



Form ADV Part 3

Form CRS - Client Relationship Summary

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Introduction

Providence Legacy Advisors LLC (“Providence”) is registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We offer fee-only investment advisory services to individuals, families, nonprofit organizations, foundations, and business owners. Our primary services include:

Financial Planning – Comprehensive planning covering retirement, tax, estate, education, and risk management strategies.

Investment Management – Strategic asset allocation, portfolio monitoring, and tax-efficient investment strategies customized to your goals and risk tolerance.

We provide services on a discretionary basis, meaning we can buy and sell investments in your account without asking you before each transaction, based on the investment policy you approve. You may impose reasonable restrictions in writing. We require clients to use a qualified third-party custodian. We do not have a minimum account size. We provide account monitoring as part of our standard services.

Conversation Starter:

- “Given my financial situation, should I choose an investment advisory service? Why or why not?”
- “How will you choose investments for me?”
- “What is your relevant experience, including your licenses, education, and other qualifications?”

What fees will I pay?

Our investment management fees are asset-based, charged as a percentage of assets under management (AUM), billed quarterly in advance. Our standard annual schedule is:

- 1.00% on the first \$3,000,000
- 0.85% on the next \$2,000,000
- 0.75% on the next \$5,000,000
- 0.50% on the next \$15,000,000
- 0.35% on the next \$25,000,000

We also offer financial planning services for a flat or hourly fee, typically \$2,500–\$10,000 for flat fee engagements or \$250–\$500 per hour.

You may also pay other fees to third parties, such as brokerage commissions, custodial fees, or fund expenses. Because we charge an asset-based fee, we may have an incentive to encourage you to increase assets in your account.

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 versus be invested for me?”

What are your legal obligations to me when acting as my investment advisor?

When we act as your investment adviser, we have to 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. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

Conversation Starter:

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

Do you or your financial professionals have legal or disciplinary history?

No. Neither Providence nor its personnel have legal or disciplinary events to disclose.

Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter:

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

Additional Information

For more information about our services, please visit www.ProvidenceLegacyAdvisors.com or review our Form ADV at www.adviserinfo.sec.gov. If you would like a copy of this relationship summary, call us at (484) 302-8343 or email Jose@ProvidenceLegacyAdvisors.com.

Conversation Starter:

- “Who is my primary contact person?”
- “Is this person 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?”

How We Make Money

We make money solely through the fees clients pay us for investment advisory and planning services. We do not earn commissions or third-party compensation.