



The Right Advice is Everything

CUSTOMER RELATIONSHIP SUMMARY

Introduction

My Legacy Advisors, LLC, doing business as Eagle Wealth Management, is an investment advisor registered with the Securities and Exchange Commission (SEC). Our firm offers comprehensive financial planning services and advisory accounts for a fee with the goal of helping you live a fuller life. Transparency is important to us, and this document will help explain to you our services and fees. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about investment advisors, broker-dealers and investing.

What investment services and advice can you provide me?

We work closely with our clients, providing ongoing holistic financial planning and portfolio management. We'll prepare a personalized financial plan, recommend a portfolio of investments, continually monitor both, and meet with you at least annually on a pre-arranged schedule. Our process is ongoing, so we'll communicate often and work to stay up to date on your financial situation, existing resources, goals, and risk tolerance. We create flexible financial plans and portfolios, and we'll adjust or rebalance them to meet your changing needs, stated goals, and objectives.

Your accounts will be held by a trusted and secure custodian separate from our firm. Typically, we utilize Charles Schwab or SEI Investment Management as custodian. We manage accounts on a discretionary basis, so when you sign an agreement with our firm, we're allowed to buy and sell investments in your account without asking you in advance. We don't receive commissions for trades. Any limitations are described in the signed advisory agreement. We don't restrict our advice to limited types of products or investments, and we don't impose requirements for opening and maintaining accounts or otherwise engaging us. We have discretion until the advisory agreement is terminated by you or our firm.

For additional information, please see our form ADV Part 2A (items 4, 7, 8, 10, 13 & 16).

Conversation starters with your advisor...

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?

We charge a portfolio management fee, which usually covers all our services. This fee is based on a percentage of the assets held in your investment advisory account. The amount of assets in your account affects our fee; the more assets you have, the more you pay us and thus, we're incentivized to grow your assets as it will also increase our fee. This fee is shown as an annual percentage of your account value and is charged monthly in arrears, calculated at the end of the month. Each advisory account has an agreement detailing the fees and charges. In addition to the investment advisory fee, you may pay a platform fee to the custodian to cover services, asset management, and/or trading. In limited circumstances, for project-specific financial planning and consulting service needs, we may suggest an hourly-rate or fixed fee arrangement in lieu of, or in addition to our portfolio management services. Fixed fees are generally based on a specific project. Disclosure: When providing services for an hourly rate or fixed rate fee, there is an incentive to spend additional time on the services being provided to increase compensation.

Third Party Costs: Some investments (e.g., mutual funds and ETF's) impose additional fees (e.g., transactional fees and product-level fees) that reduce your account value.

You pay fees and costs whether you make or lose money on your investments. Fees and costs reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. We value fee transparency so never hesitate to ask for details.

For additional information, please see our form **ADV Part 2A** (items 5, 6 & 14), your advisory agreement with us, and your custodial agreement and disclosures for additional information on fees and fee billing. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected.

Conversation starters with your advisor...

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 advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, we act as a fiduciary, meaning we must 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 affect the recommendations we make for you. For example:

- We own a minority interest in Eagle Wealth Accounting, LLC (see Item 10 of our Form ADV Part 2A).
- Our advisory fees are based on account size, which incentivizes us to grow and advise on more of your assets.
- Custodians and other third parties we work with may offer us research, investment tools, or other forms of non-cash compensation to incentivize us to consider their services over another.
- Some of our financial professionals offer access to commission-generating insurance products separate from the advisory services they offer through us.

For additional information, please see our firm **ADV Part 2A**.

Conversation starters with your advisor...

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

How do your financial professionals make money?

Our financial professionals are salaried employees. Financial professionals that are also shareholders in the firm benefit when there are profits from the advisory fees we receive from you. This compensation may vary based on different factors, such as total assets managed. Our financial professionals also may receive commissions from clients for insurance products.

Does your firm or financial professionals have legal or disciplinary history?

Our firm has no legal or disciplinary history. For additional information, you may research your advisor's personal history at www.adviserinfo.sec.gov.

Conversation starters with your advisor...

As a financial professional, do you have any disciplinary history? For what type of conduct? Who is my primary contact person? Is he/she a representative of an investment-advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

Additional Information

For additional information about our firm or services, copies of any document referenced above, or any other questions you may have, please call us toll free at (877) 588-4276. You may also visit the SEC website at <https://adviserinfo.sec.gov/firm/summary/290675> for additional information about our firm.