Form CRS Customer Relationship Summary, March 25, 2026

Legacy Financial Group, LLC is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser. Brokerage and investment advisory services and fees differ, and it is important for you as a retail investor to understand the 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.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including investment management, financial planning, consulting services, financial education services, retirement planning services, pension consulting services, divorce planning and selection of third-party money managers. We use an active, diversified investment approach tailored to the individual needs of our clients by developing an investment policy statement with each client. Investment management is provided on a discretionary basis. Discretionary means the trading activity with your account is entered by us without receiving prior authorization for each trade. For nondiscretionary accounts, you make the ultimate decision regarding the purchase and/or sale of investments. You may impose limitations in the form of specific constraints on any areas of discretion with our written acknowledgement. We monitor your account at least quarterly. We will offer you advice on a regular basis and contact you at least annually to discuss your portfolio. We do not have a minimum account size and we do not restrict our advice to limited types of products or investments.

We provide financial planning by gathering enough data to perform an analysis of client liabilities, cash flow, net worth, and tax assessments. We then assist you with formalizing your goals and plotting your investment timeline. Written financial plans or financial consultations usually include general recommendations for a course of activity or specific actions to be taken by you. We also provide education services about general investment principles as presentations to employees at the request of an employer. We provide pension consulting services to employer plan sponsors, which consist of assistance in establishing, monitoring and reviewing the plan. Financial professionals may recommend third-party money managers to you based on your financial needs. These managers offer a variety of programs and services that include separate account portfolio management programs and asset allocation programs.

For additional information, please see our Form ADV Part 2A Brochure, especially Item 4 Advisory Business and Item 7 Types of Clients.

Conversation Starters. Questions to 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?

What fees will I pay?

We offer our services on a fee basis, which may include hourly and/or fixed fees, as well as fees based upon assets under management. We provide investment management services for an annual fee, which is negotiable and will not exceed 1.20% for investment management services. The fees charged are based on the value of the cash and investments in your account(s) that we manage. Our fees are prorated and charged quarterly, in advance, and automatically deducted from your account, which will reduce the value of your account. We charge an hourly rate of $150 - $250 for financial planning and consulting services. Fees are due and payable upon completion of the services. Generally, projects fall within a 4-to-8-hour range which is $600-$2000 per engagement. When clients receive advisory services through us, the financial planning charges that they accrue may be waived. For retirement plan services, our fee, which is based on the total assets under the plan, will not exceed 1.20%. For pension consulting services, we charge an hourly fee $150 or a flat fee ranging from $750 to $10,000. Flat fees may also be charged as a percentage ofassets within the pension plan not to exceed 1.5%.

The broker/dealer that holds your assets may charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our fees. You may also pay charges imposed by the broker-dealer for custodial fees, account maintenance fees, fees related to mutual funds and variable annuities, and other product-level fees.

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, please see Item 5 Fees and Compensation of our Form ADV Part 2A Brochure

- 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 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.*

You can implement securities transactions with certain persons associated with our firm as Registered Representatives of Integrity Alliance, LLC, Integrity Wealth is a marketing name for Integrity Alliance,LLC (Integrity) an SEC registered broker-dealer and member of FINRA. Integrity will charge brokerage commissions to effect these securities transactions. You are encouraged to learn more about Integrity by reviewing Integrity's relationship summary and having a discussion with your financial professional. Furthermore, some of our financial professionals are licensed insurance agents with us, as we are also registered as an Insurance Agency primarily offering fixed insurance products. This presents a conflict of interest because financial professionals can recommend investment products and insurance products based on the compensation, they will receive from selling such products, rather than the client's needs. We do not reduce your advisory fees to offset the compensation that our financial professionals receive.

We recommend that you establish an account with a third-party independent custodian. We receive research products and services from the custodian to assist us in the performance of our investment decision-making responsibilities. These arrangements present a conflict of interest in that we have a financial incentive to recommend that you maintain your account with the custodian for the availability of these products and services and not solely on the nature, cost, or quality of custody and brokerage services provided by the custodian.

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

For additional information, please see our Form ADV Part 2A Brochure, especially Item 12 Brokerage Practices

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, referral fees from third-party money managers, and the time and complexity required to meet a client's needs. In addition, they are compensated with commissions based on the type of product sold. This presents a conflict of interest because those individuals can recommend the purchase of insurance and brokerage products where they would receive commissions or other compensation.

For additional information, please see our Form ADV Part 2A Brochure, especially Item 10 Other Financial Industry Activities and Affiliations

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

No, our firm or financial professionals do not have any legal or disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

For additional information about our services, you may visit the SEC's website at adviserinfo.sec.gov by searching CRD #154927. If you would like additional, up-to-date information or a copy of this disclosure, please contact our firm at (515) 255-3306.

- 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?

Welcome



Get to know more about

Legacy Financial Group

6000 Grand Ave, Suite B
Des Moines, IA 50312
515.255.3306
www.lfgplanners.com

LEGACY
Financial Group



Bill Elson, CFP®

Partner & Financial Advisor

Meet Bill, a seasoned professional with a remarkable passion for helping others succeed in their financial journeys. With over three decades of experience in the financial services industry, Bill's client relationships transcend the surface as he goes above and beyond to truly know and understand each individual's aspirations, crafting tailored financial plans that bring their visions to life.

Bill's wealth of knowledge spans a wide spectrum of financial scenarios, a testament to his dedication to providing comprehensive guidance to his clients. His success is rooted in the principles of hard work and an unwavering commitment to his core values and ethics. He firmly believes that the true strength of Legacy Financial Group lies in its people, and it's through them that clients can find a comfortable and supportive partnership.

As a CERTIFIED FINANCIAL PLANNER™ Professional, Bill carries the responsibility of working in the best interests of his clients, adhering to the highest ethical and professional standards in the practice of financial planning. This commitment to ethical excellence underscores his dedication to the well-being of those he serves.

Beyond his professional life, Bill finds joy in the great outdoors, embracing activities that take him closer to nature's wonders. He's an avid traveler, exploring destinations near and far, and he passionately cheers on ISU athletics, a true Cyclone at heart. Bill's love for literature is reflected in his fondness for reading and conquering crossword puzzles. He is an avid gardener producing delicious produce to share with friends, family and the office.

Time with friends and family is truly treasured. Their presence adds warmth and companionship to his daily adventures.
Bill embarked on his academic journey at Iowa State University, where he earned his Bachelor of Science Degree in 1985. His career in the financial services industry began in 1988, and he has achieved the prestigious CERTIFIED FINANCIAL PLANNER® Professional designation through the College for Financial Planning in Denver, Colorado.

In summary, Bill's career and personal life are a testament to his commitment to helping others achieve financial success while embracing the joys of life's diverse experiences. His multifaceted interests and unwavering dedication make him a valuable asset to his clients and a cherished presence in the lives of those around him.

515.255.3306 | bill@lfgplanners.com

LEGACY
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What We Bring to Your Financial Path

Portfolio Management
Review Investment Strategy
Roth Conversion
Backdoor Roth IRA
Brokerage Accounts

Financial Planning
Goal Funding Cash Flow Budgeting
Income Distribution
Divorce Planning

Retirement Planning
401(k) Rollover
Pension Analysis
Retirement Forecast

Retirement Plans
Company 401(k)
Solo 401(k)
SEP IRAs
SIMPLE IRAs
Traditional IRAs
Roth IRAs

Review of Tax Situation
Tax Management Strategies

College Planning
529 Plans
UTMAs

Estate Review
Legacy Building
Review of Wills
Review of Trusts
Review of Beneficiaries
Charitable Giving

Risk Review
Quantify Exposure to Risks
Asset Allocation
Asset Preservation
Risk Management/Review Coverage
Life Insurance
Health Insurance
Long Term Care Insurance
Medicare Supplements
Long Term Care Insurance
Disability Insurance
Discuss & Explore Long-Term Care Risks

Collaborations

LFG Insurance Services, LLC.
- Property and Casualty Insurance

LFG Insurance Services
515.512.1313

LFG Tax and Accounting, LLC.
- Comprehensive Tax and Accounting Services

LFG Tax and Accounting
515.415.9365

Investment advisory services offered through Legacy Financial Group, LLC, a Registered Investment Advisor. SEC Registration does not constitute an endorsement of Legacy by the SEC nor does it indicate the Legacy has attained a particular level of skill or ability. Past performance is no guarantee of future returns. Securities offered through Integrity Alliance, LLC, Member SIPC. Integrity Wealth is a marketing name for Integrity Alliance, LLC. Legacy Financial Group is not affiliated with Integrity Wealth. Legacy Financial Group, LLC does not offer legal advice. Tax services provided are separate from the Securities or Advisory services offered through Integrity Wealth or Legacy Financial Group, LLC. Please consult the appropriate professional regarding your individual circumstance. 1 A 529 plan is a college savings plan that allows individuals to save for college on a tax-advantaged basis. Every state offers at least one 529 plan. Before buying a 529 plan, you should inquire about the particular plan and its fees and expenses. You should also consider that certain states offer tax benefits and fee savings to in-state residents. Whether a state tax deduction and/or application fee savings are available depends on your state of residence. 2 For tax advice, consult your tax professional. Non-qualifying distribution earnings are taxable and subject to a 10% tax penalty. 3 Asset Allocation does not guarantee a profit or protect against a loss in a declining market. It is a method used to help manage investment risk. 4 Converting an employer plan account or Traditional IRA to a Roth IRA is a taxable event. Increased taxable income from the Roth IRA conversion may have several consequences including but not limited to, a need for additional tax withholding or estimated tax payments, the loss of certain tax deductions and credits, and higher taxes on Social Security benefits and higher Medicare premiums. Be sure to consult with a qualified tax advisor before making any decisions regarding your IRA.

LEGACY Financial Group

The Foundation of Who We Are

As independent financial advisors, we value the freedom to think broadly and select investments without constraint. This independence allows us to craft philosophy and strategy with care, shaped by your priorities rather than outside pressures. Our work is collaborative, we walk alongside you, always keeping your interests at the center of every decision.

Our work is anchored in a set of principles that define how we advise, how we interact, and how we live. These values are not aspirational statements but daily practices that guide our culture and our relationships.

