

Frequently Asked Questions

Updated: May 4, 2026 | Subject to Change

Contacts

Registration, Accommodations, or Travel Logistics

Travel Headquarters (Maritz)

Phone: 636-827-7158 or 866-412-1239

Email: lplfinancialfocus@travelhq.com

Extended Hours (May 11-29): Monday through Friday, 7:00 a.m. – 7:00 p.m. CT

Standard Hours (beginning June 1): Monday through Friday, 8:00 a.m. – 4:30 p.m. CT

Conference Content

LPL Financial Conference Experiences & Events

Email: conferences@lplfinancial.com

Club-Level Benefits or Qualifications

Advisors should contact their LPL Financial Success Manager, Regional Branch Manager, or lplclubprogram@lplfinancial.com with any questions.

Conference Benefits

Do I qualify for conference benefits?

Independent Advisor Services (IAS)

Focus Benefits	Summit Qualifiers	Masters Qualifiers	Ascent Qualifiers
Complimentary registration for qualifier	•	•	•
Complimentary roundtrip, economy airfare for qualifier	•	•	•
Complimentary airport group shuttle transfers on designated dates	•	•	•
Complimentary hotel accommodation	• (3 nights)	• (3 nights)	• (2 nights)

Institution Services (IS)

Focus Benefits	Summit Qualifiers	Ascent Qualifiers
Complimentary registration for qualifier	•	•
Complimentary roundtrip, economy airfare for qualifier	•	•
Complimentary airport group shuttle transfers on designated dates	•	•
Complimentary hotel accommodation	• (3 nights)	• (2 nights)

Who can transfer benefits?

Institution Qualifiers – Important Notice:

All transfer requests require program-leader approval before being submitted.

Summit & Masters Qualifiers

Summit and Masters qualifiers can transfer all complimentary Focus benefits to another advisor or staff member, including:

- Registration for the qualifier
- Roundtrip, economy-class airfare for the qualifier
- Hotel accommodation of one room for three nights

Ascent Qualifiers

Independent Ascent Qualifiers: May transfer complimentary Focus registration only to another advisor or staff member. Hotel and airfare benefits are not transferable.

Institution Ascent Qualifiers: May transfer all complimentary Focus benefits, including registration, airfare, and hotel accommodation for two nights.

How do I transfer my Focus benefits to another advisor or staff member in my office?

Submit a transfer request through the **Focus Benefit Transfer Request Form** via the following link. Copy and paste the URL into your browser if you experience trouble accessing:

https://on.lenos.com/lpl/ExceptionSite/Advisor_Individual_Request/Individual

An office colleague requested to transfer their Focus benefits to me. When will the benefits be applied?

All benefit transfer requests will be processed within three business days of submission. Here is what to expect after your transfer is approved:

- **If you received an invitation and have not registered yet:**

Upon approval, your transferred benefits will be applied to your login ID. You can then proceed through registration with the benefits loaded.

- **If you are already registered:**
No action is required. Upon approval, your benefits will be applied to your registration, and any applicable fees will be refunded. If the transfer includes airfare and you have already been ticketed by LPL Financial Travel Headquarters (Maritz), a reimbursement check will be issued to you approximately ten business days following approval.
- **If you have not yet received a Focus invitation:**
Upon approval, you will receive an invitation with a unique login ID that includes your benefits applied.

Why would a Focus benefit transfer request be denied?

Your request may be denied in the following situations, including but not limited to:

- **You are still registered for Focus yourself.**
You must formally cancel your registration by emailing lplfinancialfocus@travelhq.com. Once cancelled, you may resubmit your transfer request.
- **Your airfare has already been ticketed.**
If airfare has been issued in your name, the benefit is considered used; LPL Financial does not allow partial benefit transfers. Per airline policy, the airfare will remain in your name for up to one year for personal use. You will receive post-conference instructions from LPL Financial Travel Headquarters on how to use your travel credit.
- **You do not have benefits to transfer.**
You did not qualify for a club level in 2026; therefore, you do not have benefits to transfer. If you have questions concerning the LPL Financial Club Program or your qualification status, please reach out to your Success Manager, Regional Branch Manager, or lplclubprogram@lplfinancial.com.

I believe my Club Level is incorrect on the Focus registration website. Who should I contact for assistance?

Please contact LPL Financial Conference Experiences & Events: conferences@lplfinancial.com.

Can I book my own hotel room and get reimbursed if I received complimentary hotel nights?

