

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Adviser:	SEC File Number:	Date:
Legacy Capital Group California	801-	08/26/2008

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of Adviser exactly as stated in Item 1A of Part I of Form ADV: Legacy Capital Group California	IRS Empl. Ident. No.:
Item of Form (identify)	Answer
Part II, Page 2 Item 1A (3, 7, 9)	<p>Legacy Capital Group California, ("LCG" or "Advisor"), will provide the following services to clients for the fees stated below:</p> <p><b><u>HOURLY CONSULTATION SERVICES:</u></b></p> <p>Hourly consultation services will include assistance to clients in designing personal financial planning goals and objectives, and recommendations as to the allocation of present financial resources among different types of assets. The fee for this service will not exceed \$250.00 per hour depending upon the qualification of the individual providing the service and the complexity of the service required. Hourly fees will be billed on a monthly basis, after services have been rendered.</p> <p><b><u>WRITTEN FEASIBILITY STUDIES:</u></b></p> <p>LCG provides written feasibility studies for the analysis and design component of its practice. These reports may include tax projection estimates prepared in-house or in conjunction with outside tax counsel. These reports may also include:</p> <ul style="list-style-type: none"><li>Financial Projections</li><li>Cash Flow Estimates</li><li>Tax Projection Estimates</li><li>Portfolio Reallocations</li><li>Strategies for Estate/Tax Planning</li><li>Philanthropic Estate/Tax Planning</li><li>Life Insurance Analysis and Recommendations</li><li>Employee Stock Option Exercise and Tax Strategies</li><li>Retirement Anticipation Planning</li></ul> <p>Compensation for the above-mentioned services is structured as:</p> <ol style="list-style-type: none"><li>1. Fixed fee for services with 50% investment or commission offset. (This normally is \$10,000.00 as determined by involvement and complexity) and/or</li><li>2. Value-Added fee determined as a percentage of tax benefits received by client for the design and implementation of the written plan or feasibility study. Customarily the value added fee is 10% of the estimated income tax savings enjoyed by the client. When we work on very large estates our fee structure is often modified to reflect a greater level of complexity and the involvement of other financial advisors, attorneys and accountants. In these cases, our fee arrangement is broken into an initial \$10,000.00 fee to quantify the potential benefit to the client of our strategy. Often these clients are in other locales that require one or more members of the design team to fly to meetings. The \$10,000.00 fee is normally fully absorbed paying for expenses and is not a profit center in and of itself.</li><li>3. Once we have quantified the benefit and explained in general terms how we will accomplish the client's objectives, we quote a larger fee to implement. The implementation fee is divided into two parts. The second part can be offset by the purchase of investment or insurance products if appropriate. We then operate as team coordinators to make sure that the various parts of the plan are implemented. The services described above are available to high net worth individuals.</li></ol> <p><i>The firm believes its fees are competitive; however, lower fees for comparable services may be available from other sources</i></p>

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Adviser:	SEC File Number:	Date:
Legacy Capital Group California	801-	08/26/2008

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of Adviser exactly as stated in Item 1A of Part I of Form ADV: Legacy Capital Group California	IRS Empl. Ident. No.:
Item of Form (identify)	Answer
Part II, Page 3 Item 3	<p>Fees are paid as follows in a LCG only case:</p> <ol style="list-style-type: none"> <li>1. Initial Deposit – This is usually half of the quoted fee. This is used to cover our production costs for the design of the plan. We often will utilize an accountant or an attorney to complete some part of our plan design. Sometimes the advisor agrees to provide us support without current charge but with the expectation that we will refer the client to him/her for implementation. Sometimes we pay for those services up front.</li> <li>2. Second Payment – LCG normally will waive this fee should the client decide to use us for implementation. The offset may be agreed to in advance, and is at the sole discretion of LCG, pursuant to an agreement with the client.</li> </ol> <p>Agreements to perform financial planning or other of the investment advisory services described above may be terminated by either party by providing written notice of the request to terminate the arrangement. Upon receipt of the notification, any unearned fees will be refunded.</p> <p style="text-align: center;"><b><u>OTHER TYPES OF INVESTMENTS</u></b></p> <p>LCG continually reviews available investment products. On occasion, an alternative investment product may be recommended to investors once LCG has performed due diligence on the company offering the product and the product itself.</p>
Part II, Page 4 Item 5	<p style="text-align: center;"><b><u>EDUCATION AND BUSINESS STANDARDS:</u></b></p> <p>Advisory associates will be required to maintain the NASD Series 7 license and/or any appropriate state securities licenses and have extensive business related experience.</p>
Part II, Page 4 Item 6	<p style="text-align: center;"><b><u>EDUCATION AND BUSINESS BACKGROUND:</u></b></p> <p><u>Richard E. Baer, Principal, Chairman of the Board</u>  Date of Birth: 11/28/1951  Education: San Jose State University, B.A., Political Science 1973  Employment for the Past Five Years:  Legacy Capital Group California, 10/80 to present  NFP Securities, Inc., Registered Representative, 6/97 to present</p> <p><u>Brent C. Bunger, Principal, President</u>  Date of Birth: 3/26/1963  Education: University of Santa Clara, B.S. Political Science, 1985  Employment for the Past Five Years:  Legacy Capital Group California, 12/92 to present  NFP Securities, Inc., Registered Representative, 6/97 to present</p> <p><u>Andrew M. Baugh, Principal, CEO, CCO</u>  Date of Birth: 3/11/1972  Education: Indiana University, B.S. Business, 1994  Employment for the Past Five Years:  Legacy Capital Group California, 2/98 to present  NFP Securities, Inc., Registered Principal, 12/98 to present</p>