- **Trust:** We work to earn trust not through words alone, but through action, showing integrity, sound judgment, and choices aligned with your interests.
- **Excellence:** We bring the highest standard of effort and continually strive for refinement, delivering work that reflects care, precision, and dedication.
- **Service:** To serve is a calling. We find meaning in contributing to others, knowing that lasting value comes from giving generously of our time, attention, and knowledge.
- **Happiness:** A spirit of warmth and positivity shapes the way we engage. We believe joy is contagious, and that an environment filled with good energy leads to good outcomes.
- **Balance:** We do not separate our personal values from our professional work. This creates a culture that is equally focused and approachable, one that helps clients pursue lives defined by both success and fulfillment.

What You Can Expect from Legacy Financial Group:

- Communication grounded in respect, honesty, and transparency.
- A team that is available when you need guidance.
- Consistent, careful execution of all services entrusted to us.
- Fiduciary responsibility, always placing your interests at the forefront.
- A thoughtful understanding of your goals, your tolerance for risk, and your timeline.
- Customized strategies, clearly explained with attention to detail.
- Proactive service that adapts as life and priorities evolve.
- Support at your pace, while encouraging timely and thoughtful decisions.

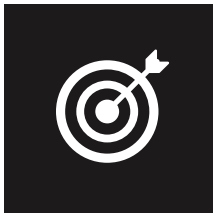
LEGACY
Financial Group

How We Move Forward, Together.



Understanding Your Situation

We begin by gathering details to form a complete picture. A Confidential Data Form helps us prepare for a productive first conversation.



Identifying Your Goals

Together, we clarify what matters most, your priorities, milestones, and long-term aspirations.



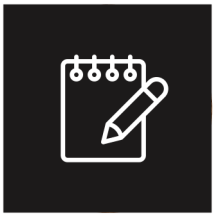
Analyzing Your Information

We carefully review your financial picture to highlight opportunities and considerations.



Implementing Your Plan

Once strategies are agreed upon, we coordinate the steps for execution.



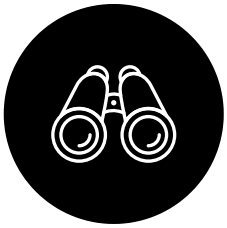
Presenting Your Plan

We walk you through a structured plan that illustrates a path from today through retirement and beyond.



Developing Your Plan

We translate analysis into tailored strategies designed to support your objectives.



Monitoring Your Plan

We revisit your plan regularly, adapting as life evolves, to help keep progress on track.

LEGACY Financial Group

Questions to Guide Your Journey

As you begin your relationship with us, consider these questions and when it may be time to connect with your advisor.

Questions to ask:

- What services do you provide?
- What can I expect from you?
- How often will we meet?
- When will you contact me?
- How are you compensated?
- How often do we review my portfolio and its performance?
- How often do we review the progress towards achieving my goals?

When you should reach out:

For all life, business, and financial changes, reach out to me so we can make adjustments to your financial plan.



- Are you getting married?
- Are you considering divorce?
- Are you having a baby?
- Did you lose a loved one?
- Are you involved in a lawsuit?
- Are you purchasing or selling a business?
- Are you receiving an inheritance?
- Did you receive a bonus or stock options?
- Are you buying or selling a home, a vacation home or a rental property?
- Should you consider the benefits of Long-Term Care insurance?
- How do you want to leave a legacy?
- Is your business set up to transition upon your passing?
- Do you want to leave assets to charity?

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LEGACY Financial Group

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Legacy Financial Group, LLC does not offer legal advice. Tax services provided are separate from the Securities or Advisory services offered through Integrity Wealth or Legacy Financial Group, LLC. Please consult the appropriate professional regarding your individual circumstance.

The People Behind Legacy



BRIAN HOOD, CFP®
Partner & Financial Advisor



BILL ELSON, CFP®
Partner & Financial Advisor



RACHEL WOOD, CFP ®, AIF ®
Partner & Financial Advisor



SCOTT ARNBURG
Partner & Financial Advisor



SCOTT NELSON
Partner & Financial Advisor



TAMARA SMITH, CDFA®
Financial Advisor



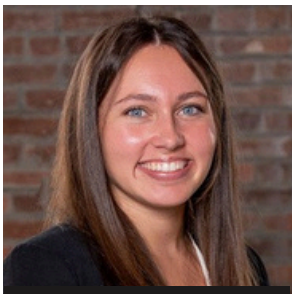
NICK HEMSTED, PPC®
Financial Advisor



TONY GENSLER
Financial Advisor



ANDREW SMITHSON
Director of Operations



MIRANDA BLOCHER, FPQP®
Relationship Manager



ABBY FREIBURGER, FPQP®
Relationship Manager



DAWN HIGDAY, FPQP®
Relationship Manager



Laura Thieben
Relationship Manager



Alex Morgan
Relationship Manager



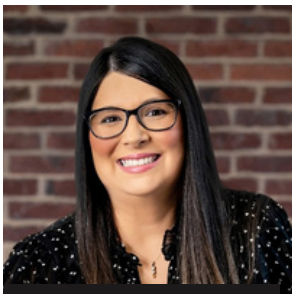
EMILY BURK, FPQP®
Client Service Specialist



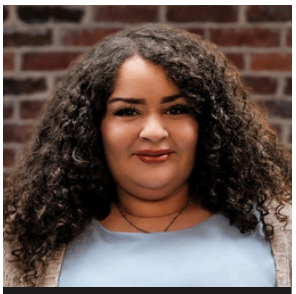
Vanessa Phillips
Client Service Specialist



Rachel Thor
Client Service Specialist



Erin Morse
Client Experience Specialist



Alyssa Salazar
Client Experience Specialist

Your Legacy is Our Purpose



Your Story. Your Journey. Your Legacy.

Connect with us!

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Des Moines, IA 50312
515.255.3306
www.lfgplanners.com

LEGACY Financial Group



FORM ADV PART 2A

FIRM BROCHURE

March 2026

This Part 2A of Form ADV ("Brochure") provides information about the qualifications and business practices of Legacy Financial Group, LLC (the "Advisor") or "LFG"). If you have any questions about the contents of this brochure, please contact us at (515) 255-3306 or email michelle.mccarthy@dinsmorecomplianceservices.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or any state securities authority. Registration of an investment adviser does not imply any level of skill or training.

Additional information about Legacy Financial Group, LLC is available on the SEC's website at www.adviserinfo.sec.gov. The site may be searched by a unique identifying number known as a CRD number. Legacy Financial Group, LLC's CRD number is 154927.

Phone: (515) 255-3306

Web site: www.lfgplanners.com

Address: 6000 Grand Avenue, Suite B, Des Moines, IA 50312

Item 2 Summary of Material Changes

This Disclosure Brochure contains information regarding our qualifications, business practices, nature of the advisory services we provide, as well as a description of potential conflicts of interest relating to our advisory business that could affect a client's account with us. You should rely on the information contained in this document or other information we have referred you to. We have not authorized anyone to provide you with information that is different. Legacy Financial Group encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you have with the Advisor.

The last annual update of our Firm Brochure occurred on February 20, 2025.

As part of this annual update, this Brochure was revised to reflect the following material changes:

- In August 2025, Item 12 was updated to reflect the use of Altruist Financial LLC ("Altruist") as a custodial option.

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Item 4 Advisory Business

Legacy Financial Group, LLC ("the Adviser") has been in business as a Registered Investment Adviser since 2010. The ownership of Legacy Financial Group, LLC has been changed effective October 1, 2020. Spectrum Wealth Advisors, Inc., which is owned by William Elson, Brian Hood, Rachel Wood, Scott Arnburg, and Scott Nelson own 100% of Legacy Financial Group, LLC. The Adviser is a fiduciary and is required to act in a client's best interest at all times.

TYPES OF ADVISORY SERVICES OFFERED

Investment Management

Adviser offers discretionary and non-discretionary investment advisory services to individuals, high net worth individuals, families, and retirement plan accounts. The Adviser uses a time-tested, disciplined approach to investing. The Adviser is a "total portfolio" manager using an active, diversified investment approach. The Adviser believes that a portfolio should be diversified, and excess returns can be achieved by overweighting undervalued asset classes and investment styles. Typically, the Adviser tailors the portfolios to the individual needs of our clients by developing an investment policy statement with each client. The written investment policy statement sets forth the client's investment guidelines and objectives, which the Adviser uses to guide us in making investment decisions for each client. For discretionary accounts, we are authorized to perform various functions without further approval from the client, such as the determination of securities to be purchased or to be sold for the client's account without permission from the client prior to each transaction. For non-discretionary investment advisory services, Adviser will obtain client approval prior to taking any action in the account, including but not limited to, executing trades. We do not act as custodian of client assets, and the client will always maintain control of their assets.

Financial Planning, Consulting Services, & Financial Education Services

The Adviser provides financial planning, consulting and plan update services to individuals and businesses consistent with the clients' financial and tax status, in addition to their risk profile and return objectives.

The Adviser starts the financial planning process by gathering information through a personal interview and taking a financial inventory. This generally involves gathering enough data to perform an analysis of client liabilities, cash flow, net worth and tax assessments. The Adviser's next step typically involves assisting clients with formalizing their goals and plotting their investment timeline as part of the financial planning process.

Written financial plans or financial consultations rendered to clients usually include general recommendations for a course of activity or specific actions to be taken by the client. For example, recommendations may be made that the client begin or revise investment programs, create or revise wills or trusts, obtain or revise insurance coverage, commence or alter retirement savings, or establish education or charitable giving programs. The Adviser may also provide non-securities advice on topics that may include but are not limited to, business, retirement, estate, budgetary, college, personal, and tax planning. It should be noted that the Adviser refers clients to accountants, attorneys or other specialists, as necessary for non-advisory related services.

We help both clients and their legal teams better understand the impact of the financial decisions they make today and how that can impact the client's financial future through divorce consulting. We do not provide legal advice or draft legal documents, but recommend clients seek the counsel of an attorney as needed.

The Adviser also provides education services about general investment principles. Some education services are provided as presentations to employees at the request of an employer, or during a classroom environment. Education presentations will not take into account the individual circumstances of the attendees and individualized recommendations will not be provided unless otherwise agreed upon.

Financial Planning & Consulting Conflicts of Interest

There is a conflict of interest because there is an incentive for the Adviser when offering financial planning services to recommend products or services for which the Adviser or an associated person will receive compensation. However, financial planning clients are under no obligation to act upon any recommendations of the Adviser or to execute any transactions through the Adviser or an associated person if they decide to follow the recommendations.

