

Item 1: Introduction

We are a standalone Investment Adviser that is registered with the Securities and Exchange Commission.

Is an Investment Advisory Account Right for You?

We are an investment adviser and provide *advisory accounts and services* rather than *brokerage accounts and services*. There are different ways you can get help with your investments. It is important for you to understand how "Advisory Accounts" and "Brokerage Accounts" differ so you can know which type of account is best for you.

There are simple and free tools available to you to research investment firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS).

You can also find educational materials about investment advisers, broker-dealers and investing, in general.

Item 2: Relationships and Services

What investment services and advice can you provide me?

We provide ongoing investment advisory management services based on your individual needs. For our services, we charge an *ongoing asset-based fee* based upon the value of investments and cash in your account.

Asset-based Advisory Fees are prorated and deducted from your account monthly, in arrears. Our fee is calculated based the average daily value of your account over the month. The table below shows an approximate fee schedule which is negotiable depending on the relationship and your specific investment needs.

Advisory Fee Schedule

1.15% Advisory Fee

.85% Money Management Fee on Non-Alternative Investments

.35% Money Management Fee on Alternative Investments

We mostly offer advisory accounts which are *discretionary*, which means we make investment decisions on your behalf and according to your specific financial situation. *Discretionary authority* means that we can buy and sell investments in your account without asking you in advance. We help develop your unique investment strategy, based upon the information you provide us.

We provide ongoing, constant monitoring of your investments. We communicate at least quarterly to discuss any changes that you may have, and/or changes we feel are in your best interest for your portfolio. We must meet with you, *no less than annually, either in person or via phone or video conference call* to discuss your investment strategy in detail.

In certain circumstances, we will conduct financial and wealth planning at no extra charge or fee. Even if a formal plan is not developed, we tailor your investments according to your specific financial objectives, taxability, and risk tolerance. We learn about your specific financial needs through discussions we have with you. Your account will be managed by us in accordance with investment objectives, strategies, guidelines, restrictions, and limitations set forth in the Investment Advisory Agreement and other applicable account documents we provide you.

We may provide investment management services using the services of an *affiliate*. If this is true for your account, we will disclose all information of the *affiliate* and the detail of the relationship in full.

To do our best for you, we need you to provide complete and accurate financial information. It is your responsibility to promptly notify us in writing of any material changes to your financial and investment objectives, taxability, time horizon, or risk tolerance.

We do not limit our Investment Offerings or choose proprietary products; we objectively choose from all investment types available.

Conversation Starter:

"Given my financial situation, should I choose investment advisory service? Why or why not?"

"How will you choose investments to recommend to me?"

Item 3: Fees, Costs, Conflicts, and Standard of Conduct**What fees will I pay? How do your financial professionals make money?**

Fees and costs affect the value of your account over time.

The amount paid to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be deducted from your account. Some investments can charge you additional fees that will reduce the value of your investment account. For example, mutual funds and annuities are investments that charge fees you should be aware of.

The adviser fee we charge is negotiable and is tied to the amount of assets you have invested with our firm (see fee schedule). The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly, even if you do not buy or sell. You will pay fees and costs whether you make or lose money in your investments.

Conversation Starter:

"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?"

Standard of Conduct**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. We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy and investments on an ongoing basis.

Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand, so that you can decide whether or not you agree to them.

Item 4: Disciplinary History

Do any Advisers within Legacy Wealth Management have a legal or disciplinary history?

Yes. We encourage you to visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research any of our financial professionals.

Conversation Starter:

"As a financial professional, do you have any disciplinary history? For what type of conduct?"

Item 5: Additional Information

You can find additional information regarding our firm in our Form ADV Part 2A "Firm Brochure" by visiting www.adviserinfo.sec.gov and searching for our firm by its name or our unique CRD number (174767). You can obtain a copy of this relationship summary by visiting our website at <https://legacywealthmg.com> or by contacting our main office at 208-955-0500. If you have a problem with your investments, investment account, or a financial professional, please contact us in writing at 13965 W. Chinden Blvd., Suite 100, Boise, ID 83713. For additional information about our financial professionals, visit <https://brokercheck.finra.org/> for a free and simple search tool to research our firm and our financial professionals. To report a problem to the SEC, visit [Investor.gov](https://investor.gov) or call the SEC's toll-free investor assistance line at (800) 732-0330.

Conversation Starter:

"Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?"