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Adviser:	SEC File Number:	Date:
Legacy Capital Group California	801-	08/26/2008

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of Adviser exactly as stated in Item 1A of Part I of Form ADV: Legacy Capital Group California	IRS Empl. Ident. No.:
Item of Form (identify)	Answer
<p>Part II, Page 4 Item 7A, B, C</p>	<p><u>Kim Lawson, COO</u> Date of Birth: 4/16/1970 Education: University of Santa Clara, B.S. Business Management, 1992 Employment for the Past Five Years: Legacy Capital Group California, 5/06 to present NFP Securities, Inc., Registered Representative, 6/06 to present Loring Ward Advisor Services (Assante Asset Management/RWB Advisory Services), 3/91 – 5/06</p> <p><u>Andrew G. Eakin, Planning Associate</u> Date of Birth: 9/24/1975 Education: Hamilton College, B.A., Public Policy 1998 Employment for the Past Five Years: Legacy Capital Group California, 12/05 to present NFP Securities, Inc., Registered Representative, 12/05 to present Northwestern Mutual Investment Services, Registered Representative, 12/02 to 11/05 Northwestern Mutual Life Insurance, Financial Representative, 12/02 to 11/05</p> <p style="text-align: center;"><b><u>OTHER BUSINESS ACTIVITIES &amp; AFFILIATIONS:</u></b></p> <p>Richard E. Baer, Brent C. Bunger, and Andrew Eakin are registered representatives with NFP Securities, Inc., a registered broker-dealer and investment advisor. Clients are under no obligation to purchase variable products through Mr. Baer, Mr. Bunger, Mr. Eakin or NFP Securities, Inc.</p> <p>LCG is a 50% shareholder in The Legacy Group, LLC, which designs tax efficient plans to maximize the value of client estates, while responding to each client's personal philosophy. Legacy Capital Group Arkansas owns the other 50%.</p> <p>Baer &amp; Bunger Financial &amp; Insurance Services, LLC ("B&amp;B") has been established to receive traditional life and disability insurance commissions. Legacy Capital Group California owns 98% of the LLC and Richard E. Baer and Brent C. Bunger each own 1% of the LLC.</p> <p>459 Monterey Avenue, LLC owns an office building and LCG occupies the first floor. The second floor is leased. 459 Monterey Avenue, LLC will receive rental income for the leased property. Richard and Therese Baer and Brent and Tanya Bunger and Andy Baugh own 459 Monterey Avenue, LLC.</p> <p>Advisory clients are hereby advised:</p> <ul style="list-style-type: none"> <li>• A conflict exists between the interests of LCG and the interests of the client</li> <li>• The client is under no obligation to act upon the investment adviser's recommendation</li> <li>• If the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through the investment adviser.</li> </ul> <p>Richard E. Baer, Brent C. Bunger, and Andrew G. Eakin are registered representatives with NFP Securities, Inc., a registered Broker-Dealer and investment advisor. An inherent conflict of interest exists as Messrs. Baer, Bunger and Eakin may receive securities commissions in addition to advisory fees. Clients will be under no obligation to purchase securities through Messrs. Baer, Bunger, Eakin nor through NFP Securities, Inc. LCG has relationships that are material to its business with the following money managers and hedge funds:</p> <ul style="list-style-type: none"> <li>• Niemann Capital Management</li> <li>• PTS</li> <li>• Peyser &amp; Alexander</li> </ul>
Part II, Page 4 Item 8C (1)(3)	

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Adviser:	SEC File Number:	Date:
Legacy Capital Group California	801-	08/26/2008