Retirement Plan Services

The Advisor offers services to both plan sponsors and participants of retirement plans. Such services many consist of assisting employer plan sponsors in establishing, monitoring and reviewing their company's participant-directed retirement plan. In providing employee benefit plan services, Advisor does not provide any advisory services with respect to the following type of assets: employer securities, real estate (excluding real estate funds and publicly trade REITS), participant loans, non-publicly traded securities or assets, other illiquid investments (collectively "Excluded Assets").

Advisor offers assistance in creating and establishing a plan's asset allocation and in evaluating, and monitoring investment options. This may include reviewing appropriate investment options for the plan, asset classes and investment styles, evaluating and recommending investment managers, types and selection of investment options. We may also conduct periodic reviews of the plan's investments to evaluate performance, risk characteristics and expenses and recommend changes where appropriate.

In addition, we may also work directly with plan participants to help them evaluate their retirement savings goals, determine appropriate investments for their specific retirement accounts, and implement appropriate contribution amounts and investments available in the plan. Advisor services plan participants on a discretionary or non-discretionary basis, pursuant to the plan documents and the plan participants preference.

All pension consulting services follow the applicable state law(s) regulating pension consulting services. This applies to client accounts that are pension or other employee benefit plans ("Plan") governed by the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). If the client accounts are part of a Plan, and the Adviser accepts appointments to provide our services to such accounts, the Adviser acknowledges that we are a fiduciary within the meaning of Section 3(21) of ERISA (but only with respect to the provision of services described Advisor's 401K Investment Management Agreement).

The Firm does not act as custodian for any client account.

Pension Consulting Services

The Adviser provides pension consulting services to employer plan sponsors on an ongoing basis. Generally, such pension consulting services consist of assisting employer plan sponsors in establishing, monitoring and reviewing their company's participant-directed retirement plan. As the needs of the plan sponsor dictate, areas of advising could include: investment options, plan structure and participant education.

All pension consulting services follow the applicable state law(s) regulating pension consulting services. This applies to client accounts that are pension or other employee benefit plans ("Plan") governed by the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). If the client accounts are part of a Plan, and the Adviser accepts appointments to provide our services to such accounts, the Adviser acknowledges that we are a fiduciary within the meaning of Section 3(21) of ERISA (but only with respect to the provision of services described in section 1 of the Pension Consulting Agreement).

Divorce Planning

We help both clients and their legal teams better understand the impact of the financial decisions they make today and how that can impact the client's financial future. We do not provide legal advice or draft legal documents, but recommend clients seek the counsel of an attorney as needed.

Third Party Money Managers

The Adviser has established relationships with other investment advisers that offer a variety of investment advisory programs and services that include separate account portfolio management programs, asset allocation programs, wrap fee programs, and financial planning services. These other investment advisers are registered investment advisers or exempt from registration as investment advisers. The Adviser's Investment Adviser Representatives ("IARs") may recommend these other investment advisers to clients based on clients' financial needs.

Clients should understand that referral fees paid by these other investment advisers to the Adviser and the Adviser IARs may differ from one investment adviser to another investment adviser. Such conflicts could affect the independent judgment of the Adviser's IARs in the selection of other investment advisers that they recommend to clients. Establishing and terminating accounts with other investment advisers is dependent on the other investment advisers' termination policies and procedures. A complete description of these other investment adviser programs, services, termination provisions, and related fees and charges are described in these investment advisers' agreements and their Form ADV Part 2 Disclosure Brochures.

The Adviser's referrals to other investment adviser services are tailored to the individual needs of each client. The Adviser obtains financial information from prospective clients to determine the suitability of the Adviser's referrals to other investment adviser services. Each client may impose restrictions on the types of referrals provided by the Adviser. The Adviser's IARs will be continuously available to meet with clients who are referred to these other investment advisers and open investment advisory accounts or establish financial planning services with these other

investment advisers.

TAILORED RELATIONSHIPS

Advisor offers the same suite of services to all of its clients. The management services and recommendations offered by the Advisor are based on the individual needs of our clients and the suitability of products and services. Specific client financial plans and their implementation are dependent upon each client's current situation (income, objectives, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Clients have the opportunity to place reasonable restrictions on the types of investments to be held in their portfolio. However, restrictions on investments in certain securities or types of securities may not be possible due to the level of difficulty this would entail in managing the account.

Persons Residing Outside of the United States

Services for clients living outside the United States may be restricted or limited due to custodial rules or other factors. Investment options and strategies may differ from our typical recommendations, including but not limited to the foreign tax treatment of investment transactions in the United States. In addition, foreign laws or requirements may also impact our ability to service accounts or require additional disclosure as determined on an individual country basis. The client will be responsible for satisfying all legal and tax reporting requirements of the United States and all applicable foreign governments. Any person located outside of the United States who wishes to open an account or an existing client who is located outside of the United States will be subject to the custodian's policy regarding that country (including their right to decline to open or maintain the account), and all applicable customer identification and anti-money laundering regulations. In its sole discretion, Legacy Financial Group, LLC reserves the right to decline an engagement with any prospective client outside of the United States, or terminate an engagement with an existing client, if they move outside of the United States.

Accounting & Tax Services

Legacy Financial Group, LLC and LFG Tax and Accounting, LLC are under common ownership. Clients needing assistance with tax preparation and/or accounting services may be referred to LFG Tax and Accounting, LLC. Our affiliation with this entity presents a conflict of interest as each of the Firms has an economic incentive to refer clients to each other instead of referring clients to other like firms. Clients are not obligated to use the services of the entity for their tax or accounting needs. However, if a client chooses to engage either of these entities, they may pay fees and expenses for their services, separate from and in addition to the fees charged by Legacy Financial Group, LLC.

Advisor may, at our discretion, offer complementary tax services provided by LFG Tax and Accounting, LLC to client relationships with 2 million or more in assets under management.

WRAP FEE PROGRAMS

The Adviser does not offer a wrap fee program.

ASSETS UNDER MANAGEMENT

The Adviser managed a total of $995,643,097 in discretionary regulatory assets under management and $11,930,263 in non-discretionary regulatory assets under management as of December 31, 2025.

Item 5 Fees and Compensation

Investment Management

Our standard advisory fee ranges from 0.70 to 1.2%, depending in part on, the size of the account, prospective growth, complexity, and other factors that may differ from client to client, with break points for AUM thresholds. Households are commonly considered to include spouses and dependent children. It can also extend to other related individuals, such as parents or adult children, but is considered on a case-by-case basis and at the discretion of the advisor. These fees are billed quarterly, in advance, based on daily average balance of the Assets of the previous quarter*. Fees do not include execution costs for brokerage transactions. All fees are negotiable at the Adviser's discretion. The fee you will pay will be disclosed in your advisory agreement. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. Advisor will also bill on a pro rata basis for any additional contributions made during a billing period after the initial contribution.

CASH POSITIONS

Legacy Financial Group, LLC continues to treat cash as an asset class. As such, unless determined to the contrary by Legacy Financial Group, LLC, all cash positions (money markets, etc.) shall continue to be included as part of assets under management for the purposes of calculating Legacy Financial Groups, LLC advisory fee. In addition, while assets are maintained in cash, such amounts could miss market advances. Depending upon current yields, at any point in time, Legacy Financial Group, LLC's advisory fee could exceed the interest paid by the client's money market fund.

Fees will be deducted from the client's account at an independent qualified custodian upon their written authorization. In rare cases, Adviser will agree to directly bill clients. As part of this process, clients understand and acknowledge the following:

(a) The client's independent custodian sends statements at least quarterly showing all disbursements for the account, including the amount of the advisory fees paid to Adviser;

(b) The client provides authorization permitting Adviser to be directly paid by these terms;

Any client assets being managed by the Adviser that are held in a qualified retirement account will be billed pursuant to the Client's standard advisory fee and deducted from the account specified by the Client on the advisory agreement.

Financial Planning & Consulting Fees

The Adviser charges clients a range of $150 - $250 an hour for financial planning and consulting services. Clients are given a quote that is based on the hourly rate times an estimate of the number of hours a project will take. This is based on the range and complexity of the services

the Adviser will provide. Generally, projects fall within a 4-to-8-hour range which is $600-$2000 per engagement. The fee-paying arrangements for financial planning services will be detailed in the signed Agreement.

The Adviser may waive the financial planning charges when clients receive advisory services through persons associated with the Adviser.

If clients elect to implement recommendations made in a financial plan, their accounts may incur retirement plan administration fees, and other mutual fund annual expenses that are charged by broker-dealers, plan administrators or mutual fund companies that sell securities or provide additional services to Adviser clients. These fees are in addition to and separate from financial planning and consulting fees.

Fees are due and payable upon completion of the services. Under no circumstances will the Adviser charge fees in excess of $1,200 more than six months in advance of services rendered.

Clients will have a period of five (5) business days from the date of signing an agreement to unconditionally rescind the agreement and receive a full refund of all fees. Thereafter, clients may terminate an agreement by providing the Adviser with written notice prior to delivery of the plan or completion of the service. The Adviser may terminate an agreement by providing written notice to clients. Since fees are payable only after services are provided, there are no unearned fees and the client will not have a refund due upon early termination of the advisory agreement.

Financial Education Program Fees

For Financial Education services, the Adviser charges a flat fee or a fee of $100 - $150 per student depending upon the educational program chosen.

Retirement Plan Services

Our standard advisory fee ranges from 0.70 to 1.2%, depending in part on, the size of the account, prospective growth, complexity, and other factors that may differ from client to client, with break points for AUM thresholds. The Plan Participant's fee tier will be determined by the total value of the Plan Assets. These fees are billed quarterly, in advance, based on daily average balance (cash values unless exempted) and calculated based upon the total plan assets of the previous quarter. Fees do not include execution costs for brokerage transactions. All fees are negotiable at the Adviser's discretion. The fee you will pay will be disclosed in your advisory agreement. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. Advisor will also bill on a pro rata basis for any additional contributions made during a billing period after the initial contribution.

Fees will be deducted from the client's account at an independent qualified custodian upon their written authorization. In rare cases, Adviser will agree to directly bill clients. As part of this process, clients understand and acknowledge the following:

Pension Consulting Fees

We charge on an hourly or flat fee basis for pension consulting services. The total estimated fee, as well as the ultimate fee that we charge you, is based on the scope and complexity of our engagement with you. Our hourly fee is $150. Our flat fees generally range from $750 to $10,000

or may be charged as a percentage of assets within the pension plan not to exceed 1.5%. Flat fees will be charged annually in arears for ongoing pension consulting services.

