

ANNUAL DISCLOSURE STATEMENT

LCP Institutional, LLC. (LCPI) is an SEC registered investment adviser. This notice contains important information regarding your account with LCPI. Please read it carefully and contact your Investment Adviser Representative with any questions.

PRIVACY POLICY

As our customer, you trust us to help you achieve financial success and security. Respecting and protecting your privacy is among our highest priorities and is vital to our business. By explaining our Privacy Policy to you, we trust that you will understand how we protect the privacy of the personal information you share with us.

What Information Do We Collect?

The types of non-public personal information we collect may include your name, address, e-mail address, social security number, driver's license number, passport number, income, net worth, financial account information (balances, transactions, holdings) and your beneficiaries.

The information we collect is obtained from you from the applications, new account forms, client profiles, and other forms you may prepare for us that is needed to administer and service your business with us.

How Do We Use and Disclose Your Information?

The main use of your information is to confirm your identity in the course of business that we perform for you. We also use your information to design and manage your portfolio so that it is suited to your needs and objectives. Your information may also be used to comply with the laws and regulations that govern us.

Information is disclosed to non-affiliated third-party entities that provide business services to us related to our transactions with you. For example, the custodian you have chosen in your Investment Management Agreement (Schwab Institutional, US Bank, Bank of New York), and the companies providing software that enable us to send reports, including quarterly statements, all have access to your information. These entities must agree to keep your information private and are not permitted to use or share your information for any other purposes.

Information may be disclosed when it is required by law. For example, any regulatory authority performing an audit on our books and records may have access to your information, or a law enforcement agency that is helping us to report or prevent fraud.

How Do We Protect the Security of Your Information?

We have policies to maintain physical, electronic and procedural safeguards to protect the confidentiality of your personal information. Access to personal information is available only to those who need to know it in order to service your business.

In the event that you should close your account with us, we will continue to follow the privacy policy described in this notice to the extent that we retain information about you. If we no longer need to retain the information, we dispose of it in a secure manner.

Do You Need To Do Anything?

It is not necessary for you to take any action. This is because we do not share your information except to service the business you have requested from us. You do not need to "opt-out" or "opt-in" as you may have done with other financial companies.