

Item 1 – Introduction: Is an investment advisory account right for you?

Legacy Wealth Partners, LLC is registered with the Securities and Exchange Commission as an investment adviser. Please be aware that brokerage and investment advisory services and fees differ and that 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://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 – What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our principal services include financial planning and portfolio management. As part of our standard portfolio management services, we provide continuous and regular supervisory and/or management services with respect to your account(s). Portfolio management services are provided in conjunction with a sub adviser. The sub adviser assists our firm with certain back-office support functions and connects us to an investment management platform that provides us with access to third-party strategist models for fixed income, equities, and alternatives. We primarily rely on the investment research and due diligence performed by the sub adviser on model providers. The sub adviser also provides us with trading capabilities when using models, and the ability to create blended models using a combination of models. We are responsible for the supervision of the account, portfolio reallocations and rebalancing, and ongoing client interaction and servicing. All accounts are managed in accordance with the client’s investment needs.

Our portfolio management services are offered on a discretionary basis. *Discretionary* authorization allows us to determine the specific securities, and the number of securities, to be purchased or sold for your account without your approval prior to each transaction. We do not limit our advice to proprietary products, or a limited menu of products or types of investments. We do not require a minimum amount of assets to establish a relationship with us.

Our financial plans cover various topics such as Retirement Planning, Risk Management, Tax Planning Strategies, Estate Planning, Financial Goals, Insurance, Investment Analysis, Employee Benefits Optimization, Business Planning, Cash Flow and Debt Management, and/or College Savings. We do not monitor the investments made as a result of a financial plan unless you have hired us for portfolio management services.

For additional information, please refer to Items 4, 7, & 13 of our Form ADV Part 2A at the following link:
<https://adviserinfo.sec.gov/firm/brochure/333032>.

Conversation Starters. Ask your financial professional—

- ❖ *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 – What fees will I pay?

We are primarily compensated by a percentage of assets under our management and fixed fees. Our fees vary depending on the services you receive. Portfolio management fees are based on a percentage of your assets under our management. These fees are payable quarterly, in advance, based on the value of the portfolio at the end of the previous quarter as determined by the custodian. If assets are deposited to or withdrawn from an account after the inception of a quarter, the management fee payable with respect to those assets will be prorated based on the average daily balance of the account during the quarter. The management fee for the initial quarter shall be calculated on a pro rata basis commencing on the day the assets are initially designated to us for management. Fee payment arrangements can be negotiated on a case-by-case basis. All fees charged by sub advisers are separate from and in addition to our fees. The more assets there are in your advisory account, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase the assets in your account. When we provide standalone financial planning services, we charge a fixed fee. 50% of the fee is payable upon execution of the financial planning agreement with the balance due upon delivery of the financial plan. We do not require the prepayment of over \$1,200, six or more months in advance. Our fees are negotiable based on the complexity of client goals and objectives and the level of services rendered.

For additional information regarding our fees, please see Item 5 of our Form ADV Part 2A at the following link:
<https://adviserinfo.sec.gov/firm/brochure/333032>.

Description of Other Fees and Costs: The fees that you pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by investment companies (e.g., mutual funds, exchange traded funds, unit investment trusts, and

variable annuities). These fees are described in each fund's prospectus. These fees will generally include a management fee and other fund expenses. You will also incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the broker-dealer or custodian that executes the trade. The broker-dealer or custodian may also charge your account for custodial fees, retirement account fees, trust fees, exchange fees, redemption fees that may be assessed on investment company shares, transfer fees, account termination fees, or other special service fees and charges. We do not share in any portion of these fees imposed by the broker-dealer or custodian. To fully understand the total cost you will incur, you should review all the fees charged by investment companies, broker-dealers, our firm, and others. **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 additional information about fees charged by third parties, please refer to Item 5 of Form ADV Part 2A at the following link: <https://adviserinfo.sec.gov/firm/brochure/333032>.

Conversation Starter. Ask your financial professional—

- ❖ *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 interests 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. All investment advisers face conflicts of interest which are inherent in the business. Our primary source of compensation is through asset-based fees. Therefore, we are incentivized to acquire new clients and to increase assets under management. Our financial professionals engage in other business activities, such as securities and insurance sales; and, we have relationships with third-party service providers which result in inherent conflicts of interest. Clients of our firm are under no obligation, contractually or otherwise, to purchase insurance or securities products through any person affiliated with our firm or through any specific company we may recommend. Further, Executive Officers and Associated Persons of our firm will never receive commissions for securities transactions in advisory accounts managed by our firm.

Conversation Starter. Ask your financial professional—

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

Please refer to our Form ADV Part 2A for further information on our conflicts of interest and how we address them at the following link: <https://adviserinfo.sec.gov/firm/brochure/333032>

How do your financial professionals make money?

Our financial professionals receive salary-based compensation, a percentage of advisory billings, and/or bonuses based on the amount of client assets they bring to our firm. Therefore, our financial professionals have an incentive to encourage you to increase the assets in your account. Additionally, financial professionals who have an ownership interest in our firm share in the profits generated by our firm. Certain of our financial professionals are also registered representatives of broker-dealers and insurance agents. This creates a conflict of interest because these persons will receive additional commission-based compensation in connection with the sale of securities and insurance products. You are not required to purchase securities or insurance from our financial professionals.

Item 4 – Do you or your financial professionals have legal or disciplinary history?

No, for our firm. Yes, for one or more financial professional(s).

For a free, simple search tool to research us and our financial professionals please visit [Investor.gov/CRS](https://investor.gov/CRS).

Conversation Starter. Ask your financial professional—

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

Item 5 – Additional Information

For additional information about our advisory services, please refer to our Form ADV Part 2A brochure available at <https://adviserinfo.sec.gov/firm/brochure/333032> and the individual Form ADV Part 2B brochure supplement(s) your representative provides. If you have any questions, need up-to-date information, and/or need a copy of this Client Relationship Summary, please call us at please contact us at (720) 552-8287 or at alexander.cameron@lwp-llc.com.

Conversation Starters. Ask your financial professional—

- ❖ *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?*