and Train Ticket Arrangements

- All complimentary airline and/or train tickets provided by LPL Financial—including those for guests—for Masters, Institution Summit, Advisor Summit, Illuminate, Focus, Elevate, and any other LPL Financial conferences must be booked exclusively through the official conference travel partner.
- Complimentary roundtrip, economy airfare is based on the lowest, logical route. Direct flights are not guaranteed.
- If qualifiers wish to travel on the same flight as their non-complimentary guest(s) but prefer not to book guest tickets through the official conference travel partner—or intend to use frequent flyer miles or airline credits for guest tickets—they must contact Conference Experiences & Events prior to booking. The official travel partner will make every effort to secure a seat for the qualifier on the same flight as their guest(s). Failure to obtain prior approval from Conference Experiences & Events will result in the travel cost not being reimbursed.
- Complimentary tickets must be booked by the designated conference ticketing deadline. Failure to meet this deadline will result in the qualifier being responsible for any cost variances.
- Ticketing deadlines:
 - Masters: Friday, February 20, 2026
 - Institution Summit: Friday, March 13, 2026
 - Advisor Summit: Friday, April 3, 2026
 - Illuminate: Friday, May 1, 2026
 - Focus: Friday, July 10, 2026
 - Elevate: Friday, October 9, 2026
- Reimbursements will not be processed for tickets booked outside of the official conference travel partner, or for travel arranged using personal frequent flyer miles or flight credits.
- Arrival and departure dates must align with official conference dates. If a qualifier's travel extends beyond these dates, the qualifier will be responsible for any resulting cost variance.
- Travel must originate from and return to the qualifier's hometown. Multi-city itineraries are not permitted. Any additional costs incurred due to stopovers or route modifications made for the traveler's convenience will be the qualifier's responsibility.
- If an airline or train ticket provided by LPL Financial is not used by a qualifier due to registration cancellation, the value of the ticket will be reported as income on their 1099-NEC or W-2.
- If guest airfare provided by LPL Financial is not utilized for the conference (e.g., Masters, Institution Summit, Advisor Summit, or Illuminate), the value of the unused guest airfare will be reported as income on the qualifier's 1099-NEC or W-2.
- Airline preferences may be submitted to the official conference travel partner; however, they are not guaranteed. If a lower-cost provider is available, the qualifier may not receive their preferred airline. Should the qualifier choose to fly their preferred airline instead of the lower-cost option, they will be responsible for paying the fare difference.

- LPL Financial does not cover the cost of or reimburse for rental cars, gas, tolls, airport/train station parking, baggage fees imposed by airlines or trains, or ground transfers between the qualifier's home/office and airport/train station.

Ground Transfers in Host Cities

- LPL Financial provides complimentary airport shuttle service for conference attendees on designated dates and during specified hours to and from official hotels for Masters, Institution Summit, Advisor Summit, Illuminate, Focus, and Elevate. All registered attendees—including non-qualifying clients, client staff, and guests—may utilize this complimentary service and are strongly encouraged to book flights that arrive and depart within the published shuttle service windows (available in advance of ticketing on the conference website). Attendees who choose to arrive or depart outside these dates or times are responsible for arranging and covering the cost of alternative transportation.
- Complimentary shuttle service is provided exclusively for airport arrivals and departures on the specific dates listed on the conference website. If a qualifier elects to use a train benefit instead of air travel, they may submit receipts for reimbursement of transfers between the train station and the official conference hotel, provided the transfers occur on the same days that airport shuttle service is offered.
- LPL Financial does not cover the cost of or reimburse for rental cars, gas, tolls, or ground transfers booked on one's own to and/or from official hotels (unless a qualifier is traveling by train as indicated above).

Mileage and Parking

- Qualifiers who choose to drive to a conference instead of using an air or train benefit are eligible for mileage reimbursement at the 2026 rate of \$0.725 per mile. Reimbursement will not exceed 1,000 total miles or the cost of a roundtrip economy airline ticket purchased through the official conference travel partner by the ticketing deadline (whichever is less). Calculations are based on mileage or air travel between the qualifier's nearest hometown airport and the conference location; multi-city itineraries are not permitted.
- If a qualifier is local and does not use an air or train benefit or a hotel benefit (i.e., commuting from home daily), LPL Financial will reimburse daily commuting expenses at the 2026 mileage rate of \$0.725 per mile, up to a maximum of 1,000 total miles.
- For Masters, Institution Summit, Advisor Summit, Illuminate, Focus, Elevate, any other LPL Financial conferences, overnight parking will be reimbursed for qualifiers who drive and do not use their air benefit. The combined cost of mileage and parking must not exceed the cost of a roundtrip economy airline ticket purchased through the official conference travel partner by the ticketing deadline. Parking receipts must be submitted with mileage reimbursement requests. LPL Financial will not reimburse overnight parking for rental cars if the qualifier uses an air benefit and then rents a car independently.

Reimbursement

- Reimbursements are credited through commissions statements six to eight weeks after the published reimbursement deadline.
- To receive reimbursement for preapproved air travel, mileage, and/or parking related to conference attendance, qualifiers must complete the online LPL Financial Reimbursement Form. Requests submitted after the published deadlines will not be processed.

- Itemized receipts issued by the charging vendor are required for reimbursement (e.g., airline, hotel folio, parking deck). Acceptable formats include PDF, JPEG, or other clear digital images of the original receipt. Credit card statements are not acceptable as supporting documentation.
- Reimbursement deadlines:
 - Masters: Friday, April 10, 2026
 - Institution Summit: Friday, May 1, 2026
 - Advisor Summit: Friday, May 22, 2026
 - Illuminate: Thursday, June 18, 2026
 - Focus: Friday, August 28, 2026
 - Elevate: Friday, November 27, 2026
- Refer to the official conference website and/or conference communications to confirm the reimbursement deadline for any LPL Financial conference. Requests submitted after the published deadline will not be processed.

