



LEGACY CARE

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THIS BROCHURE PROVIDES INFORMATION ABOUT THE QUALIFICATIONS AND BUSINESS PRACTICES OF LEGACY CARE WEALTH, LLC. IF YOU HAVE ANY QUESTIONS ABOUT THE CONTENTS OF THIS BROCHURE, PLEASE CONTACT US AT (201) 535-4499 OR VIA EMAIL AT DANNA@LEGACYCAREWEALTH.COM. THE INFORMATION IN THIS BROCHURE HAS NOT BEEN APPROVED OR VERIFIED BY THE UNITED STATES SECURITIES AND EXCHANGE COMMISSION OR BY ANY STATE SECURITIES AUTHORITY.

LEGACY CARE WEALTH, LLC IS A REGISTERED INVESTMENT ADVISER. REGISTRATION OF AN INVESTMENT ADVISER DOES NOT IMPLY ANY LEVEL OF SKILL OR TRAINING. THE ORAL AND WRITTEN COMMUNICATIONS OF AN ADVISER PROVIDE YOU WITH INFORMATION THAT YOU MAY USE TO DETERMINE WHETHER TO HIRE OR RETAIN THEM. ADDITIONAL INFORMATION ABOUT LEGACY CARE WEALTH, LLC IS ALSO AVAILABLE ON THE SEC'S WEBSITE AT WWW.ADVISERINFO.SEC.GOV.

Material Changes to the ADV Part 2 - Brochure

Since our last Annual filing in 2018 there are currently no material changes on this version of Form ADV Part 2.

We will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year which is December 31st. We will provide other ongoing disclosure information about material changes as necessary. We will also provide you with a new Brochure, as necessary, based on changes or new information. Currently, our Brochure may be requested at any time, without charge, by contacting Danna Jacobs at (201) 535-4499.

Additional information about Legacy Care Wealth, LLC is also available via the SEC's website www.adviserinfo.sec.gov. You can search this site by using a unique identifying number, known as a CRD number. The CRD number for Legacy Care Wealth, LLC is 167592. The SEC's web site also provides information about any persons affiliated with Legacy Care Wealth, LLC who are registered, or are required to be registered, as Investment Adviser Representatives of Legacy Care Wealth, LLC.

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Item 4 – Advisory Business Introduction

Legacy Care Wealth, LLC is a Registered Investment Adviser (“Adviser”) which offers investment advice, securities, insurance guidance, and other financial services to clients. We are registered through and regulated by the New Jersey Bureau of Securities, New York and Louisiana.

We provide investment advice through Investment Adviser Representatives (“Advisor”) associated with us. These individuals are appropriately licensed, qualified, and authorized to provide advisory services on our behalf. In addition, all advisors are required to have a college degree, professional designation, or equivalent professional experience.

Legacy Care Wealth, LLC was founded in 2013 by Danna Jacobs who serves as a Managing Member, Founding Partner and Chief Compliance Officer, and Robert Colon who is a Managing Member and Founding Partner. The Founders are the owners of Legacy Care Wealth, LLC. We provide financial planning, asset management, asset allocation strategies, and insurance advisory services to individuals, families, high net worth individuals, trusts, corporations, and other businesses. We endeavor to know and understand your financial situation and provide you with only the highest quality information, services, and products to help you reach your goals. We are committed to the precept that by placing the client’s interests first, we will add value to the asset management process and earn the client’s trust and respect. We value long-term relationships with our clients whom we regard as strategic partners in our business.

Services

We are a full-service firm committed to helping people pursue their financial goals. We provide various asset management and financial planning services, with an emphasis on financial planning. Our focus is on helping you develop and execute plans that are designed to build and preserve your wealth.

As of December 2018, we provided asset management services for 37 accounts, managing total assets of \$6,872,035.

Trading may be required to meet initial allocation targets, after substantial cash deposits that require investment allocation, and/or after a request for a withdrawal that requires liquidation of a position. Additionally, your account may be rebalanced or reallocated periodically in order to reestablish the targeted percentages of your initial asset allocation. This rebalancing or reallocation will occur on the schedule we have determined together. You will be responsible for any and all tax consequences resulting from any rebalancing or reallocation of the account. We do not give tax advice. However, we will work with you and/or your tax professionals to assist you with tax planning. We do not participate in wrap fee programs. You will have the opportunity to meet with us periodically to review the assets in your account.

1. Financial Planning

We provide services such as comprehensive financial planning, development of an in-depth investment policy statement, estate planning, business planning and educational planning. Fee-only financial planning is a comprehensive relationship which incorporates many different aspects of your financial status into an overall plan that meets your goals and objectives. The financial planning relationship consists of face-to-face meetings and ad hoc financial advocate meetings with your other advisors (attorneys, accountants, etc.).

