

Lagos Wealth Advisors

2020 ANNUAL NOTIFICATION AND DISCLOSURE DOCUMENTATION

Lagos Financial & Insurance Services, Inc.

Doing Business As: Lagos Wealth Advisors (LWA)

21700 Copley Drive, Suite 395

Diamond Bar, CA 91765

Below please find notifications that Lagos Financial & Insurance Services, Incorporated (DBA Lagos Wealth Advisors, “LWA”, “your Introducing Firm” or the “Firm”) is required to provide to you on an annual basis. We encourage you to read the document thoroughly and retain a copy for your files.

CUSTOMER IDENTIFICATION PROGRAM

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person or entity that opens an account. When you open an account, we (or one of our affiliated custodians) will ask for your name, address, date of birth, Social Security Number and other information that will allow us to identify you. We may also utilize third-party information providers for verification purposes and/or ask for a copy of your driver's license or other identifying documents. A corporation, partnership, trust or other legal entity may need to provide other information. Federal, State, and Local rules already require you to provide most of this information. These rules also may require you to provide additional information, such as your net worth, annual income, occupation, employment information, investment experience and objectives, and risk tolerance. If you don't provide the information requested or your identity can't be verified, we may not be able to open an account or carry out transactions for you. If we already opened an account for you, we may have to close it.

NOTICE OF PRIVACY AND SECURITY POLICIES

LWA and its business partners are committed to preserving the privacy and security of all of your personally identifiable information and jointly set forth below the Privacy & Security Policy that each adheres to in our individual but collaborative roles in handling your business. In order to transact your business, each of us may collect and maintain non-public personal information about you from the following sources:

- Information about your transactions with us, our affiliates, or others; and
- Information we receive from third parties, including consumer-reporting agencies.

We have implemented a privacy policy in compliance with Regulation S-P (and applicable State Laws) under which we adhere to strict policies that refuse to disclose non-public personal information about our customers or former customers to any third parties except with the customer's permission or:

- as required in rendering the services that you have requested (for example, the settlement of transactions may result in disclosure of trade information to another broker/dealer or clearing firm);
- as required by law (e.g., under the USA Patriot Act, tax authorities or regulatory requests) or subpoenas;
- as permitted by law to third party service providers who are selected and monitored (by the firm employing them) in order to maintain the privacy and security of your information; or
- as may be appropriate to protect against fraud or illegal activity, for the safety of customers, employees, or property, or as otherwise permitted by law.

The Firm also adheres to policies that restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. Each firm maintains physical, electronic, and procedural safeguards that comply with federal standards to guard your non-public personal information. Lagos Wealth Management Incorporated will internally safeguard your nonpublic personal information by restricting access to only those employees who provide products or services to you or those who need access to your information to service your account. In addition, we will maintain physical, electronic and procedural safeguards that meet federal and/or state standards to guard your nonpublic personal information. Any violations of our safeguarding procedures will result in an immediate notification to those affected individuals.

OPT OUT INSTRUCTIONS

If you prefer that we not disclose nonpublic personal information about you from the sources listed above to non-affiliated third parties (listed above), you may opt out of those disclosures by directing us not to share any nonpublic personal information with any entities, except those permitted by law. If you wish to opt out of disclosures to non-affiliated third parties please email compliance@lagosadvisors.com. You can also call our office, toll free at 1-866-444-4964 to inform us of your opt-out request.

BUSINESS CONTINUITY PLAN

LWA has created a plan on how we would respond to an event that significantly impacted our ability to conduct business. The unpredictability of such an event requires LWA to be flexible in responding and adjusting to various circumstances and events. Our plan is to resume operations as quickly and as effectively as possible. The entire Business Continuity Plan is available to you at no cost by e-mailing compliance@lagosadvisors.com.

ANNUAL ADV OFFER AND UPDATE

In accordance with state and federal law, we are obliged to offer our clients a copy of our Form ADV Part 2A each year. If you would like to receive a copy of our current Form ADV Part 2A, we will be pleased to provide a copy upon receipt of your written request to our office (simply e-mail compliance@lagosadvisors.com). We will provide you with the copy at no cost to you. You can also access an updated copy of this and other regulatory disclosure documents our website at <https://lagosadvisors.com/disclosures/>

COMMUNICATIONS

Communications will be sent to you at your current address of record which is on file. All communications so sent, whether by mail, e-mail, messenger or otherwise to that address, shall be deemed given to you personally whether actually received or not. Therefore, it is important that you promptly notify us of any changes to your address. Telephone calls into our office can be recorded for security and order verification purposes.

SHOULD YOU HAVE A COMPLAINT OR QUESTION

Call or write the following: Compliance Department, Lagos Wealth Advisors, 21700 Copley Drive, Suite 395 Diamond Bar, CA 91765 Phone (714) 940-0888, Fax (714) 940-0889. e-mail: compliance@lagosadvisors.com

ASSOCIATION WITH TRIAD ADVISORS, LLC

Investment advisor representatives or insurance agents of LWA may also be registered representatives of Triad Advisors, LLC, Member FINRA & SIPC (A Registered Broker Dealer). Please review separate privacy and disclosure documentation from Triad Advisors directly. Please note that Lagos Wealth Advisors does have an information sharing agreement with Triad (see attached). Lagos Wealth Advisors and Triad Advisors, LLC are not affiliated entities.

Updated 07-01-2020

FACTS**WHAT DOES LAGOS WEALTH ADVISORS DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and date of Birth ■ Address and other relevant contact information ■ Investment suitability and information needed to manage and maintain your account <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share some basic personal information to run their everyday business. In the section below, we list the reasons financial companies can share their some basic personal information; the reasons Lagos Wealth Advisors chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lagos Wealth Advisors share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes— to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes— information about your creditworthiness	NO	N/A
For nonaffiliates to market to you	YES	YES

Questions?	Call 866-444-4964 or go to www.lagosadvisors.com
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Who we are

Who is providing this notice?

Lagos Financial & Insurance Services, Inc. DBA Lagos Wealth Advisors. 21700 Copley Drive Suite 395 Diamond Bar, CA 91765

What we do

How does Lagos Wealth Advisors protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Lagos Wealth Advisors collect my personal information?

We collect your personal information, for example, when you

- Open a new account or submit a new account form
- Process a transaction or Make a trade
- Update us with new information about you or your account.

We also collect information when you complete a financial review or sign up through your company's 401k plan managed by us.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *There are no affiliated entities.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Triad Advisors, LLC is a non-affiliated entity that we are required to share information with for regulatory purposes.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *We have an arrangement with Triad Advisors, LLC, a registered broker/dealer where we may jointly market to you.*

Other important information

Financial representatives of Lagos Wealth Advisors may also be registered representatives with Triad Advisors, LLC (a registered broker/dealer). Because of this arrangement, Triad Advisors, LLC has a regulatory duty to review our books, records, and transactions. Therefore, we may be required to disclose information about you (including personal information about you) to Triad Advisors in order to meet these regulatory requirements. Triad Advisors, LLC sends a separate privacy notice directly to you, which you should review. If you have questions about this arrangement, please contact our offices.