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LCP Institutional

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INDEPENDENT INVESTMENT CONSULTING WHERE DISCIPLINE MEETS CLIENT INTENT

Independent investment consulting has moved beyond portfolio construction into a more demanding advisory role shaped by fiduciary accountability, fragmented service expectations and increasingly specialized client mandates. Institutional investors and mission-driven organizations no longer evaluate advisors solely on access to products or market commentary. They expect a disciplined framework that translates objectives into sustained outcomes, supported by transparent decision-making and consistent oversight. Many advisory relationships fall short because they remain reactive, offering partial services without integrating policy, execution and measurement into a coherent structure.

Clarity of purpose now sits at the center of effective advisory relationships. Institutions, foundations and endowments often operate under defined missions that extend beyond financial return, incorporating social or environmental priorities alongside capital preservation. Investment consultants must therefore demonstrate the ability to align portfolios with stated objectives while maintaining discipline in asset allocation, manager selection and performance evaluation. This alignment cannot be superficial. It must be embedded in policy design, cash flow planning and ongoing monitoring so that every decision reflects the client's intent rather than short-term market signals.

Process consistency distinguishes firms that can sustain long-term relationships from those that rely on episodic engagement. Clients increasingly value advisors who establish a structured approach from the outset, beginning with a clear articulation of goals and constraints before making any investment recommendation. This early-stage work often determines the success of the relationship. Time invested upfront in understanding financial positions, behavioral preferences and governance structures reduces the likelihood of misalignment later. It also ensures that advisory decisions remain grounded in a framework that clients recognize and trust, even during periods of volatility.

Depth of service has become equally critical as financial environments grow more complex. Clients expect a single advisory relationship to cover investment policy development, due diligence, performance measurement and, where relevant, integrated financial planning. Fragmented advisory models create gaps that expose clients to unnecessary risk or inefficiency. A consultant's ability to extend institutional-grade capabilities across different client segments, including individuals and organizations, signals both scalability and rigor. It reflects an understanding that sophisticated investment management should not be limited to large institutions but should be applied consistently wherever capital decisions carry long-term consequences.

LCP Institutional reflects these expectations through a model grounded in fiduciary responsibility and disciplined engagement. It focuses on mission-based institutions such as foundations, endowments and religious organizations while also supporting high-net-worth individuals who often share similar priorities around responsible investing. Its approach begins with extensive upfront work, often developing financial plans before formal engagement, to determine whether there is a long-term fit. This emphasis on alignment ensures that advisory relationships are built on mutual understanding rather than transactional intent.

Its service model integrates investment policy development, asset allocation, manager due diligence and performance measurement into a unified framework. It extends institutional capabilities to individual clients, applying the same level of discipline across segments. The firm's commitment to fiduciary standards reinforces its client-first orientation, while recent investments in senior advisory talent and planning expertise strengthen its ability to address increasingly complex financial needs. For executives evaluating independent investment consulting partners, it represents a considered choice where process, accountability and client alignment are treated as inseparable elements of advisory practice. **Fs**

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Bringing Institutional Discipline to Modern Investment Decisions

LCP was named a "Top Independent Investment Consulting Firm" by Financial Services Review (May 2026). Selection was based on FSR's proprietary methodology evaluating service innovation, regulatory and operational standing, market influence and thought leadership, and client-centric metrics. Any client experience referenced reflects one client's circumstances and is not representative of all clients. No clients were compensated for feedback, and LCP paid no fees for consideration or use of the award. Past performance does not guarantee future results.

LCP Institutional operates as an independent fiduciary investment consulting firm built on a clear premise: financial advice should be structured, accountable, and aligned entirely with the client's best interest.

Unlike traditional broker-led models, where recommendations may be influenced by products or incentives, LCP Institutional removes competing interests from the equation. Its approach is grounded in fiduciary responsibility and a disciplined, process-driven framework that delivers consistency in an increasingly complex financial environment.

