LCG Associates, Inc.

Client Relationship Summary
(Form CRS / Form ADV Part 3)
March 26, 2026

LCG Associates, Inc. ("LCG") is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

LCG offers the following investment advisory services to retail investors: **Portfolio Management Services; Selection of Other Advisers; Asset Allocation Services; Advisory Consulting Services;** Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 by clicking this link https://adviserinfo.sec.gov/firm/brochure/105971.

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on a monthly basis.
Investment Authority: We do not manage investment accounts on a ***discretionary*** basis. We primarily offer ***non-discretionary*** investment management services whereby we will provide advice, where clients ***will ultimately decide*** which investments to buy and sell for your account.
Investment Offerings: We offer advice on equity securities, corporate debt securities (other than commercial paper), commercial paper, certificates of deposit, municipal securities, mutual fund shares, United States government securities, private placements, money market funds, real estate, REITs, PIPEs, derivatives, structured products, ETFs, leveraged ETFs, interests in partnerships investing in real estate and interests in partnerships investing in oil and gas interests.

Key Questions to Ask Your Financial Professional

- **Given my financial situation, should I choose an investment advisory service? Why or Why Not?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience, including your licenses, education and other qualifications?**
- **What do these qualifications mean?**

What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 by clicking this link https://adviserinfo.sec.gov/firm/brochure/105971.

- **Asset Based Fees -** Payable quarterly in advance. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets;
- **Fixed Fees -** Payable in advance;
    - **Other Advisory Fees – LCG does not have other Advisory Fees**

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Key Questions to Ask Your Financial Professional

Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account, or could incentivize us to inflate the valuations of illiquid investments held in your account.

Refer to our Form ADV Part 2A Brochure by clicking this link https://adviserinfo.sec.gov/firm/brochure/105971 to help you understand what conflicts exist.

Key Questions to Ask Your Financial Professional

- **How might your conflicts of interest affect me, and how will you address them?**

How do your financial professionals make money?

LCG's financial professionals servicing your account(s) receive compensation in the form of salary and a bonus. Financial professionals' compensation is based on the following factors: the amount of client assets they service and the revenue the firm earns from the person's services or recommendations.

Additional information about conflicts of interest between LCG and its clients is available on Part 2 of our Form ADV, which is available at https://adviserinfo.sec.gov/firm/brochure/105971.

Do you or your financial professionals have legal or disciplinary history?

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

- **As a financial professional, do you have any disciplinary history? For what type of conduct?**

You can find additional information about your investment advisory services and request a copy of the relationship summary at 770-644-0100 or click the following link: https://adviserinfo.sec.gov/firm/brochure/105971.

Key Questions to Ask Your Financial Professional

- **Who is my primary contact person?**
- **Is he or she a representative of an investment adviser or a broker-dealer?**
- **Who can I talk to if I have concerns about how this person is treating me?**