- No, if you qualified to receive hotel benefits, you must book your hotel room through LPL Financial Travel Headquarters (Maritz), as rooms have already been contracted. If you book a hotel on your own at another property, you will **not** be reimbursed.
- If you did not qualify for hotel benefits, we still encourage you to book your hotel through Travel Headquarters (Maritz) because we offer complimentary group shuttle service between San Diego International Airport (SAN) and official Focus 2026 hotels on August 8, 9, and 12.

If I book my own airline or rail ticket, will I get reimbursed?

No, if you qualified to receive travel benefits, 2026 Travel Policies require you to book your airfare or rail through Travel Headquarters (Maritz). **Reimbursements will not be issued for tickets booked outside of this policy.**

Will my parking be reimbursed at the convention center and/or hotel?

Daily parking at the San Diego Convention Center and/or one of the official hotels will be reimbursed for qualifiers who elected to drive to Focus instead of using an air or train benefit. Please refer to the 2026 Travel Policies for more information on parking and mileage reimbursement.

Registration & Important Deadlines

I am an LPL Financial advisor or office staff member who did not receive a Focus 2026 invitation. Am I still able to attend?

Of course! Please contact: conferences@lplfinancial.com, and we will resend your invitation.

What is the cost to attend Focus 2026?

The registration fee is \$495 if you take advantage of the early-bird rate, which will be available from the time registration opens until Friday, May 22 at 11:59 p.m. PT. The registration fee increases to \$775 on Saturday, May 23 (no exceptions).

Why have the registration fees increased slightly compared to last year?

Fees are adjusted every two years to keep pace with rising event and operational costs, with the last update in 2024. This change is not intended to increase margins—it simply helps us maintain a high-quality conference experience in a financially responsible way.

Can an exception be granted if I missed the early-bird registration deadline?

No exceptions will be granted. The early-bird registration deadline is 11:59 p.m. PT on Friday, May 22. The full conference fee of \$775 will be charged starting on Saturday, May 23.

Can I buy a day pass if I am only able to attend one day of Focus 2026?

LPL Financial only offers advisors and advisor staff full conference passes only; day passes are not available.

Can I share or sell my Focus 2026 badge?

No, your conference name badge is for your personal use only and may not be sold, shared, or transferred to another individual. Only the individual whose name appears on the badge is permitted to wear it. Any violation of this policy may result in removal from the event without refund.

My recruiter told me I would not have to pay a registration fee. What should I do?

Please contact LPL Financial Conference Experiences & Events: conferences@lplfinancial.com.

Do I have to pay a cancellation fee if I need to cancel?

If you cancel after 11:59 p.m. PT on Friday, July 10, you will be charged a cancellation fee of \$300 plus any hotel and/or airfare cancellation fees. If you have conference benefits that include airfare and tickets have been issued in your name, you will receive a 1099-MISC early next year for the value of the tickets.

Will late or onsite registration be allowed?

No, once registration is closed—either due to capacity being reached or after the Thursday, July 2 deadline—late or onsite registration is not permitted. No exceptions will be granted.

Can registration close before the published deadline?

Yes, if capacity is reached before the Thursday, July 2 deadline, registration will close at that time.

What happens once registration closes?

No additional registrations will be accepted. Individuals who attempt to register after closure will be directed to the waitlist. After Thursday, July 2, no new waitlist requests will be accepted.

Registration Capacity & Waitlist

Due to continued high demand, Focus registration may reach capacity prior to the published deadline.

Why does Focus have a registration capacity limit?

To ensure the safety and quality of the experience across sessions, meals, accommodations, and on-site operations, Focus operates within fixed venue and operational capacities, many dictated by local fire and safety codes.

What is the Focus waitlist?

The waitlist allows clients to express interest if registration closes due to capacity. It helps manage demand without compromising the onsite experience.

Who can join the waitlist?

The waitlist is available to clients only. Guests are not eligible for the waitlist.

Does joining the waitlist guarantee attendance?

No, placement on the waitlist does not guarantee availability or attendance.

Do I need to complete full registration to join the waitlist?

No, you will simply confirm your interest and be timestamped on the waitlist.

How are spots offered if space becomes available?

If openings occur, invitations may be extended to waitlisted clients based on capacity and timing.

How will I know if a spot becomes available?

You will receive an email invitation with instructions and a required response timeframe.

What if I don't respond in time?

If you do not respond within the stated window, the spot may be released to another waitlisted attendee.

Is there a separate capacity limit for guests?

Yes, guest attendance is capped and managed separately.

Can guests be added once guest capacity is reached?