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of Adviser exactly as stated in Item 1A of Part I of Form ADV: Legacy Capital Group California		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
Part II, Page 4 Item 8 C (9)	<ul style="list-style-type: none"> <li>• Santa Barbara</li> <li>• Forest Hill</li> <li>• AGL</li> <li>• Majesty</li> <li>• Lattice</li> <li>• Snow</li> <li>• CNL</li> <li>• Inland</li> </ul> <p>LCG does not, but Richard E. Baer, Brent C. Bunger, and Andrew G. Eakin along with other firm employees maintain resident insurance licenses with the state of California. The corporate insurance license is in the name of Baer &amp; Bunger Financial &amp; Insurance Services, LLC. They may sell insurance products to clients. An inherent conflict of interest exists as they may receive insurance commissions in addition to advisory fees. Clients will be under no obligation to purchase insurance through Messrs. Baer, Bunger, Eakin nor the insurance companies they represent. The other firm employees maintaining insurance licenses are: Kim Lawson, Rachel Windsor, Jennifer Brannon, and Juliana Ghukasyan.</p>	
Part II, Page 4 Items 8C(11) & 3L	<p>LCG and Richard E. Baer have real estate brokers licenses. Clients are made aware that securities-investing carries inherent risk. Furthermore, they are informed that using the proceeds from real estate collateralized loans to speculate on the overall market or individual securities is not prudent. LCG has policies and procedures in place to address these issues. LCG has relationships that are material to its business with the following real estate lenders:</p> <ul style="list-style-type: none"> <li>• Cupertino Capital</li> <li>• Bella Vista</li> </ul> <p>LCG also has relationships that are material to its business with CTAC a charitable trust administrator, CRT-Pro a charitable trust administrator and AGL a company that provides variable annuity and variable life private placements.</p>	
Part II, Page 5 Item 9B	<p style="text-align: center;"><b><u>PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS:</u></b></p> <p>Richard E. Baer, Brent C. Bunger, and Andrew G. Eakin will inform clients that they may purchase securities through NFP Securities, Inc. if they so choose. In the event clients freely elect to invest in securities through this relationship with NFP, Messrs. Baer, Bunger and Eakin may act as registered representatives in resulting transactions. Clients are hereby informed that they are under no obligation to purchase securities through Messrs. Baer and Bunger, nor through NFP Securities, Inc.</p>	
Part II, Page 5 Item 9E	<p>Richard E. Baer, Brent C. Bunger , and Andrew G. Eakin may purchase the same securities for their personal accounts that they recommend to clients. Should this occur, they will ensure that clients' transactions are executed in accordance with NASD, SEC and applicable state requirements. Furthermore, LCG will implement and enforce procedures to monitor the personal trading activity of its principals and associated persons.</p>	
Part II, Page 6 Item 12B	<p>Richard E. Baer, Brent C. Bunger, and Andrew G. Eakin hereby inform their clients that they are registered representatives with NFP Securities, Inc. In appropriate situations, clients may be referred to NFP Securities, Inc. for implementation of a financial or other investment plan. Clients are under no obligation to purchase securities through Messrs. Baer, Bunger, or Eakin or through NFP Securities, Inc. As registered representatives of NFP Securities, Inc., advisory associates may receive payments from certain mutual funds distributed pursuant to a 12b-1 distribution plan or other such plans as compensation for administrative services. As such, a substantial conflict of interest may exist with respect to recommendations to buy or sell these and other securities.</p>	

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Adviser:	SEC File Number:	Date:
Legacy Capital Group California	801-	08/26/2008

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of Adviser exactly as stated in Item 1A of Part I of Form ADV: Legacy Capital Group California		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
Part II, Page 6 Item 13A, B	<p>LCG and its associates may from time to time enter into arrangements with non-clients that may result in fees paid to the advisor. For instance, the advisor may recommend a non-security, such as a First Trust Deed, to an investor, for which the advisor may receive a portion of the fees. The advisor may receive finder's fees or other solicitation fees for referring clients to third party investment advisers and hedge funds. Likewise, third parties may pay finders fees and other solicitation fees to LCG for its referrals of individuals to their services or programs including but not limited to non-clients, investment advisors, accountants, qualified individuals, and/or law firms.</p> <p>From time to time, LCG may pay referral fees to individuals qualified as solicitors. These and all such referral fees will be made and or received in accordance with SEC Rules.</p>	
Best Practices  Code of Ethics	<p>LCG, consistent with industry best practices and SEC requirements has adopted a written Code of Ethics covering all supervised persons. Our firm's Code of Ethics requires high standards of business conduct and compliance with federal securities laws.</p>	
Privacy	<p>LCG maintains safeguards to comply with federal and state standards to guard each client's nonpublic personal information. LCG does not share any nonpublic personal information with any nonaffiliated third parties, except in the following circumstances:</p> <ul style="list-style-type: none"> <li>• As necessary to provide the service that the client has requested or authorized, or to maintain and service the client's account</li> <li>• As required by regulatory authorities or law enforcement officials who have jurisdiction over LCG or as otherwise required by any applicable law; and</li> <li>• To the extent reasonably necessary to prevent fraud and unauthorized transactions.</li> </ul>	
Proxy Voting	<p>LCG has no authority to vote proxies on behalf of advisory clients. The firm may offer assistance as to proxy matters upon a client's request, but the client always retains the proxy voting responsibility, as well as the ability to transfer that voting responsibility to a third party money manager, not affiliated with Legacy Capital Group, if they desire.</p>	
Business Continuity Plan	<p>As part of its fiduciary duty to its clients and as a matter of best business practices LCG has adopted policies and procedures for disaster recovery and for continuing LCG's business in the event of an emergency or a disaster. These policies are designed to allow LCG to resume providing service to its clients in as short a period of time as possible. These policies are, to the extent practicable, designed to address those specific types of disasters that LCG might reasonably face given its business and location.</p>	