

This brochure supplement provides information about Gaurav Lall, Managing Member, that supplements the VCP Financial LLC brochure. You should have received a copy of that brochure. Please contact Tamir Shabat, Chief Compliance Officer and Managing Member if you did not receive VCP Financial LLC's brochure or if you have any questions about the contents of this supplement.

VCP Financial LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Gaurav Lall

Personal CRD Number: **4738175**

Investment Adviser Representative

VCP Financial LLC
2535 Victory Boulevard
Staten Island, New York, 10314
(212) 328-7876
glall@vcpfinancial.com

UPDATED: 03/15/2023

Registration does not imply a certain level of skill or training.

Item 2: Educational Background and Business Experience

Name: Gaurav Lall

Born: 1979

Education Background and Professional Designations:

Education:

Bachelor of Economics & Finance, College of Staten Island - 2003

Designations:

Business Background:

06/2013 – Present	Managing Member VCP Financial LLC (Formerly LPS Financial LLC)
08/2019 – Present	Managing Member Vessel Capital Management LLC
05/2011 – Present	Co-Founder/Managing Partner, Insurance Agent Life 143 LLC
02/2012 – 12/2017	Registered Representative SA Stone Wealth Management Inc.
02/2012– 06/2014	Investment Advisor Representative Sterne Agee Investment Advisors, Inc.
12/2009 – 02/2012	Registered Representative Synergy Investment Group, LLC
05/2006 – 12/2009	Registered Representative Reuven Enterprises Securities /Division, LLC
12/2003 – 03/2006	Registered Representative Kovac Securities, Inc.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Gaurav Lall is an owner of Life 143 LLC, an insurance company, and is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. VCP Financial LLC always acts in the best interest of the client, including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of VCP Financial LLC in such individual's outside capacity.

Mr. Lall is also owner of The Vaishali Group, LLC, a personal holding company.

Mr. Lall is an owner and Manager of Vessel Capital Management LLC and Vessel Capital Advisors, LLC. Vessel Capital Management LLC serves as the manager of a number of Delaware series limited liability companies operating as private equity funds under the brand "Vessel Capital Partners." While Vessel Capital Advisors LLC is identified as the investment adviser of the VCP Funds, it has not acted in that capacity for any of the VCP Funds as of the date hereof. VCP may recommend to certain accredited and qualified clients to invest in one or more of the VCP Funds. The recommending of a VCP Fund to VCP clients may create a conflict of interest because Vessel Capital Management and/or Vessel Capital Advisors, entities owned and controlled by Mr. Lall, may receive income or profits as a result, and VCP clients may be subject to higher fees for investing in the VCP Funds than they might otherwise pay as VCP clients. The recommendations, therefore, can appear to be based on VCP's interest in receiving higher fees rather than on the client's interest to achieve his or her risk adjusted investment objective and goals. VCP diminishes this potential conflict of interest by not charging clients a separately managed account advisory fee in addition to the VCP Fund's related advisory, management, and performance fees. Based on the clients' desire to invest in VCP Funds, VCP recommends the VCP Funds only to clients who are accredited and/ or qualified (as defined by applicable federal securities laws).

Item 5: Additional Compensation

Gaurav Lall does not receive any economic benefit from someone who is not a client in

exchange for providing clients advisory services through VCP Financial LLC.

Compensation for the activities of Life 143 LLC and for Vessel Capital Management LLC is described above.

Item 6: Supervision

As Chief Compliance Officer of VCP Financial LLC, Tamir Shabat supervises all duties and activities of the firm. Gaurav Lall adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements. Tamir Shabat's phone number is (212) 328-7876.