No, once guest capacity is reached, guest registration closes permanently, even if client registration remains open.

If I'm invited off the waitlist, can I register a guest?

Guest availability depends on overall guest capacity at the time of registration and cannot be guaranteed at any point.

How long will the waitlist remain open?

The waitlist will close the week of July 20, several weeks prior to the conference, to allow for final planning and operational readiness. Only those who receive an invitation off the waitlist before it closes will be able to attend Focus.

Will everyone on the waitlist be notified if it closes?

Yes, a final communication will be sent once the waitlist process concludes.

Guests

How much does it cost to bring a guest to Focus 2026?

Guest registration fees are outlined below. Registration fees must be paid to obtain a name badge, which is required to attend any official Focus sessions and functions. Evening Events Only passes are **not** offered. **Guests are not permitted to attend breakout sessions.** You must register your guest as an advisor, advisor staff, or institution professional and pay the full-conference fee to attend breakout sessions.

Guest Pass Prices	Package Inclusions
<p>\$550 Ages 21+</p>	<p>Sunday, August 9</p> <ul style="list-style-type: none"> • Opening General Session (Keynote Speaker) • Welcome Reception
<p>\$390 Ages 16-20</p>	<p>Monday, August 10</p> <ul style="list-style-type: none"> • Breakfast and Lunch • General Session and Expo
<p>\$235 Ages 11-15</p>	<p>Tuesday, August 11</p> <ul style="list-style-type: none"> • Breakfast and Lunch • Closing General Session (Keynote Speaker) and Expo • Final Night Concert (Includes Concession-Style Fare)
<p>Complimentary Ages 0-10</p>	

Can I purchase a guest pass that allows my guest(s) to attend evening events only?

No, LPL Financial is **not** offering Evening Events Only passes for Focus 2026. If your guest(s) would like access to the evening events, including the Final Night Concert, a full guest pass must be purchased.

Can I purchase a ticket for my guest(s) to attend the Final Night Concert only?

No, LPL Financial is not offering Final Night Concert only passes for Focus 2026. If your guest(s) would like access to the Final Night Concert, a full guest pass must be purchased.

How do I sign my guest up to attend breakout sessions?

Breakout sessions are open to full-conference attendees only. Your guest must register as an advisor, advisor staff, or institution professional and pay the full-conference fee to attend breakout sessions. Guests are, however, permitted to attend general sessions, including keynote addresses.

How can I give my guest access to the keynote speakers' addresses?

Register your guest for one of the guest passes. A name badge will be issued to your guest upon check-in at the Registration Desk located in the San Diego Convention Center, allowing access to the General Sessions Sunday, August 9 through Tuesday, August 11.

Can I add a guest later if I am not yet sure they will be joining me?

You may purchase a guest pass up until the registration deadline on Thursday, July 2, provided there is still existing guest capacity. Guests cannot be registered onsite. You can use your confirmation number to update your registration, or you can email Travel Headquarters (Maritz) for assistance.

Hotel

What time can I check-in and check-out?

Times vary by hotel. Contact Travel Headquarters (Maritz) at 866-412-1239 or lplfinancialfocus@travelhq.com to confirm.

If I want to extend my stay, how much will it cost?

- Room rates vary by hotel. Please contact Travel Headquarters (Maritz) at 866-412-1239 or lplfinancialfocus@travelhq.com for accurate room rates.
- Any special room type requests made for extensions (i.e., room upgrades) may affect the type of room that is reserved for you during the conference. You may be responsible for any variance in cost if the room type selected for your extension is more expensive than the room blocked during the conference.
- Please work directly with Travel Headquarters for any extensions, so we can ensure your reservation is seamless and you are extended the group rate, if available.

How many people can stay in my room?

(4) is the maximum number of guests allowed per room. Please note rollaway beds and cribs are complimentary.

What is the hotel cancellation policy?

- If you need to cancel your hotel reservation, including extensions and additional rooms, you must provide written notice of cancellation to Travel Headquarters 72 hours prior to check-in; otherwise, you may be charged a cancellation fee by the hotel equal to one night's room and tax.
- If you do not arrive at the hotel on your scheduled arrival date and you do not provide notice to Travel Headquarters, your room may be cancelled and released by the hotel and accommodation may not be made available again. You will also be charged a cancellation fee by the hotel equal to one night's room and tax.

Air Travel

How do I book flights if my Focus benefits include complimentary airfare?