The fee-paying arrangements for pension consulting service will be determined on a case-by-case basis and will be detailed in the signed Pension Consulting Agreement. The client will be invoiced directly for the fees. In cases where the fee is charged as a percentage of assets within the plan, the ongoing fee shall be due and payable quarterly in advance based upon the value of the Plan's Account(s) on the last day of the quarter. Should the Plan have more than one Account, the Fee shall be payable in proportion to the respective Account value(s). The Adviser's fees will be debited directly from the Plan's Account(s) and Client authorizes the custodian for the Plan assets, which may be upon instruction from the Plan's administrator, to deduct Adviser's fees directly from the Plan's Account(s). Adviser shall not be compensated on the basis of a share of capital gains or capital appreciation of the Plan's Account(s).

In addition to Adviser's consulting fee, the Client may also incur certain charges imposed by unaffiliated third parties. Such charges include, but are not limited to, custodial fees, administrative fees, brokerage commissions, transaction fees, charges imposed directly by a mutual funds, index funds, or exchange traded funds purchased for the account which shall be disclosed in the fund's prospectus (i.e., fund management fees and other fund expenses), wire transfer fees and other fees and taxes on brokerage accounts and securities transactions.

TERMINATION AND REFUNDS

We charge our asset based advisory fees quarterly in advance. In the event that you wish to terminate our services, we will refund the unearned portion of our advisory fee to you. You need to contact us in writing and state that you wish to terminate our services. Upon receipt of your letter of termination, we will proceed to close your account and process a pro-rata refund of unearned advisory fees.

Financial Planning and Consulting clients may terminate their agreement at any time before the delivery of a financial plan by providing written notice. In the event of a termination before the delivery of a financial plan, Clients will receive a refund of an unearned, prepaid fees and an invoice documenting the time spent working on the financial plan up to the point of termination.

COMMISSIONABLE SECURITIES SALES

Certain Investment Adviser Representatives (IARs) with Legacy Financial Group are dually Registered Representatives of Integrity Alliance, LLC ("Integrity Alliance") a registered broker-dealer, member of the Financial Industry Regulatory Authority, Inc. ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). In their positions as a registered broker the representatives may sell and accept compensation for the sale of securities or other investment products, including distribution or service ("trail") fees from the sale of mutual funds. You should be aware that the practice of accepting commissions for the sale of securities:

1. Presents a conflict of interest and gives the advisor an incentive to recommend investment products based on the compensation received, rather than on the client's needs. Our firm generally addresses commissionable sales conflicts that arise when explaining to clients that commissionable securities sales creates an incentive to recommend products based on the compensation he may earn and/or when recommending commissionable mutual funds,

explaining that "no-load" funds are also available.

2. In no way prohibits you from purchasing investment products recommended by us through other brokers or agents which are not affiliated with us.

3. Does not exceed more than 50% of our revenue.

4. Does not reduce your advisory fees to offset the commissions our supervised persons receive.

Adviser notes that commissions are not charged to its fee-based / investment advisory clients. In the event that a client pays a load fee for a mutual fund and then later wishes to move to a fee-based account, Advisor does not charge fees on those impacted assets for any time remaining up to twenty-four (24) months from when a commission was received.

TRADE ERRORS

Any Adviser created trade errors that result in a net debit to client accounts will be debited against Adviser's Error Account and the client made whole. Any Adviser created trade errors that result in a net credit will be donated to a charity of the Custodian's choice.

Item 6 Performance-Based Fees and Side-By-Side Management

The Adviser does not charge or receive, directly or indirectly, any performance-based fees and does not participate in side-by-side arrangements.

Item 7 Types of Clients

The Adviser provides advisory services to:

- Individuals and High Net Worth Individuals;
- Trusts, Estates or Charitable Organizations;
- Pension and Profit Sharing Plans;
- Corporations, Limited Liability Companies and/or Other Business Types.

ACCOUNT MINIMUMS

The Adviser does not impose a minimum account requirement on clients.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

The Adviser works with each client to design an appropriate investment strategy based on client financial and tax status, risk tolerance and investment objectives. The Adviser usually recommends investment strategies for the long-term, but may occasionally recommend short-term investment and hedging strategies. The Adviser generally recommends a target asset mix with periodic rebalancing.

The Adviser uses the following methods of analysis in formulating investment advice and may use outside analysts to review the portfolios:

Fundamental – This is a method of evaluating a security by attempting to measure its intrinsic value by examining related economic, financial and other qualitative and quantitative factors. Fundamental analysts attempt to study everything that can affect the security's value, including macroeconomic factors (like the overall economy and industry conditions) and individually specific factors (like the financial condition and management of companies). The end goal of performing fundamental analysis is to produce a value that an investor can compare with the security's current price in hopes of figuring out what sort of position to take with that security (underpriced = buy, overpriced = sell or short). This method of security analysis is considered to be significantly different from technical analysis. Fundamental analysis is about using real data to evaluate a security's value. Although most analysts use fundamental analysis to value stocks, this method of valuation can be used for just about any type of security. In providing certain advice in connection with certain clients, research, asset allocation methodologies and investment strategies are used.

Technical Analysis - Technical analysis is a method of evaluating securities by relying on the assumption that market data, such as charts of price, volume and open interest can help predict future (usually short- term) market trends. It attempts to predict a future stock price or direction based on market trends. Technical analysis assumes that market psychology influences trading in a way that enables predicting when a stock will rise or fall. The risk is that markets do not always follow patterns and relying solely on this method may not work long term. We may recommend the use of both fundamental and technical analysis strategies for a client in order to provide yet another form of risk management by offering differing investment styles.

The Adviser uses the following investment strategies when providing investment advice:

Long term purchases. Securities are purchased with the idea of holding them for a relatively long time (typically held for at least a year).

Short term purchases. Securities are purchased with the idea of selling them within a relatively short time (typically a year or less).

Options. Options are used to "hedge" the purchase of the underlying security. Options are purchased to limit the potential upside or downside of a security purchased in a client's portfolio.

Structured Notes. Structured notes may be used to reduce risk exposure in a client's portfolio based on current market trends.

This is not intended to be an all-inclusive list.

USE OF PRIMARY METHOD OF ANALYSIS OR STRATEGY

The Adviser's primary method of analysis or strategy is long term purchases. Long term purchases is a strategy in which investments (such as stocks, bonds, mutual funds, etc.) are bought and held for a long period, which is generally at least one year or more. Generally, this strategy is not influenced by short term market fluctuations because the approach rests upon the assumption that long term prices will go up because of an expanding economy with profits, dividends and increased stock prices. Long term purchases minimize portfolio turnover, which can reduce

commission costs, and taxes can be reduced or deferred. Some of the risks involved with using this method include short term market volatility causing investor concern, risk of loss when the asset is sold, market or company volatility or loss. Investments carry a risk of loss of principal, earnings or both. Past performance is not a guarantee of future performance.

RISK OF LOSS

Clients must understand that past performance is not indicative of future results. Therefore, current and prospective clients should never assume that future performance of any specific investment or investment strategy will be profitable. Investing in securities (including stocks, mutual funds, and bonds) involves risk of loss. Further, depending on the different types of investments there may be varying degrees of risk. Clients and prospective clients should be prepared to bear investment loss including loss of original principal.

Because of the inherent risk of loss associated with investing, the Adviser is unable to represent, guarantee, or even imply that our services and methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate a client from losses due to market corrections or declines. There are certain additional risks associated when investing in securities.

- Market Risk – Either the stock market as a whole, or the value of an individual company, goes down resulting in a decrease in the value of client investments. This is also referred to as systemic risk.

- Equity (stock) market risk – Common stocks are susceptible to general stock market fluctuations and to volatile increases and decreases in value as market confidence in and perceptions of their issuers change. If you held common stock, or common stock equivalents, of any given issuer, you would generally be exposed to greater risk than if you held preferred stocks and debt obligations of the issuer.

- Company Risk. When investing in stock positions, there is always a certain level of company or industry specific risk that is inherent in each investment. This is also referred to as unsystematic risk and can be reduced through appropriate diversification. There is the risk that the company will perform poorly or have its value reduced based on factors specific to the company or its industry. For example, if a company's employees go on strike or the company receives unfavorable media attention for its actions, the value of the company may be reduced.

- Fixed Income Risk. When investing in fixed income instruments such as bonds or notes, there is the risk that issuer will default on the bond and be unable to make payments. Further, individuals who depend on set amounts of periodically paid income face the risk that inflation will erode their spending power. Fixed-income investors receive set, regular payments that face the same inflation risk.

- Options Risk. Options on securities may be subject to greater fluctuations in value than an investment in the underlying securities. Purchasing and writing put and call options are highly specialized activities and entail greater than ordinary investment risks.

- ETF and Mutual Fund Risk – When investing in an Exchange Traded Fund or mutual

fund, a client will bear additional expenses based on the client's pro rata share of the ETF's or mutual fund's operating expenses, including the potential duplication of management fees. The risk of owning an ETF or mutual fund generally reflects the risks of owning the underlying securities the ETF or mutual fund holds. Clients will also incur brokerage costs when purchasing ETFs.

- Management Risk – Your investments will vary with the success and failure of our investment strategies, research, analysis and determination of portfolio securities. If you implement our financial planning recommendations and our investment strategies do not produce the expected results, the value of your investment may decrease.

- Credit Risk – Credit risk can be a factor in situations where an investment's performance relies on a borrower's repayment of borrowed funds. With credit risk, an investor can experience a loss or unfavorable performance if a borrower does not repay the borrowed funds as expected or required. Investment holdings that involve forms of indebtedness (i.e. borrowed funds) are subject to credit risk.

- Liquidity Risk – Certain assets may not be readily converted into cash or may have a very limited market in which they trade. Thus, you may experience the risk that your investment or assets within your investment may not be able to be liquidated quickly, thus, extending the period of time by which you may receive the proceeds from your investment. Liquidity risk can also result in unfavorable pricing when exiting (i.e. not being able to quickly get out of an investment before the price drops significantly) a particular investment and therefore, can have a negative impact on investment returns.

This is not intended to be an all-inclusive list. Each client should review the mutual fund prospectus for the specific risks related to each fund that is held in each account.

Item 9 Disciplinary Information

The Adviser does not have any disciplinary information to disclose.

