

Form ADV Part 3 – Client Relationship Summary

Date: 04/30/2021

Item 1: Introduction

LCM CAPITAL MANAGEMENT INC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me? For retail clients, our firm offers portfolio management via our own wrap fee program (LCM is both the sponsor and investment manager). We review your overall financial picture, your current investments, goals and risk tolerance. We provide a portfolio strategy and manage your investments with discretion, meaning, you are aware of the strategy, and you permit us to buy and sell without approving each transaction. If you desire, you may limit our selection of specific securities. As part of our standard services, individual investments are monitored and portfolios are reviewed quarterly. Our portfolio strategies use individual stocks and bonds, select ETFs and money market funds, and cash equivalents. Clients may own investments outside of our strategies. Our minimum account size is \$25,000 for equity strategies and \$100,000 for fixed income strategies. Please also see our Form ADV Part 2A Appendix 1 [Wrap Fee Program Brochure](#), specifically Items 4 & 5.

Questions to ask us: 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?

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay? Primarily, you will pay an asset management fee, which is an annual percentage, broken down into monthly amounts based on the value of your portfolio. Since the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our revenue. Management fees are charged monthly in arrears. You pay our fees even if you do not have any transactions. Please also see Items 4, 5 & 6 of our [Wrap Fee Program Brochure](#).

Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. This is why we prefer to not use them. However, we use ETFs and money market funds that have an expense ratio, which is one example of this kind of cost. Any additional fees you pay to a custodian also reduce the value of your investment. For the wrap fee program, you will not typically pay additional transaction fees and thus our advisory fee could be higher than if you paid transaction fees separately. **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.** Please also see our [Wrap Fee Program Brochure](#) Item 4 “Additional fees and expenses” section for additional details.

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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 can create some conflicts with your interests. You should understand and ask us about these conflicts and how those conflicts are managed, because they can affect the investment advice we provide you. Examples to help you understand what this means are described in the next paragraph.*

How do your financial professionals make money? Primarily, we and our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as increasing your assets, discussed previously. Although we do not use proprietary products within our wrap fee program where LCM and/or its financial professionals receive commissions, some of our financial professionals are licensed and have the ability to receive commissions from selling certain insurance products to clients and therefore have an incentive to recommend products that provide them or us additional compensation over those that do not. Because we manage your portfolio in a wrap fee program, we have an incentive to limit trading in your account and to favor asset types that do not have a transaction fee in order to minimize trading expenses that we would have to normally pay out of our management fee. Please also see Items 4, 6 & 9 of our [Wrap Fee Program Brochure](#) for additional details and how these potential conflicts are mitigated.

***Questions to ask us:** 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? How might your conflicts of interest affect me, and how will you address them?*

Item 4: Disciplinary History

Do you or your financial professionals have legal or disciplinary history? No, we do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

***Questions to ask us:** As a financial professional, do you have any disciplinary history? For what type of conduct?*

Item 5: Additional Information

For additional information on our advisory services, see our [Wrap Fee Program Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/111074> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, then please contact us at 312-705-3013.

***Questions to ask us:** 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?*