



Brochure Supplement

Warren Donald McCrea

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This brochure supplement provides information about Warren Donald McCrea as a supplement to the LPL Enterprise, LLC ("LPLE") disclosure brochure. You should have received a copy of the LPLE disclosure brochure that describes the investment advisory services offered through LPLE, a registered investment adviser. Please contact LPLE at the telephone number above or email LPLEnterprise.ADV@lpl.com if you did not receive the LPLE brochure or if you have any questions about the contents of the supplement. Additional information about Warren Donald McCrea is available on the SEC's website at www.adviserinfo.sec.gov.

LPLE is both a registered investment adviser and a broker/dealer, which means a LPLE 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 LPLE and the differences between brokerage and advisory accounts, please visit lpl.com and click on Disclosures and then Investor Regulatory & Educational Resources. LPLE's affiliate, LPL Financial Inc. ("LPL") is also a registered investment adviser and broker/dealer and will provide clearing and custody services to LPLE's clients.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Warren Donald McCrea

Year of Birth: 1976

Education

From Date	To Date	Institution Name	Degree
08/1995	05/1999	Ball State University	Bachelor of Science
09/2019	11/2021	Indiana University	Master of Business Administration

Business Experience

From Date	To Date	Employer Name	Job Title
04/2025	Present	LPL Enterprise, LLC	Registered Representative
09/2024	Present	Community Life Center	Volleyball Official
03/2025	04/2025	Northwestern Mutual Wealth Management Company	Representative
07/2024	04/2025	Northwestern Mutual Investment Services, LLC	Registered Representative
06/2024	04/2025	Northwestern Mutual Life Insurance Company	Agent
10/2023	05/2024	Trinet	Director Of Business Administration
09/2022	09/2023	Velocity Global	Vice President Of Sales
03/2022	09/2022	Unemployed	Unemployed
05/2021	03/2022	iLab	Vice President Of Sales
03/2020	05/2021	The WFC Group	Vice President Of Sales
06/2016	03/2020	Oracle	Application Sales Manager

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 provides brokerage services as a registered representative of LPLE and receives commissions and other types of compensation for the sale of securities. Your financial advisor is also licensed to sell insurance and receive commissions for insurance sales, through LPLE's affiliated insurance agency or through an independent insurance agency. When selling securities and insurance, your financial advisor has a financial incentive to recommend securities and insurance products based on the compensation received, rather than on the client's needs. In the case of securities, LPLE addresses this conflict by maintaining a supervisory system for its registered representatives to confirm that recommendations are suitable and appropriate. In the case of insurance products, if insurance is sold through LPLE's affiliated insurance agency, LPLE addresses this conflict by maintaining a supervisory system to confirm that insurance recommendations are suitable and appropriate. If insurance is sold through an independent insurance agency, LPLE addresses the conflict by reviewing and approving the financial advisor's request to conduct the activity as an outside business activity. If you have any questions regarding the compensation your financial advisor receives when recommending a security or insurance, you should ask your financial advisor. You are under no obligation to purchase securities or insurance through your financial advisor.

Your financial advisor is a statutory agent or independent contractor associated with a financial institution that is affiliated with investment product sponsors, which means that they may receive benefits and insurance as part of their affiliation with those financial institutions. As a statutory agent, your financial advisor's principal activity is selling insurance products of affiliated investment product sponsors. This affiliation creates a conflict of interest because such forms of non-cash compensation incentivize your financial advisor to recommend proprietary products.

Your financial advisor also engages in the following outside business activity: Indario Advisory Services. This activity accounts for greater than 10 % of your advisor's time and/or income.

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 LPLE 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 LPLE earns more from transactions for investments with higher charges, although LPLE 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 LPLE advisory programs. LPLE 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 LPLE (or the insurance company at which your financial advisor may be located). As described below, compensation arrangements with LPLE can give your financial advisor an incentive to remain associated with LPLE 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.

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

- Payments based on production
- Equity awards from LPLE's parent company
- Reimbursement or credits of fees that your financial advisor pays to LPLE 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 LPLE
- Advances of advisory fees
- Payments in the form of repayable or forgivable loans
- Attendance at LPLE's or LPL's 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 LPLE advisory programs. The amount of this compensation may be more or less than what your financial advisor would receive if you participated in other LPLE 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, LPLE charges these fees based on overall business production and/or on the amount of assets serviced in LPLE advisory relationships. When fees are charged by LPLE 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 LPLE over another firm. The fees that the financial advisor pays to LPLE 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.

LPLE provides various benefits and/or payments to financial advisors who are newly associated with the firm. If your financial advisor recently became associated with LPLE, 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, LPLE 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 LPLE based on the financial advisor's years of service with LPLE and/or the scope of business engaged in with LPLE, including the amount of advisory and/or brokerage account assets with LPLE.

LPLE 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 LPLE for advisory services, and to recommend switching investment products or

services where a client's current investment options are not available through LPLE, in order for the payment to be made or the loan to be forgiven.

SUPERVISION

LPLE 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. Richard Sheehan, Advisory CCO is responsible for administering the LPLE 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 LPLEnterprise.ADVbrochure@lpl.com.