

**LEGACY ROAD LLC**  
**FORM CRS – CUSTOMER RELATIONSHIP SUMMARY**  
**October 22, 2025**

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**Item 1: Introduction**

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

**Item 2: Relationships and Services**

***What investment services and advice can you provide me?***

We offer Investment Management, Financial Planning, Consulting, and Family Office Advisory services. Our advisory services are not limited to certain types of investments. Investment Management and Family Office Advisory services include on-going investment portfolio monitoring. We manage investment accounts on a discretionary and non-discretionary basis, which is set out in a written agreement. If you grant us discretionary authority, we purchase and sell securities and select independent investment managers (“Independent Managers”) to make investments for you without your prior approval. If you do not grant us discretionary authority, you make the ultimate decision regarding the purchase or sale of securities and hiring or firing Independent Managers.

**Investment Management.** We allocate assets among various securities and Independent Managers in accordance with your stated investment objectives. We generally impose a minimum portfolio value of \$10 million as a condition for starting an investment management relationship. However, we may waive this minimum at our discretion.

**Family Office Advisory.** We serve as a Family Office Advisor to high net worth individuals and families. We provide services such as: 1) portfolio consulting advice; 2) investment management across multiple financial institutions; 3) management of bank and brokerage relationships; 4) cash flow and liquidity management; 5) coordination of activities among tax and legal advisors, banks, and third-party trustees; and 6) estate planning coordination with attorneys and tax advisors.

**Financial Planning and Consulting.** We give advice on a standalone basis to select clients on investment and non-investment related matters, such as retirement planning, education planning, and estate planning. You decide whether to implement any recommendations we make and to place any resulting transactions.

**Additional Information.** Our ADV Part 2A (“Disclosure Brochure”) is available at <https://adviserinfo.sec.gov/firm/summary/337654>. Item 4 of the Disclosure Brochure includes detailed information about our advisory services.

**Conversation Starters**

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

**Item 3: Fees, Costs, Conflicts, and Standard of Conduct**

***What fees will I pay?***

**Investment Management and Family Office Advisory Fees.** Our fees are based on the value of the assets we manage. The fees are typically based on an annual percentage and vary depending on the value of the assets we manage. Fees are calculated based on a blended (weighted-average) fee schedule ranging from 2.00% annually to 1.00% annually. If the assets are held with a custodian we recommend, the annual fee is prorated and charged quarterly, in arrears, based upon the market value of the average daily account balance for that quarter, including accrued interest and dividends. For other assets, the annual fee is prorated and billed quarterly, in advance, based upon the value of the assets in the account at the close of business on the last day of the previous quarter. Alternatively, we may charge a negotiated fixed fee that is based upon the anticipated services and assets we manage for you.

When we charge asset-based fees, the more assets that form the basis for calculating the fee, the more you will pay (in dollar terms), so we therefore have an incentive to encourage you to increase the assets that are the basis for such fees. You will authorize us to directly debit your accounts for payment of our advisory fees. We will promptly repay any unearned portion of the fees paid to us and you will promptly pay us any unpaid but earned fees if you terminate our agreement.

**Consulting Fees.** For consulting engagements, our fees are determined on a case-by-case basis, based on the scope of work to be performed. Fees for consulting services are due at the time of consultation or subject to a payment schedule.

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**Other Costs.** Other third parties, such as Independent Managers, broker-dealers, custodians, and other financial institutions also impose fees and charges. They include advisory fees, brokerage commissions, transaction fees, custodial fees, margin costs, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic funds fees, and other fees and taxes on brokerage accounts and securities transactions. When investing in pooled investments like exchanged traded funds, mutual funds, or private funds, you will bear the proportionate share of fees and expenses as an investor as well as applicable performance fees.

Detailed information about fees and costs is included in Item 5 of our Disclosure Brochure which is available at <https://adviserinfo.sec.gov/firm/summary/337654>.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

**Conversation Starters**

- **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 adviser?***

When we act as your investment adviser, 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 can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- We have an incentive to recommend Investment Management and Family Office Advisory services to you due to the fact that we are compensated based on the amount of assets we manage on an ongoing basis.
- Our receipt of investment research products, services, or other economic benefits from a broker-dealer, asset manager, or Independent Manager we recommend could influence our choices due to the fact that we do not have to produce or pay for investment research products, services, or other economic benefits.

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

Additional information about our conflicts of interest is available throughout our Disclosure Brochure which is available at <https://adviserinfo.sec.gov/firm/summary/337654>.

***How do your financial professionals make money?***

Our financial professionals receive salary and bonus compensation based, in part, on the amount of client assets they generate and revenue we earn from advisory services. They have an incentive to encourage you to engage us to provide investment advisory services because the more fees you pay can increase their compensation.

**Item 4: Disciplinary History**

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

No. Visit [Investor.gov/CRS](https://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starters – Key Questions to Ask Us:**

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

No. Our Form ADV Part 2B (“Brochure Supplement”) provides additional information about our investment professionals.

**Item 5: Additional Information**

For additional information about our investment advisory services or to request a copy of our Disclosure Brochure or Form CRS, please contact Laurence Richards at (917) 626-1042 or [lbr@legacyroad.com](mailto:lbr@legacyroad.com).

**Conversation Starters – Key Questions to Ask Us:**

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