NextGen Family Office LLC

doing business as Aquium Legacy Partners

FORM CRS — CLIENT RELATIONSHIP SUMMARY (FORM ADV PART 3)

Dated August 18, 2026

Item 1. Introduction

NextGen Family Office LLC, doing business as Aquium Legacy Partners ("Aquium," "we," "us," or "our"), has applied for registration 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 these differences. Free and simple tools are available to research firms and financial professionals at 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 advisory services to a small number of high-net-worth families and to the trusts, partnerships, limited liability companies, private foundations, and charitable trusts through which they hold wealth. **We do not offer brokerage services.**

Services. We build and manage a portfolio for each family based on a written investment policy statement, select and monitor third-party investment managers and funds, provide consolidated reporting across custodians and entities, and coordinate with your attorneys, accountants, and other advisers on wealth planning matters. We do not provide legal advice. We do not serve as trustee, pay your bills, administer your entities, or sponsor any investment fund.

Monitoring. We monitor the investments in accounts we manage on an ongoing basis as part of our standard service, and we conduct a formal review of each family's portfolio on a quarterly basis.

Investment authority. We manage accounts on a discretionary basis, which means we buy and sell investments in your account without asking you in advance. You give us that authority in writing in our advisory agreement and in a limited power of attorney with your custodian, and it remains in effect until you or we terminate the agreement. You may place reasonable written restrictions on what we buy. The limited power of attorney does not permit us to withdraw or transfer your assets.

Limited investment offerings. We do not limit our advice to proprietary products or to a limited menu of investments. We do not advise retirement plans and do not manage individual retirement accounts, Roth IRAs, or 401(k) accounts.

Account minimums and requirements. We generally require a minimum relationship size of $250,000,000 in assets under management. We may waive or negotiate this minimum at our discretion. Accounts must be held at an unaffiliated third-party qualified custodian.

For more detail, see Items 4, 7, 13, and 16 of our Form ADV Part 2A brochure.

CONVERSATION STARTERS — Ask us:

- *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?

Asset-based fee. You pay us an annual fee of 0.35% on the assets we manage for you. The fee is billed after the end of each month at one-twelfth of the annual rate, applied to the average daily value of your assets during that month, and is deducted automatically from your custodial account. Fees are negotiable, so clients receiving similar services may pay different fees. **The more assets you have in your account, the more you will pay us in fees, so we have an incentive to increase the assets in your account.**

Other fees and costs. You also pay costs that we do not receive any part of, including custodial and account fees, brokerage commissions and other transaction charges, and the management fees, performance allocations or carried interest, and operating expenses charged by mutual funds, exchange-traded funds, private funds, and separate account managers. Where we invest your assets in an outside fund or manager, you pay both our fee and the fees charged at that level.

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.

For more detail, see Item 5 of our Form ADV Part 2A brochure.

CONVERSATION STARTERS — Ask us:

- *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? 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. 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.

- **Our fee rises and falls with the assets we manage.** That gives us a financial incentive to encourage you to increase the assets in your account, and a financial disincentive to recommend steps that would reduce them — such as large charitable gifts, distributions to family members, paying down debt, or buying assets we do not manage.
- **We expect to receive benefits from your custodian.** Because your accounts will be held at an unaffiliated third-party custodian, we expect to receive technology, reporting, research, and support services we would not otherwise receive, some of which depend on the level of client assets held there. That gives us an incentive to recommend that custodian for reasons other than your interest in the best value in custody and execution. We do not currently use your brokerage commissions to obtain research or brokerage services. If we ever do, we will rely on the safe harbor in Section 28(e) of the Securities Exchange Act of 1934, which requires us to determine in good faith that the commissions are reasonable in relation to the value of the services received.
- **A principal serves as trust protector of a prospective client trust.** The role is uncompensated and is limited to the power to remove and appoint the trustee, but that power gives him some ability to influence whether a trustee is retained who will continue to engage us as adviser to the trust.
- **Our founder has an outside executive role.** He currently serves full-time as President of a single family office that is transitioning its investment activities to us, and that company — not us — pays him until the transition is complete. Time he spends in that role is time not spent on our clients, and if a family or entity connected to that company becomes our client, he has an incentive to favor that relationship in how he allocates his time and the investment opportunities available to us. When the transition is complete, that time and pay move to us and his role there is reduced to philanthropic work.

For more detail, see Items 5, 10, 11, 12, and 14 of our Form ADV Part 2A brochure.

CONVERSATION STARTERS — Ask us:

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

How do your financial professionals make money?

Our founder is our only financial professional. He is compensated through his ownership interest in the firm, so his compensation rises and falls with the firm's profitability. He is not paid commissions, is not compensated for selling any product, and receives no payment from any investment manager, fund sponsor, or custodian. Because our revenue comes from asset-based fees, his compensation is tied to the amount of client assets we manage, which creates an incentive to grow those assets. He is presently compensated by The Malrite Company, and not by us, for his service as its President; that compensation is not paid for, and does not depend on, advisory services to our clients. When the transition described above is complete, we pay him instead.

Item 4. Disciplinary History

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

No. Neither Aquium nor any of its financial professionals has any legal or disciplinary history to report. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

CONVERSATION STARTERS — Ask us:

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

Item 5. Additional Information

Additional information about our services is available in our Form ADV Part 2A brochure and brochure supplements, at www.adviserinfo.sec.gov (search our CRD number, 343902). To request up-to-date information or a free copy of this relationship summary, call us at (216) 400-0052 Ext 800 or email cco@aquiumlp.com.

CONVERSATION STARTERS — Ask us:

- *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?*