

**LEXINGTON RESEARCH AND CAPITAL GROUP, LLC**  
**CUSTOMER RELATIONSHIP SUMMARY**  
**JUNE 31, 2020**

Lexington Research and Capital Group, LLC is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser and is a member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”). Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research our firm and financial professional at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about investment advisers and investing.

**What investment services and advice can you provide me?**

We will provide advisory services to you by acting as your “asset manager.” These services include monitoring your portfolio, investment strategy and investments on an ongoing basis. We will also provide you advice with respect to cash flow management, risk management and retirement planning. We will manage your account on a discretionary basis meaning we have the authority to select the securities to be bought or sold and the amounts of securities being bought or sold without your specific consent. We will invest your assets only in passively managed index funds, exchange traded funds and investment grade corporate bonds. There is no minimum dollar amount required to open an account with our firm.

*For additional information* please see Items 4 and 7 of our Form ADV, Part 2A brochure on file with the SEC.

*Conversation Starters.* 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 amount you will pay for the services we provide is based on the value of the assets we manage on your behalf. This means that the more assets you have in your account, including cash, the more you will pay us in fees. As a result, we may have an incentive to encourage you to increase the assets in your account. You will pay our fee on a quarterly basis. In addition to our fees, you are also responsible for certain other fees and expenses charged by third parties such as mutual fund management fees and custodians for the purchase and sale of stocks, bonds and exchange traded funds.

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.

*For additional information* please see Item 5 of our Form ADV, Part 2A brochure on file with the SEC.

*Conversation Starter.* 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. An example of a potential conflict is how your fees are calculated; the amount you will pay for the services we provide is based on the value of the assets we manage on your behalf and, as a result, we may have an incentive to encourage you to increase the assets in your account.

*For additional information* please see Item 5 of our Form ADV, Part 2A brochure on file with the SEC.

*Conversation Starter.* 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?**

Stewart Officer, our sole employee, receives only cash compensation for the services he provides. Mr. Officer's compensation is based on the fees we charge our clients for asset management services; he receives no compensation from any other source including referral fees, revenue sharing or commissions for selling investment products. Because our fees are based on the value of the assets managed in your account, we may have an incentive to encourage you to increase the assets in your account

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

No, we have no legal or disciplinary history.

**Additional Information.** *For additional information* about our services, please review Part 2A of our Form ADV on file with the SEC. If you would like additional, up-to-date information or a copy of this disclosure, please call 1-859-312-2497.

*Conversation Starter.* Ask your financial professional –

- Who is my primary contact person? Who can I talk to if I have concerns about how this person is treating me?