You must book your flights through Travel Headquarters (Maritz). During the registration process, you will provide your preferred travel dates, major airport closest to your home, and seat preferences. Once your registration is complete, Travel Headquarters will begin making your flight arrangements.

How do I book flights for my guest(s)?

You can book your guests' airfare through Travel Headquarters (Maritz) for a fee of \$75 per ticket, or you can book their flights on your own.

When will I receive my flight confirmation?

- You must approve the tentative flight itinerary emailed to you before your flight reservations are booked. Be sure to carefully review the itinerary prior to approving and contact Travel Headquarters with any discrepancies or changes. If not approved within 24 hours, the air reservation will not be ticketed.
- Airfares are subject to change without notice. Any airfare quoted cannot be guaranteed until you have approved your itinerary.
- Once you approve your itinerary, your final travel details will be emailed to you. Please print or save a digital copy on your phone or device; you will need it when checking in at the airport.

Does LPL Financial cover the cost if I need to change my flight?

Any costs associated with ticket changes will be your responsibility. In addition to the ticket change costs, you will be charged a \$75 transaction fee.

If I am not ready to book my flight yet, when is the deadline to book?

If you qualify for air benefits, the last day to book your flight is Friday, July 10.

Will LPL Financial reimburse me for my checked luggage?

No, LPL Financial does not reimburse for checked luggage fees. We suggest including your name and mobile number on all bags, including carry-on luggage. Please refer to the 2026 Travel Policies for full details.

How can I upgrade my airline seats?

- If you qualify for air benefits, Travel Headquarters (Maritz) can issue your ticket in your requested-fare class, if available. However, you are responsible for any costs above a standard economy-class ticket.
- Alternatively, Travel Headquarters can issue your ticket in economy class. You can contact the airline directly to request an upgrade with frequent flyer miles.

Does LPL Financial provide transportation between the airport and hotel?

- Complimentary group airport transfers will be provided for all registered attendees between San Diego International Airport (SAN) to all participating hotels on **Saturday, August 8, Sunday, August 9, and Wednesday, August 12 only**.
- You are responsible for arranging and covering the cost of your airport transfers if you arrive or depart on dates other than those outlined above.

Driving & Parking

Can I be reimbursed for driving to Focus 2026?

- If you qualify for complimentary air benefits and choose to drive instead, you are eligible for mileage and parking reimbursement. If you do not qualify for air benefits, LPL Financial will not reimburse parking and/or mileage.
- The mileage rate for 2026 is \$.725/mile and may not exceed 1,000 total miles or the cost of a roundtrip, economy airline ticket, whichever is less.
- Parking receipts must be submitted with mileage reimbursement requests.
- LPL Financial will not reimburse overnight parking for a rental car if the qualifier uses an air benefit and then rents a car to drive to the hotel.

How do I submit a request for mileage and parking reimbursement?

- An email will be sent post-conference with a link to submit a request for reimbursement.
- The deadline to submit a reimbursement request is Friday, August 28, 2026.

How much is parking?

Parking rates vary by hotel. To check rates, please contact Travel Headquarters (Maritz) at 866-412-1239 or lplfinancialfocus@travelhq.com.

Conference Cancellation

How do I cancel my registration?

- Cancellations must occur by 11:59 p.m. PT on Friday, July 10 to avoid cancellation fees. If you cancel after this date, you will be charged a cancellation fee of \$300 (no exceptions). Conference cancellations must occur in writing to lplfinancialfocus@travelhq.com.
- No-show fees are applicable to all registrants, including qualifiers.

What happens to my airfare if I cancel my registration?

If you received complimentary airfare booked through Travel Headquarters (Maritz) and did not use it for Focus 2026 due to conference cancellation, the value of your airfare will be reported as income on your 1099-NEC or W-2 at the end of the year. The tickets will remain in your name for future use. Instructions on how to utilize any available credit(s) will be sent to attendees in September 2026.

Attire, Weather & Time Zone

What should I wear?

Business casual is appropriate for all business sessions. Comfortable walking shoes are strongly recommended. Yes, even tennis shoes!

What is the weather like?

Average temperatures for San Diego in August range from daytime highs in the high 70s to evening lows in the 60s. For up-to-date weather information prior to your departure, please visit [weather.com](https://www.weather.com).

What is the time zone?

San Diego will be operating on **Pacific Time (PT)** during Focus 2026. Therefore, the time difference will be as follows:

San Diego	Denver	Austin	Charlotte
9:00 AM	10:00 AM	11:00 AM	12:00 PM

Rules & Regulations

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.
- 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.

Focus

- 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.