ITEM 9.A – CRIMINAL OR CIVIL ACTIONS

Neither the Adviser nor any management person has been found guilty of or has any criminal or civil actions pending in a domestic, foreign or military court.

ITEM 9.B – ADMINISTRATIVE PROCEEDINGS

Neither the Adviser nor any management person has any administrative proceedings pending before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

ITEM 9.C – SELF-REGULATORY ORGANIZATION ("SRO") PROCEEDINGS

Neither the Adviser nor any management person has been found by any SRO to have caused an investment-related business to lose its authorization to do business, or to have been involved in a violation of the SRO's rules, or been barred or suspended from membership or from association

with other members, or expelled from membership, otherwise significantly limited from investment-related activities, or fined.

Item 10 Other Financial Industry Activities and Affiliations

ITEM 10.A—BROKER-DEALER REGISTRATION

The IARs are Registered Representatives of Integrity Alliance, a member of FINRA/SIPC. Each IAR, in his or her capacity as a Registered Representative, may recommend securities or other products and receive normal transaction fees, commissions or other compensation. The Investment Adviser Representative's Integrity Alliance affiliation is an outside business activity and is not monitored, endorsed, or supervised by the Adviser. Thus, a conflict of interest exists between his interests and those of advisory clients. Clients are under no obligation to act upon any of his recommendations or affect any transactions through him if they decide to follow his recommendations.

ITEM 10.B—FUTURES COMMISSION MERCHANT/COMMODITIES

Commodity Broker

Neither the Adviser nor any management person is a commodity broker/futures commission merchant, a commodity pool operator, commodity trading advisor or an associated person for the foregoing entities; nor do they have any registration applications pending.

ITEM 10.C—RELATIONSHIPS WITH RELATED PERSONS

Certain associated persons are insurance agents appointed with various insurance companies. In these capacities associated persons of the Adviser may recommend insurance, or other products, and receive commissions and other compensation if products are purchased through any firms with which any associated persons are affiliated. Thus, a conflict of interest exists between the interests of associated persons and those of the advisory clients. However, clients are under no obligation to act upon any of their recommendations or execute any transactions through them if they decide to follow their recommendations.

ITEM 10.D—RELATIONSHIPS WITH OTHER ADVISERS

Legacy Financial Group, LLC has no advisory affiliates to disclose.

ITEM 10.E—RELATIONSHIPS WITH RELATED INSURANCE AGENCY

LFG Insurance services, LLC provides property and casualty coverage as well as life insurance and is under common ownership with the Adviser.

Clients are never obligated or required to purchase insurance products from our affiliated insurance company and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale. Please refer to ITEM 14- Client Referrals and Other Compensation for more information regarding the insurance commissions received by our affiliated insurance agency and the conflicts such compensation presents.

ITEM 10.F—RELATIONSHIPS WITH RELATED TAX & INSURANCE AGENCY

LFG Tax & Accounting LLC provides accounting and tax preparation services, such as preparing and filing individual and corporate tax returns and is under common ownership with the Adviser.

These services are not exclusive to adviser clients, nor must a client have an advisory account with adviser. Adviser clients are under no obligation to utilize LFG Tax & Accounting, and as a result a conflict of interest may exist to the extent that adviser clients utilize the tax and accounting services and as this is under common ownership the adviser would directly benefit from the receipt of service fees paid by customers. Client data may be shared if the client has an advisory relationship with adviser and utilizes LFG Tax & Accounting for their services. If clients do not utilize both services, their information is not shared between the groups.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

ITEM 11.A—CODE OF ETHICS

The Adviser has adopted a Code of Ethics that sets forth standards of conduct expected of advisory personnel and to address conflicts that arise from personal trading by advisory personnel. The Adviser and its investment adviser representatives act as fiduciaries with respect to our investment management services under this agreement. As fiduciaries, we are required to act prudently and put your interest above our own when managing your account, and receive no more than reasonable compensation for our services. We will also adhere to the Impartial Conduct Standards incorporated in certain prohibited transaction exemptions promulgated by the United States Department of Labor when applicable to our services and activities under this agreement. Advisory personnel are obligated to adhere to the Code of Ethics, and applicable securities and other laws.

The Code covers a range of topics that may include: general ethical principles, reporting personal securities trading, exceptions to reporting securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code, review and enforcement processes, amendments to Form ADV and supervisory procedures. The Adviser will provide a copy of the Code to any client or prospective client upon request.

ITEM 11.B—PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS

Principal Trading

Neither the Adviser nor any affiliated broker-dealer affects securities transactions as principal with the Adviser's clients.

Personal Trading of Associates Affiliated with a Brokerage Firm

Each IAR, in his or her capacity as a Registered Representative of Integrity Alliance may receive payments from certain mutual funds distributed pursuant to a 12b-1 distribution plan, or other such plans, as compensation for administrative services, representing a separate financial interest.

As such, a conflict of interest exist with respect to recommendations to buy or sell securities. In all cases, recommendations are made in the best interests of the client. The Adviser does not permit insider trading and has implemented procedures to ensure that its policy regarding insider trading is being observed by associated persons.

Agency-Cross Action Transactions

Neither the Adviser nor any associated person recommends to clients or buys or sells for client accounts securities in which the Adviser or an associated person has a material financial interest. Neither the Adviser nor any associated person acting as a principal, buys securities from (or sells securities to) clients, acts as general partner in a partnership in which Adviser solicits client investments, or acts as an investment adviser to an investment company that the Adviser recommends to clients.

ITEM 11.C – PERSONAL TRADING BY ASSOCIATED PERSONS

The Adviser recommends that clients invest in various types of assets. The Adviser and its associated persons may invest in the same types of assets. Permitted investments for associated persons are all asset classes. **See Item 11.D for conflicts of interest.**

ITEM 11.D – CONFLICTS OF INTEREST WITH PERSONAL TRADING BY ASSOCIATED PERSONS

Associated persons may own an interest in or buy or sell for their own accounts the same securities, which may be recommended to advisory clients. Associated persons seek to ensure that they do not personally benefit from the short-term market effects of their recommendations to clients, and their personal transactions are regularly monitored.

Associated persons are aware of the rules regarding material non-public information and insider trading. Associated persons may also buy or sell a specific security for their own account based on personal investment considerations, which the Adviser does not deem appropriate to buy or sell for clients.

Item 12 Brokerage Practices

The Adviser recommends that clients use Charles Schwab & Company, Inc. ("Schwab") member of FINRA /SIPC and registered broker-dealers, or Altruist Financial, LLC ("Altruist") as qualified custodians. The Adviser is independently owned and operated and is not affiliated with Schwab or Altruist. The Adviser takes into account a blend of different factors in determining which qualified custodian may be used, but Clients should be aware that the costs associated with using one qualified custodian over another will vary. The relationship described between the Adviser and each qualified custodian herein varies, and this has an impact on the conflicts of interest present which clients should be aware of.

Charles Schwab & Company, Inc. – The Adviser has evaluated Schwab and believes that it will provide our clients with a blend of execution services, commission costs, and professionalism that will assist the Adviser in meeting its fiduciary obligations to clients. The Adviser receives certain benefits that it would not receive if it did not offer investment advice to clients. Schwab provides the Adviser with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisers on an unsolicited basis, at no charge to them so long as a total of at least

$10 million of the adviser's clients' assets are maintained in accounts at Schwab. These services are not contingent upon our firm committing to Schwab any specific amount of business other than maintaining the client asset level mentioned above (assets in custody or trading commissions). Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment. For our client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions and other transaction-related or asset based fees for securities trades that are executed through Schwab or that settle into Schwab accounts. Schwab also makes available to our firm other products and services that benefit us but do not directly benefit our clients' accounts. Many of these products and services are used to service all or some substantial number of our client accounts. Schwab's products and services that assist us in managing and administering our clients' accounts include software and other technology that provide access to client account data (such as trade confirmations and account statements), that facilitate trade execution and allocate aggregated trade orders for multiple client accounts, that facilitate payment of our fees from clients' accounts and assist with back-office functions, recordkeeping and client reporting. Schwab also offers other services intended to help us manage and further develop our business enterprise. These services may include compliance, legal and business consulting; publications and conferences on practice management and business succession; and access to employee benefits providers, human capital consultants and insurance providers. Schwab makes available, arranges and/or pays third-party vendors for the types of services rendered to the Adviser. Schwab discounts or waives fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to our firm. Schwab also provides other benefits such as educational events or occasional business entertainment of our personnel. In evaluating whether to recommend or require that clients custody their assets at Schwab, we generally take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors we consider and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which creates a potential conflict of interest.

Altruist Financial, LLC – The Adviser has considered several factors when recommending Altruist for custodial services for its clients. Such factors include Altruist's industry reputation and financial stability, service quality and responsiveness, execution price, speed and accuracy, reporting abilities, and general expertise. Assessing these factors as a whole allows Adviser to fulfill its duty to seek best execution for its clients' securities transactions. However, Adviser does not guarantee that using Altruist for client transactions will necessarily provide the best possible price, as price is not the sole factor considered when seeking best execution.

ITEM 12.A – FACTORS IN SELECTING OR RECOMMENDING BROKER-DEALERS

The Adviser seeks to recommend a custodian/broker who will hold client assets and execute transactions on terms that are overall most advantageous when compared to other available providers and their services. The Adviser considers a wide range of factors, including, among others, these:

- Ability to maintain the confidentiality of trading intentions
- Timeliness of execution
- Timeliness and accuracy of trade confirmations

- Liquidity of the securities traded
- Willingness to commit capital
- Ability to place trades in difficult market environments
- Research services provided
- Ability to provide investment ideas
- Execution facilitation services provided
- Record keeping services provided
- Custody services provided
- Frequency and correction of trading errors
- Ability to access a variety of market venues
- Expertise as it relates to specific securities
- Financial condition
- Business reputation

Each IAR, in his or her capacity as a Registered Representative of Integrity Alliance may also suggest that clients implement recommendations through Integrity Alliance. If the client so elects, the IAR would receive normal and customary commissions in his or her capacity as a registered person of Integrity Alliance presenting a conflict of interest. Furthermore, in implementing a financial plan, clients may pay commissions or fees that are higher or lower than those that may be obtained elsewhere for similar services. Clients are advised that they are under no obligation to implement the plan or its recommendations through the IAR in his or her capacities as a Registered Representative.

