FINANCIAL LEGACY MANAGEMENT, INC.

Form CRS/Form ADV Part 3 - Client Relationship Summary

August 10,2026

ITEM 1. Introduction:

Financial Legacy Management, Inc. (FLM) is registered with the Securities and Exchange Commission (SEC) as an investment advisor. Brokerage, investment advisory services and fees differ. It is important for you to understand these differences. FLM is an independent, fee-only firm. We do not receive any compensation from any products we recommend nor from any referrals to outside services such as a CPA, Estate Planning Attorney or Insurance Agent. Free and simple tools are available to research firms and financial professionals at *www.Investor.gov/CRS*, which also provides educational materials about broker-dealers, investment advisors, and investing.

ITEM 2. Relationships and Services

What investment services and advice can you provide me? We offer investment advisory services to retail investors, including financial planning and portfolio management to individuals, company retirement plans and trusts. We accept clients with a minimum of $100,000 of investible assets. The assets of family members are aggregated for purposes of meeting this minimum. Our advice is holistic, broadly covering each client's financial situation, and our investment recommendations often involve stocks, bonds, mutual funds, and exchange traded funds. We can buy or sell securities that are publicly traded. We utilize various analytical frameworks to determine which investment strategies best serve our clients' needs. As a part of our ongoing relationship, we monitor and advise on clients' investment portfolios and security holdings on a regular basis.

Investment Authority: Our clients typically grant us ongoing discretionary authority to manage their accounts, which means that we can buy and sell investments on behalf of our clients without seeking permission on a trade-by-trade basis. We do incorporate client wishes within reason regarding cash holdings and buying or selling specific securities.

More information about our services is available on *Part 2 of our Form ADV.*

Questions to ask us-Given my financial situation, should I choose an investment advisor service? Why or Why Not? How will you choose investments to recommend to me? What is your relevant experience and qualifications, including education and licenses? What do these qualifications mean?

ITEM 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay? We charge clients a flat fee for the initial financial plan. Afterwards, we charge an investment management fee that is based on the value of each client's assets under management. The fee is 1.00% of assets under management, unless otherwise agreed to and specified in writing in the Investment Advisory Agreement. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected.

Some investments, such as mutual funds, impose additional fees. Our Custodian, Charles Schwab and Co. may charge transactional costs on certain securities. These fees will reduce the value of your investment over time. You will pay fees and costs whether you make or lose money on your investments and 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. Additional information about our fees are included in *Part 2 of Form ADV*.

Questions to ask us- Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

Conflicts and Standard of Conduct

What are your legal obligations to me when acting as my investment advisor? What other ways does your firm make money and what conflicts of interest do you have? When we act as your investment advisor, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means.

- All investment advisors face conflicts of interest which are inherent in the business. Our primary source of compensation is through management fees. Therefore, we are incentivized to acquire new clients and to increase assets under management.
- The more assets you have in your advisory account, including cash, the more you will pay us. Therefore, we have an incentive to increase the assets in your account to increase the amount we earn (i.e., recommending that you rollover your retirement plan account or transfer assets to our management).

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

How do your financial professionals make money? FLM's financial professionals receive a salary and may receive a discretionary bonus. Compensation is set with the intention of attracting and retaining highly qualified professionals. Compensation is based on a variety of factors, including the number and value of accounts under management along with client satisfaction and retention.

ITEM 4. Disciplinary History

Do you or your financial professionals have legal or disciplinary history? No, Retail investors can visit *www.investor.gov/CRS* for a free and simple search tool to research FLM and our financial professionals.

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

ITEM 5. Additional Information

Additional information about FLM can be found at *https://adviserinfo.sec.gov/firm/summary/136348* . If you have any questions about the contents of this brochure or would like to request a copy of this Client Relationship Summary or ADV Part 2, please contact John W Kelley, CFP® at 501-329-PLAN.

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