Hotel Accommodations

- Qualifiers must use complimentary room nights at an official conference hotel, and reservations must be booked through the official conference travel partner. LPL Financial does not cover or reimburse rooms booked at non-official hotels, outside the official conference travel partner, or through third-party travel agents and/or websites not affiliated with the conference (e.g., Travelocity, Expedia, promotional rates offered on hotel websites).
- LPL Financial covers room and tax only for designated nights within official conference dates. If benefit nights are applied before or after official conference dates, the value of those nights will be reported as income on the qualifier's 1099-NEC or W-2.
- Standard rooms with varying bedding types are reserved for all guests. Requests for upgraded rooms (e.g., suites) or specific bedding preferences (e.g., king bed, double beds) must be submitted through the official conference travel partner. All such requests are subject to hotel availability and cannot be guaranteed.
- Incidentals are the responsibility of the qualifier. This includes, but is not limited to:
 - Hotel parking (unless coupled with a mileage reimbursement request for qualifiers who elect to drive instead of fly or take the train)
 - Housekeeping and portage (unless noted on the conference website)
 - Upgraded room requests (e.g., suites)
 - Additional expenses incurred due to more than two adults in a room (occupancy fees vary by hotel)

Guest Registration and Travel Arrangements

- Guests are defined as non-industry attendees (e.g., spouse, significant other, friend, and/or children).
- Only registered clients are permitted to attend general sessions and breakout sessions. Guests, including children, are not permitted to attend general sessions or breakout sessions.
- The value of guest benefits provided by LPL Financial for Masters, Institution Summit, Advisor Summit, Illuminate, or any other LPL Financial conferences will be reported as income on the qualifier's 1099-NEC or W-2.
- While many evening activities are designed to be family-friendly, babysitting services are not provided at any LPL Financial-hosted conferences. Qualifiers are solely responsible for the care and supervision of any minor(s) traveling with them.

Cancellation and Change Fees

- Cancellation policies, dates, and applicable fees are outlined on each conference website.
- Airfare and train tickets are non-transferable. Once booked, the airline or train carrier will apply any applicable change fees, cancellation fees, upgrades, and/or fare differences. All fees incurred due to cancellations or changes are the responsibility of the qualifier and/or guest.
- If an airline or train ticket booked through the LPL Financial official conference travel partner is not used by a qualifier due to registration cancellation, the value of the ticket will be reported as income on their 1099-NEC or W-2.
- If guest airfare is ticketed but not used for Masters, Institution Summit, Advisor Summit, Illuminate, or any other LPL Financial conferences (i.e., due to cancellation), the qualifier will have the value of the guest airfare reported as income on their 1099-NEC or W-2.

Hotel, Airfare, and Train Billing Errors

- Qualifiers receiving complimentary room nights must review their room folio and confirm all charges are accurate prior to hotel departure. If a billing discrepancy appears on the room folio or credit card statement, qualifiers must notify LPL Financial's official conference travel partner within 30 days of the official conference dates to resolve the issue. Failure to report the error by this deadline will result in denial of refund requests, and all charges will be considered final.
- Qualifiers receiving complimentary airline or train tickets must review their ticketed itinerary to confirm all charges are accurate. If a billing discrepancy is identified, qualifiers must notify LPL Financial's official conference travel partner within 30 days of the official conference dates to resolve the issue. Failure to report the error by this deadline will result in denial of refund requests, and all charges will be considered final.
- Billing error deadlines:
 - Masters: Friday, April 24, 2026
 - Institution Summit: Monday, May 18, 2026
 - Advisor Summit: Monday, June 8, 2026
 - Illuminate: Monday, July 6, 2026
 - Focus: Friday, September 11, 2026
 - Elevate: Friday, December 11, 2026

IRS and 1099-NEC/W-2 Reporting Requirements for Financial Clients

- In accordance with IRS reporting requirements, all non-business-related benefits provided by LPL Financial for the benefit of financial clients are required to be reported as income on 1099-NEC or W-2 tax forms. Taxable benefits related to non-business guests—including, but not limited to, airfare, meals, lodging, or event access—are considered part of the financial client's compensation. These amounts will be reported as additional income on the financial client's 1099-NEC or W-2 form. The guest will not receive a tax document for these benefits, as the tax responsibility falls solely on the financial client.
- If the financial client incurs incremental costs due to a guest's attendance that serve no business purpose at a conference (i.e., additional hotel room charges for double occupancy), those costs are considered a taxable event for the financial client. These taxable amounts will be reported as income on the financial client's 1099-NEC or W-2 and should be considered when planning for potential tax liabilities.

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- If an airline or train ticket booked through the LPL Financial official conference travel partner is not used by a qualifier due to registration cancellation, the value of the ticket will be reported as income on their 1099-NEC or W-2.
 - If guest airfare is ticketed but not used for Masters, Institution Summit, Advisor Summit, Illuminate, or any other LPL Financial conferences (i.e., due to cancellation), the qualifier will have the value of the guest airfare reported as income on their 1099-NEC or W-2.
 - LPL Financial covers room and tax for one room only for designated nights within official conference dates. If benefit nights are applied before or after official conference dates, the qualifier is subject to having the value of those benefit nights reported as income on their 1099-NEC or W-2.

If you have questions regarding the 2026 Travel Policies, please contact LPL Financial Conference Experiences & Events at Conferences@LPLFinancial.com. Please note travel policies may vary per conference.