Item 12.A1 – Research and Other Soft Dollar Benefits

The Adviser does not receive soft dollars generated by the securities transactions of its clients. The term "soft dollars" refers to funds which are generated by client trades being used by the Adviser to purchase products or services (such as research and enhanced brokerage services) from or through the broker-dealers whom the Adviser engages to execute securities transactions.

Item 12.A2 – Brokerage for Client Referrals

The Adviser does not refer clients to particular broker-dealers in exchange for client referrals from those broker-dealers.

Item 12.A3 – Directed Brokerage

The Adviser does not require that clients direct their brokerage business to any particular broker-dealer.

ITEM 12.B – TRADE AGGREGATION

On occasions when the Firm deems the purchase and sale of a security to be in the best interests of more than one of its clients, the Firm may aggregate multiple contemporaneous client purchase or sell orders into a block order for execution. Executed orders are allocated among participating accounts according to each account's pre-determined participation in the transaction.

Clients' accounts for which orders are aggregated receive the average price of such transaction, which could be higher or lower than the price that would otherwise be paid by a client absent the aggregation. Any transaction costs incurred in the transaction will be assessed to each client based on each client's level of participation in the transaction. Please refer to the Block Trading Procedures for specifics.

Item 13 Review of Accounts

IARs perform reviews of investment advisory accounts no less than quarterly. Accounts are reviewed for consistency with the investment strategy and performance, among other things. Reviews may be triggered by changes in an account holder's personal, tax, or financial status. There is currently no limit on the number of accounts that can be reviewed by an IAR.

Financial plans are reviewed only upon request. Clients are notified prior to this review that a new client engagement may be established, and any projected fees associated with the new engagement will be disclosed.

The Adviser does not provide any periodic reports to clients unless asked to do so. Any reports provided from the Adviser will be specific to the services client has requested pursuant to an executed agreement with the Adviser.

Pension Consulting clients receive reviews of their pension plans for the duration of the pension consulting service. We also provide ongoing services to Pension Consulting clients where we meet with such clients upon their request to discuss updates to their plans, changes in their circumstances, etc. Pension Consulting clients do not receive written or verbal updated reports regarding their pension plans unless they choose to contract with us for ongoing Pension Consulting services.

Item 14 Client Referrals and Other Compensation

CLIENT REFERRALS

If you were introduced to us through a promoter/endorser, we may pay that promoter/endorser a referral fee in accordance with Rule 206(4)-1 of the Advisers Act and applicable state securities laws. The referral fee shall be paid solely from the Management Fee as discussed above and shall not result in any additional charge to you. If you were introduced to us through a promoter/endorser, you acknowledge receipt of the promoter/endorser's disclosures disclosing the terms of the solicitation arrangement between us and the promoter/endorser, including the compensation to be received by the promoter/endorser from us.

As part of our employee compensation package, incentive bonuses may be allocated based on referring new client relationships.

RECEIPT OF ADDITIONAL COMPENSATION

As disclosed under Item 12 of this Brochure, we participate in Schwab institutional customer program and we may recommend Schwab to Clients for custody and brokerage services. There is no direct link between our firm's participation in the program and the investment advice we give to our Clients, although we receive economic benefits through our participation in the program that are typically not available to Schwab retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving our firm's participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to us by third party vendors. Schwab may also have paid for business consulting and professional services received by our firm's related persons. Some of the products and services made available by Schwab through the program may benefit our firm but may not benefit our Client accounts. These products or services may assist us in managing and administering Client accounts, including accounts not maintained at Schwab. Other services made available are intended to help us manage and further develop our business enterprise. The benefits received by our firm or our personnel through participation in the program do not depend on the amount of brokerage transactions directed to Schwab. As part of our fiduciary duties to our clients, we endeavor at all times to put the interests of our clients first. Clients should be aware, however, that the receipt of economic benefits by our firm or our related persons in and of itself creates a conflict of interest and may influence our firm's choice of Schwab for custody and brokerage services.

LFG Insurance Services, LLC is licensed to sell P&C insurance. LFG Insurance Services, LLC is under common ownership with the Adviser. Any commissions received by the P&C insurance agency will benefit the owners of the Adviser and clients of the Adviser will be solicited to purchase P&C insurance. However, there is no obligation for any Adviser client to purchase P&C insurance through the agency,

The Adviser's related persons that are insurance agents and insurance agencies receive commissions and other incentive awards for the recommendation/sale of insurance products. The receipt of this compensation may affect the judgement of our related persons when recommending products to its clients. While our related persons endeavor at all times to put the interest of the clients first as part of our fiduciary duty, clients should be aware that the receipt of commission and additional compensation itself creates a conflict of interest and may affect the judgement of insurance agents when making insurance product recommendations.

LFG Tax and Accounting, LLC is licensed to provide tax preparation and accounting services. LFG Tax and Accounting, LLC is under common ownership with the Adviser. Any fees received by the Tax and Accounting practice will benefit the owners of the Adviser and clients of the Adviser will be solicited to elect tax and accounting services. However, there is no obligation for any Adviser client to engage LFG Tax and Accounting, LLC.

Item 15 Custody

The Firm does not take or maintain physical possession of client funds or securities. All client assets are held with a third-party qualified custodian, such as a bank or broker-dealer.

However, under Rule 206(4)-2 of the Investment Advisers Act of 1940 (the "Custody Rule"), an adviser is deemed to have "custody" if it has the authority to withdraw client funds or securities. The Firm is deemed to have custody of client assets in accounts where a client has provided a Standing Letter of Authorization ("SLOA") or another similar arrangement that permits the Firm to direct the disbursement of funds to a third party.

As an adviser with custody, the Firm must ensure client assets are protected in accordance with the Custody Rule. The Firm will comply with its obligations under the Rule by either: (1) undergoing an annual surprise examination by an independent public accountant, or (2) adhering to the specific conditions of an applicable exception to the surprise examination requirement as permitted by SEC rules or staff guidance.

Clients should receive account statements directly from the qualified custodian holding their funds and securities at least quarterly. We urge you to carefully review these statements and compare them to any account information or reports you may receive from us. Please contact us promptly with any questions.

Item 16 Investment Discretion

It is Adviser's customary procedure to have full discretionary authority in order to supervise and direct the investments of a client's accounts. Client's grant this authority upon execution of Advisor's Discretionary Investment Management Agreement. This authority is for the purpose of making and implementing investment decisions, without the client's prior consultation. All investment decisions are made in accordance with the client's stated investment objectives. Other than management fees due to Adviser, which Adviser will receive directly from the custodian, Adviser's discretionary authority does not give authority to take or have possession of any assets in the client's account or to direct delivery of any securities or payment of any funds held in the account to Adviser. Furthermore, Adviser's discretionary authority by agreement does not allow it to direct the disposition of such securities or funds to anyone except the account owner.

Clients may impose reasonable restrictions, in writing, on investing in certain securities or types of securities in accordance with their values and beliefs. Adviser will make every effort to comply with the wishes of the client but cannot guarantee absolute adherence due to our use of indexed products, funds, and ETFs that are controlled by third party managers.

As discussed in Item 4, Advisor may manage employer sponsored retirement plans on a nondiscretionary basis for certain plan participants pursuant to the plan documents and client preference. All other client accounts will be managed on a discretionary basis. Adviser has a limited number of nondiscretionary, but is not adding additional accounts at this time.

Item 17 Voting Client Securities

The Adviser does not accept authority to vote proxies on behalf of clients as a matter of policy. Clients will receive their proxy information directly from their custodian.

Clients may contact the Adviser with questions about a particular solicitation by telephone at (515) 255-3306.

Item 18 Financial Information

The Adviser does not require or collect prepayment of more than $1,200 in fees, six months or more in advance, so no balance sheet is being provided. There is no financial condition that is reasonably likely to impair the Adviser's ability to meet its contractual commitments to its clients. The Adviser has not been subject to a bankruptcy petition at any time.

Scott Roger Arnburg

Brochure Supplement

Legacy Financial Group, LLC
6000 Grand Avenue, Suite B
Des Moines, IA 50312
(515) 255-3306

www.lfgplanners.com

March 2026

This brochure supplement provides information about Scott R. Arnburg, CRD 5443467, that supplements the Legacy Financial Group, LLC brochure. You should have received a copy of that brochure. Please contact us at 515-255-3306 if you did not receive Legacy Financial Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Scott R. Arnburg is available on the SEC's website at www.adviserinfo.sec.gov.

Legacy Financial Group, LLC is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training.

Item 2 – Educational Background and Business Experience

Scott R. Arnburg was born in 1972. He received a Radiologic Technology certification from the Marian Health Center School of Radiology in 1993. He has passed Series 6, 7, and 66 securities license examinations.

Business Experience

02/2010 – Present	Legacy Financial Group, LLC – Investment Adviser Representative
01/2010 – 04/2014	LPL Financial – Registered Representative/Investment Adviser Representative
11/2007 – 01/2010	Directed Services, LLC – Registered Representative

Item 3 – Disciplinary Information

Mr. Arnburg does not have any legal or disciplinary events to disclose. Mr. Arnburg is not the subject of any pending legal, disciplinary or administrative proceedings.

Item 4 – Other Business Activities

Mr. Arnburg is an insurance agent appointed with various insurance companies. In such capacity, he may recommend insurance or other products, and receive commissions and other compensation if products are purchased through any firms with which he is affiliated. Thus, a conflict of interest exists between the interests of Mr. Arnburg and those of advisory clients. However, clients are under no obligation to act upon any of Mr. Arnburg's recommendations or execute any transactions through him if they decide to follow his recommendations.

Item 5 – Additional Compensation

Mr. Arnburg has nothing to disclose in this regard.

Item 6 – Supervision

All Supervised Persons (i.e. Legacy's professional team) provide advice to clients. This advice is monitored by other members of Legacy's professional team. Brian Hood is Legacy's manager and supervises all activities of the firm, including his own activities. All Supervised Person's compliance-related activities are monitored by our Chief Compliance Officer, Michelle McCarthy. Her compliance-related activities are monitored by Brian Hood. Brian Hood and Michelle McCarthy can be reached at (515) 255-3306.

William Bemis Elson, CFP®

Brochure Supplement

Legacy Financial Group, LLC
6000 Grand Avenue, Suite B Des Moines, IA 50312
(515) 255-3306

www.lfgplanners.com

March 2026

This brochure supplement provides information about William Elson, CRD 1808374, that supplements the Legacy Financial Group, LLC brochure. You should have received a copy of that brochure. Please contact us at 515-255-3306 if you did not receive Legacy Financial Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about William Elson is available on the SEC's website at www.adviserinfo.sec.gov.