"We focus the business as a very client-centric firm. Clients do come first here, because I take fiduciary responsibility very seriously," says Carolyn Larocco, CFP, CIMA, President, CEO / Senior Consultant.

This philosophy translates directly into how the firm operates. Every engagement is guided by a structured methodology that includes investment policy development, asset allocation, due diligence, cash flow management, and performance measurement. Rather than addressing financial decisions in isolation, LCP Institutional builds a coordinated strategy where each element supports a defined objective.

The firm serves two primary client segments. On the institutional side, it works with mission-driven organizations such as nonprofits, foundations, and religious institutions, where investment decisions must reflect both financial goals and broader purpose. On the individual side, LCP Institutional advises high-net-worth clients, many of whom seek to align their portfolios with environmental and social priorities.

What differentiates the firm is its ability to bridge these two worlds.

By leveraging its institutional expertise, LCP Institutional extends the same level of discipline, oversight, and analytical rigor to individual clients—effectively democratizing an approach that has traditionally been reserved for large institutions. This allows individuals to benefit from a level of structure and diligence that is often absent in conventional advisory relationships.

This model is particularly relevant for clients who arrive with a common challenge: fragmented or incomplete advice. Many have worked with advisors who addressed only portions of their financial picture, leaving gaps in planning and execution. LCP Institutional responds by delivering a comprehensive framework that integrates every aspect of a client's financial life into a cohesive strategy.

That level of precision begins before a client formally engages.

The firm invests significant time upfront to assess alignment, often developing a preliminary financial plan to determine whether it can truly add value. This deliberate approach ensures that relationships are built on compatibility, creating a foundation for long-term success rather than short-term transactions.

The impact of this model is best reflected in client outcomes.

One client, a cancer survivor, approached the firm, unsure whether she could retire. Her finances lacked structure, and her confidence was low. After conducting a detailed review, Carolyn Larocco developed a realistic plan. While immediate debt elimination was not feasible, retirement itself was within reach.

To build confidence, the client was encouraged to simulate retirement. Within weeks, uncertainty gave way to clarity, and she decided to move forward. Over time, disciplined planning improved her financial position—her mortgage was paid off, her assets more than doubled, and she gained the freedom to focus on meaningful pursuits, including volunteering and rescuing animals.

This outcome reflects a broader philosophy: financial planning is not just about numbers, but about enabling clients to achieve what matters most.

As financial environments become more complex, LCP Institutional continues to expand its capabilities. The firm has strengthened its team with experienced professionals across financial planning, tax strategy, and institutional consulting, supported by additional operational and analytical resources. This reinvestment ensures that clients receive deeper insight and more comprehensive support.

At its core, LCP Institutional represents a shift in how investment consulting is delivered. By combining fiduciary accountability with institutional discipline, the firm provides clients with more than advice—it offers a structured pathway to better decision-making.

The result is what clients ultimately seek: clarity in complexity, confidence in execution, and long-term alignment between financial strategy and life goals. Fs

Carolyn Larocco,
CFP, CIMA, President,
CEO / Senior Consultant

Certificate

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CERTIFICATE OF RECOGNITION

LCP Institutional

This is to certify that **LCP Institutional** has been recognized by the Editorial Board of **Financial Services Review** as

TOP INDEPENDENT INVESTMENT CONSULTING 2026

EDITORIAL ATTESTATION:

The Editorial Board attests that the selection of LCP Institutional was conducted via a bona fide editorial process. Selection was based on a proprietary methodology evaluating service innovation, regulatory & operational standing, market influence & thought leadership and client-centric metrics.

COMPLIANCE SUMMARY:

- **Methodology:** Independent Editorial Research & Peer Review.
- **Compensation:** No Pay-for-Placement fees were accepted.
- **Conflict Disclosure:** The recipient has the option to license the award logo and purchase reprints for marketing purposes. Such a transaction is independent of the editorial selection.

Jeff Rodriguez,
Editor-in-Chief
Financial Services Review

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