Legacy Financial Group, LLC is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training.

ITEM 2 Educational Background and Business Experience

William Elson, CFP®, was born in 1963. Formal education after high school: Iowa State University, Bachelor of Science, 1985. He has passed his Series licenses 24 (05/2007), 7 (07/1988), 31 (06/2000), and 63 (04/1988).

Business Experience

07/2016 – Present	Legacy Financial Group, LLC – Investment Adviser Representative
08/2018 – Present	Integrity Alliance, LLC – Registered Adviser Representative
07/2016 – 08/2018	Broker Dealer Financial Services Corp. – Financial Advisor
07/1989 – 07/2016	VSR Advisory Services – Registered Representative

Professional Designation

Certified Financial Planner® Year earned-1992

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP® Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP® Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years. - See more at: https://www.cfp.net/certification-process#sthash.qwXJz3yF.dpuf

Item 3 - Disciplinary Information

Mr. Elson is not subject to any legal or disciplinary events of a material nature. Additional information about Mr. Elson may be found on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov, or at FINRA's Broker Check website at www.finra.org.

Item 4 - Other Business Activities

Registered Representative and Insurance

Mr. Elson is a Registered Representative of Integrity Alliance, a registered broker-dealer, member of the Financial Industry Regulatory Authority, Inc. ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). Mr. Elson is also an insurance agent appointed with various insurance companies.

In these capacities Mr. Elson may recommend securities, insurance, or other products, and receive commissions and other compensation if products are purchased through any firms with which Mr. Elson is affiliated. Thus, a conflict of interest may exist between the interests of Mr. Elson and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of Mr. Elson or affect any transactions through Mr. Elson if they decide to follow the recommendations. The Investment Adviser Representative's Integrity Alliance affiliation is an outside business activity and is not monitored, endorsed, or supervised by the Adviser.

Other Outside Business Activity

None of Mr. Elson's outside business activities are 10% of his time or revenue. Legacy does not supervise and does not receive any compensation from these Other Outside Business Activity.

Item 5 - Additional Compensation

Mr. Elson may earn sales awards or marketing credits depending on levels of overall securities sales in connection with providing securities and/or advisory services to clients. These awards

constitute a conflict of interest as they could encourage Mr. Elson to recommend transactions for the purpose of attaining these awards. Clients are under no obligation to engage in any securities transactions. We have implemented supervisory procedures to monitor our advisory representatives' business activity.

Item 6 – Supervision

All Supervised Persons (i.e. Legacy's professional team) provide advice to clients. This advice is monitored by other members of Legacy's professional team. Brian Hood is Legacy's manager and supervises all activities of the firm, including his own activities. All Supervised Person's compliance-related activities are monitored by our Chief Compliance Officer, Michelle McCarthy. Her compliance-related activities are monitored by Brian Hood. Brian Hood and Michelle McCarthy can be reached at (515) 255-3306.

Brian Joseph Hood, CFP®

Brochure Supplement

Legacy Financial Group, LLC
6000 Grand Avenue, Suite B Des Moines, IA 50312
(515) 255-3306

www.lfgplanners.com

March 2026

This brochure supplement provides information about Brian Hood, CRD 1787301, that supplements the Legacy Financial Group, LLC brochure. You should have received a copy of that brochure. Please contact us at 515-255-3306 if you did not receive Legacy Financial Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Brian Hood is available on the SEC's website at www.adviserinfo.sec.gov.

Legacy Financial Group, LLC is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training.

Item 2 – Educational Background and Business Experience

Brian Joseph Hood was born in 1967. He received an Associate's degree in Business Administration and Financial Management from the American Institute of Business in 1988. He has passed Series 6, 7, 24, and 63 securities license examinations.

Business Experience

05/2002 – Present	Legacy Financial Group, LLC – Investment Adviser Representative
08/2018 – Present	Integrity Alliance, LLC – Registered Representative
07/2016 – 08/2018	Broker Dealer Financial Services Corp. – Registered Representative
04/2014 – 07/2016	Purshe Kaplan Sterling Investments, Inc. – Registered Representative
03/1995 – 04/2014	LPL Financial – Registered Principal/Investment Adviser Representative
05/2003 – 12/2005	Legacy Planning Group – Associate
03/1995 – 05/2002	Legacy Financial – Associate
06/1991 – 03/1995	New England Securities – Registered Representative

Professional Designation

Certified Financial Planner® Year earned-2007

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP® Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP® Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years. - See more at: https://www.cfp.net/certification-process#sthash.qwXJz3yF.dpuf

Item 3 – Disciplinary Information

Mr. Hood does not have any legal or disciplinary events to disclose. Mr. Hood is not the subject of any pending legal, disciplinary or administrative proceedings.

Item 4 – Other Business Activities

Registered Representative and Insurance

Mr. Hood is a Registered Representative of Integrity Alliance, a registered broker-dealer, member of the Financial Industry Regulatory Authority, Inc. ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). Mr. Hood is also an insurance agent appointed with various insurance companies.

In these capacities Mr. Hood may recommend securities, insurance, or other products, and receive commissions and other compensation if products are purchased through any firms with which Mr. Hood is affiliated. Thus, a conflict of interest may exist between the interests of Mr. Hood and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of Mr. Hood or affect any transactions through Mr. Hood if they decide to follow the recommendations. The Investment Adviser Representative's Integrity Alliance affiliation is an outside business activity and is not monitored, endorsed, or supervised by the Adviser.

Other Outside Business Activity

None of Mr. Hood's outside business activities are 10% of his time or revenue. Legacy does not supervise and does not receive any compensation from these Other Outside Business Activities.

Item 5 – Additional Compensation

Mr. Hood has nothing to disclose in this regard.

Item 6 – Supervision

All Supervised Persons (i.e. Legacy's professional team) provide advice to clients. This advice is monitored by other members of Legacy's professional team. Brian Hood is Legacy's manager and supervises all activities of the firm, including his own activities. All Supervised Person's compliance-related activities are monitored by our Chief Compliance Officer, Michelle McCarthy. Her compliance-related activities are monitored by Brian Hood. Brian Hood and Michelle McCarthy can be reached at (515) 255-3306.

Scott Andrew Nelson

Brochure Supplement

Legacy Financial Group, LLC
6000 Grand Avenue, Suite B Des Moines, IA 50312
(515) 255-3306

www.lfgplanners.com

March 2026

This brochure supplement provides information about Scott Nelson, CRD 6727545, that supplements the Legacy Financial Group, LLC brochure. You should have received a copy of that brochure. Please contact us at 515-255-3306 if you did not receive Legacy Financial Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Scott Nelson is available on the SEC's website at www.adviserinfo.sec.gov.

Legacy Financial Group, LLC is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training.

ITEM 2 Educational Background and Business Experience

Scott Nelson was born in 1975. Formal education after high school: Associates Degree in Business Administration from AIB College of Business, Des Moines, Iowa, 1997; Bachelors Degree in Business Administration from Graceland University, Des Moines, Iowa, 2004. He has passed the Series 65 securities license examination.

Business Experience

10/2017 – Present	Legacy Financial Group, LLC – Investment Adviser Representative
11/2016 – 10/2017	Legacy Financial Group, LLC – position?
09/2015 – 10/2016	Select Medical – Business Development Manager
06/2004 – 09/2015	Landmark Medical/Dynasplint Systems – Sales Manager/Consultant

Item 3 - Disciplinary Information

Mr. Nelson does not have any legal or disciplinary events to disclose. Mr. Nelson is not the subject of any pending legal, disciplinary or administrative proceedings.

Item 4 - Other Business Activities

Mr. Nelson, in his individual capacity, is a licensed insurance agent, and recommends the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Nelson to purchase insurance products on a commission basis. Mr. Nelson's sales of insurance-related products also make him eligible to receive other forms of compensation, including health insurance, a deferred compensation plan, sales awards, and incentive trips if certain sales thresholds are met.

The recommendation by Mr. Nelson that a client purchase an insurance commission product presents a conflict of interest, as the receipt of commissions or other compensation provides an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. The client's particular needs and goals are considered when purchasing an insurance contract. No client is under any obligation to purchase any insurance commission products from Mr. Nelson. Clients are reminded that they may purchase insurance products recommended by Mr. Nelson through other, non-affiliated insurance agents.

Item 5 - Additional Compensation

None. Mr. Nelson receives additional compensation through his outside business activities, as discussed in Item 4.

Item 6 – Supervision

All Supervised Persons (i.e. Legacy's professional team) provide advice to clients. This advice is monitored by other members of Legacy's professional team. Brian Hood is Legacy's manager and supervises all activities of the firm, including his own activities. All Supervised Person's compliance-related activities are monitored by our Chief Compliance Officer, Michelle McCarthy. Her compliance-related activities are monitored by Brian Hood. Brian Hood and Michelle McCarthy can be reached at (515) 255-3306.

Tamara Lynn Smith, CDFA®

Brochure Supplement

Legacy Financial Group, LLC
6000 Grand Avenue, Suite B Des Moines, IA 50312
(515) 255-3306

www.lfgplanners.com

March 2026

This brochure supplement provides information about Tamara Smith, CRD 4248825, that supplements the Legacy Financial Group, LLC brochure. You should have received a copy of that brochure. Please contact us at 515-255-3306 if you did not receive Legacy Financial Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Tamara Smith is available on the SEC's website at www.adviserinfo.sec.gov.

Legacy Financial Group, LLC is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training.

Item 2 – Educational Background and Business Experience

Tamara Smith was born in 1970. She received a B.A. in Business Administration-Management with an emphasis on Marketing from Simpson College in 1998. She received an Associates in Accounting/Business Administration from the American Institute of Business in 1991. She has passed the Series 66 securities license examination.

Business Experience

11/2018 – Present	Legacy Financial Group, LLC – Investment Adviser Representative
10/2016 – 11/2018	Peterson Financial Group, Inc. – Investment Adviser Representative
08/2013 – 10/2016	Princor Financial Services Corp. – Registered Representative
03/2016 – 07/2016	American Diabetes Association – Associate Manager, Development
08/2013 – 12/2015	Principal Life Insurance Company – Agent
10/2004 – 07/2013	Princor Financial Services Corp. – Registered Representative
05/1992 – 07/2013	Principal Life Insurance Company – Compliance Advisor

Professional Designation

Certified Divorce Financial Analyst® Year earned-2021

CDFA® professionals must develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the Institute for Divorce Financial Analysts. CDFA® professionals must have two years minimum experience in a financial or legal capacity prior to earning the right to use the CDFA® certification mark.

Item 3 – Disciplinary Information

Tamara Smith does not have any legal or disciplinary events to disclose. Tamara Smith is not the subject of any pending legal, disciplinary or administrative proceedings.

Item 4 – Other Business Activities

Ms. Smith, in her individual capacity, is a licensed insurance agent, and recommends the purchase of certain insurance-related products on a commission basis. Clients can engage Ms. Smith to purchase insurance products on a commission basis.

The recommendation by Ms. Smith that a client purchase an insurance commission product presents a conflict of interest, as the receipt of commissions or other compensation provides an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. The client's particular needs and goals are considered when purchasing an insurance contract. No client is under any obligation to purchase any insurance commission products from Ms. Smith. Clients are reminded that they may purchase insurance products recommended by Ms. Smith through other, non-affiliated insurance agents.

Item 5 – Additional Compensation

Ms. Smith receives additional compensation through her outside business activities, as discussed in Item 4.

Item 6 – Supervision

All Supervised Persons (i.e. Legacy's professional team) provide advice to clients. This advice is monitored by other members of Legacy's professional team. Brian Hood is Legacy's manager and supervises all activities of the firm, including his own activities. All Supervised Person's compliance-related activities are monitored by our Chief Compliance Officer, Michelle McCarthy. Her compliance-related activities are monitored by Brian Hood. Brian Hood and Michelle McCarthy can be reached at (515) 255-3306.

Rachel Elaine Wood, CFP®

Brochure Supplement

Legacy Financial Group, LLC
6000 Grand Avenue, Suite B Des Moines, IA 50312
(515) 255-3306

www.lfgplanners.com

March 2026

This brochure supplement provides information about Rachel Wood, CRD 4666482, that supplements the Legacy Financial Group, LLC brochure. You should have received a copy of that brochure. Please contact us at 515-255-3306 if you did not receive Legacy Financial Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Rachel Wood is available on the SEC's website at www.adviserinfo.sec.gov.

Legacy Financial Group, LLC is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training.

ITEM 2 Educational Background and Business Experience

Rachel Wood was born in 1981. Formal education after high school: AIB College of Business, AAS in Business Administration/Financial Services, 2001; AIB College of Business, BS in Business Administration, 2011. She has passed her Series licenses 6 (01/2005), 7 (12/2007), 63 (04/2005), and 66 (01/2008).

Business Experience

07/2016 – Present	Legacy Financial Group, LLC – Investment Adviser Representative
08/2018 – Present	Integrity Alliance, LLC – Registered Representative
07/2016 – 08/2018	Broker Dealer Financial Services Corp. – Financial Advisor
05/2003 – 07/2016	VSR Advisory Services – Registered Representative

Professional Designations

Accredited Investment Fiduciary® Year earned-2016

The AIF designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF Code of Ethics. In order to maintain the AIF designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

Certified Financial Planner® Year earned-2022

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP® Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP® Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years. - See more at:
https://www.cfp.net/certification-process#sthash.qwXJz3yF.dpuf

Item 3 - Disciplinary Information

Mrs. Wood does not have any legal or disciplinary events to disclose. Mrs. Wood is not the subject of any pending legal, disciplinary or administrative proceedings.

Item 4 - Other Business Activities

Registered Representative and Insurance

Mrs. Wood is a Registered Representative of Integrity Alliance, a registered broker-dealer, member of the Financial Industry Regulatory Authority, Inc. ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). Mrs. Wood is also an insurance agent appointed with various insurance companies. Ms. Wood is also an insurance agent with Spectrum Financial Services.

In these capacities Mrs. Wood may recommend securities, insurance, or other products, and

receive commissions and other compensation if products are purchased through any firms with which Ms. Wood is affiliated. Thus, a conflict of interest may exist between the interests of Mrs. Wood and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of Mrs. Wood or affect any transactions through Ms. Wood if they decide to follow the recommendations. The Investment Adviser Representative's Integrity Alliance affiliation is an outside business activity and is not monitored, endorsed, or supervised by the Adviser.

Other Outside Business Activity

None of Mrs. Wood's outside business activities are 10% of her time or revenue. Legacy does not supervise and does not receive any compensation from these Other Outside Business Activity.

Item 5 - Additional Compensation

Mrs. Wood may earn sales awards or marketing credits depending on levels of overall securities sales in connection with providing securities and/or advisory services to clients. These awards constitute a conflict of interest as they could encourage Mrs. Wood to recommend transactions for the purpose of attaining these awards. Clients are under no obligation to engage in any securities transactions. We have implemented supervisory procedures to monitor our advisory representatives' business activity.

Item 6 – Supervision

All Supervised Persons (i.e. Legacy's professional team) provide advice to clients. This advice is monitored by other members of Legacy's professional team. Brian Hood is Legacy's manager and supervises all activities of the firm, including his own activities. All Supervised Person's compliance-related activities are monitored by our Chief Compliance Officer, Michelle McCarthy. Her compliance-related activities are monitored by Brian Hood. Brian Hood and Michelle McCarthy can be reached at (515) 255-3306.

Nicholas William Hemsted, PPC®

Brochure Supplement

Legacy Financial Group, LLC
6000 Grand Avenue, Suite B Des Moines, IA 50312
(515) 255-3306

www.lfgplanners.com

March 2026

This brochure supplement provides information about Nick Hemsted, CRD 7456732, that supplements the Legacy Financial Group, LLC brochure. You should have received a copy of that brochure. Please contact us at 515-255-3306 if you did not receive Legacy Financial Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Nick Hemsted is available on the SEC's website at www.adviserinfo.sec.gov.

Legacy Financial Group, LLC is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training.

ITEM 2 Educational Background and Business Experience

Nick Hemsted was born in 1995. Formal education after high school: Associates in Arts, Des Moines Area Community College. Mr. Hemsted passed the Series 65 Uniform Investment Adviser Law Examination in February 2023.

Business Experience

10/2021 – Present	Legacy Financial Group, LLC – Relationship Manager
10/2016 – 10/2021	Bankers Trust – Private Banking Associate

Professional Designation

Professional Plan Consultant® Year earned-2025

The PPC® Designation demonstrates to clients and prospects that the individual has a framework for managing successful and compliant 401(k) plans. It also demonstrates the individual has the knowledge and ability to help clients navigate the legal and regulatory landscape, implement an efficient process for plan administration, and to help plan participants and beneficiaries achieve their retirement goals at the highest level, including knowledge of ERISA requirements for employer-sponsored retirement plans and an ability to carry out plan services with a fiduciary standard of care. PPC® designees must have at least three years of industry experience, complete sixteen hours of training, and pass a final certification exam, and must report six hours of continuing education credit every twelve months. The certification is administered by Financial Service Standards, LLC (a Fiduciary360 (fi360) company). For more information, please visit: https://www.fi360.com/products-services/designations-overview/ppc-designation

Item 3 - Disciplinary Information

Mr. Hemsted does not have any legal or disciplinary events to disclose. Mr. Hemsted is not the subject of any pending legal, disciplinary or administrative proceedings.

Item 4 - Other Business Activities

Mr. Hemsted is an insurance agent appointed with various insurance companies. In such capacity, he may recommend insurance or other products, and receive commissions and other compensation if products are purchased through any firms with which he is affiliated. Thus, a conflict of interest exists between the interests of Mr. Hemsted and those of advisory clients. However, clients are under no obligation to act upon any of Mr. Hemsted's recommendations or execute any transactions through him if they decide to follow his recommendations.

Item 5 - Additional Compensation

Mr. Hemsted does not receive any compensation for providing investment advice to any non-client.

Item 6 – Supervision

All Supervised Persons (i.e. Legacy's professional team) provide advice to clients. This advice is monitored by other members of Legacy's professional team. Brian Hood is Legacy's manager and supervises all activities of the firm, including his own activities. All Supervised Person's compliance-related activities are monitored by our Chief Compliance Officer, Michelle McCarthy. Her compliance-related activities are monitored by Brian Hood. Brian Hood and Michelle McCarthy can be reached at (515) 255-3306.

Anthony Michael Gensler

Brochure Supplement

Legacy Financial Group, LLC
6000 Grand Avenue, Suite B Des Moines, IA 50312
(515) 255-3306

www.lfgplanners.com

March 2026

This brochure supplement provides information about Anthony Gensler, CRD 7669488, that supplements the Legacy Financial Group, LLC brochure. You should have received a copy of that brochure. Please contact us at 515-255-3306 if you did not receive Legacy Financial Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Anthony Gensler is available on the SEC's website at www.adviserinfo.sec.gov.

Legacy Financial Group, LLC is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training.

ITEM 2 Educational Background and Business Experience

Anthony Gensler was born in 1987. Mr. Gensler passed the Series 7TO General Securities Representative Exam in January 2023 and the Series 66 Uniform Combined State Law Examination in February 2023.

Business Experience

08/2023 – Present	Legacy Financial Group, LLC – Relationship Manager
11/2022 – 08/2023	Ameriprise Financial – Financial Advisor

Item 3 - Disciplinary Information

Mr. Gensler does not have any legal or disciplinary events to disclose. Mr. Gensler is not the subject of any pending legal, disciplinary, or administrative proceedings.

Item 4 - Other Business Activities

Mr. Gensler is an insurance agent appointed with various insurance companies. In such capacity, he may recommend insurance or other products, and receive commissions and other compensation if products are purchased through any firms with which he is affiliated. Thus, a conflict of interest exists between the interests of Mr. Gensler and those of advisory clients. However, clients are under no obligation to act upon any of Mr. Gensler's recommendations or execute any transactions through him if they decide to follow his recommendations.

Item 5 - Additional Compensation

Mr. Gensler does not receive any compensation for providing investment advice to any non-client.

Item 6 – Supervision

All Supervised Persons (i.e. Legacy's professional team) provide advice to clients. This advice is monitored by other members of Legacy's professional team. Brian Hood is Legacy's manager and supervises all activities of the firm, including his own activities. All Supervised Person's compliance-related activities are monitored by our Chief Compliance Officer, Michelle McCarthy. Her compliance-related activities are monitored by Brian Hood. Brian Hood and Michelle McCarthy can be reached at (515) 255-3306.