In performing financial planning services, we typically examine and analyze your overall financial situation, which may include such issues as taxes, insurance needs, overall debt, credit, business planning, retirement savings and reviewing your current investment program. Our services may focus on all or only one of these areas depending upon the scope of our engagement with you.

Financial planning consists of a complimentary introductory meeting, an up-front engagement of 3-4 meetings which includes a Facts Presentation, Financial Statement Presentation, Financial Plan Analysis and Overview and Implementation guidelines. We then work with clients on an ongoing manner which varies case-by-case but typically is a monthly retainer fee or percentage of assets under management.

It is essential that you provide the information and documentation we request regarding your income, investments, taxes, insurance, estate plan, etc. We will discuss your investment objectives, needs and goals, but you are obligated to inform us of any changes. We do not verify any information obtained from you, your attorney, accountant or other professionals.

If you engage us to perform these services, you will receive a written agreement detailing the services, fees, terms and conditions of the relationship. You will also receive this Brochure. You are under no obligation to implement recommendations through us. You may implement your financial plan through any financial organization of your choice.

We obtain information from a wide variety of publicly available sources. We do not have any inside private information about any investments that are recommended. All recommendations developed by us are based upon our professional judgment. We cannot guarantee the results of any of our recommendations. Choosing which advice to follow is your decision.

2. Asset Management

Asset management is the professional management of securities (stocks, bonds and other securities) and assets (e.g., real estate) in order to meet your specific investment goals. With an Asset Management Account, you engage us to assist you in developing a personalized asset allocation program and custom-tailored portfolio designed to meet your unique investment objectives. The investments in the portfolio account may include mutual funds, stocks, bonds, equity options, private equity funds, hedge funds, etc. We will meet with you to discuss your financial circumstances, investment goals and objectives, and to determine your risk tolerance. We will ask you to provide statements summarizing current investments, income and other earnings, recent tax returns, retirement plan information, other assets and liabilities, wills and trusts, insurance policies, and other pertinent information. Based on the information you share with us, we will analyze your situation and

recommend an appropriate asset allocation or investment strategy. You will be provided with a targeted strategic allocation of assets by class, as well as limited investment advice. Our recommendations and ongoing management are based upon your investment goals and objectives, risk tolerance, and the investment allocation selected. We will monitor the account and communicate regularly with you. Your circumstances shall be monitored in quarterly and annual account reviews. These reviews will be conducted in person, by telephone conference, virtual meetings, and/or via a written inquiry/questionnaire. We will work with you on an ongoing basis to evaluate your asset allocation as well as rebalance your portfolio to keep it in line with your goals as necessary. We will be reasonably available to help you with questions about your account. You will also receive our Advisory Agreement which describes what services you will receive and what fees you will be charged.

We will:

- Review your present financial situation
- Monitor and track assets under management
- Provide portfolio statements, periodic rate of return reports, asset allocation statement, rebalanced statements as needed
- Advise on asset selection
- Determine market divisions through asset allocation models
- Provide research and information on performance and fund management changes
- Build a risk management profile for you
- Assist you in setting and monitoring goals and objectives
- Provide personal consultations as necessary upon your request or as needed

You are obligated to notify us promptly when your financial situation, goals, objectives, or needs change.

You shall have the ability to impose reasonable restrictions on the management of your account, including the ability to instruct us not to purchase certain mutual funds, stocks or other securities. These restrictions may be a specific company security, industry sector, asset class, or any other restriction you request.

Under certain conditions, securities from outside accounts may be transferred into your advisory account; however, we may recommend that you sell any security if we believe that it is not suitable for the current recommended investment strategy. You are responsible for any taxable events in these instances. Certain assumptions may be made with respect to interest and inflation rates and the use of past trends and performance of the market and economy. Past performance is not indicative of future results.

If you decide to implement our recommendations, we will help you open a custodial account(s). The funds in your account will generally be held in a separate account, in your name, at an independent custodian, not with us. We recommend using SEI, Betterment Securities, First Clearing, AssetMark and TD Ameritrade as the custodian; however, you may use any custodian you wish. The identity of your

custodian will be communicated to you before the account is opened. You will enter into a separate custodial agreement with the custodian. This agreement, among other things, authorizes the custodian to take instructions from us regarding all investment decisions for your account. We will select the securities bought and sold and the amount to be bought and sold, within the parameters of the objectives and risk tolerance of your account. The custodian will effect transactions, deliver securities, make payments and do what we instruct. You are notified of any purchases or sales through trade confirmations and quarterly statements that are provided by the Custodian. These statements list the total value at the start of the quarter, itemize all transaction activity during the quarter, and list the types, amounts, and total value of securities held as of the end of the quarter. You will at all times maintain full and complete ownership rights to all assets held in your account, including the right to withdraw securities or cash, proxy voting and receiving transaction confirmations.

We will also provide you with a quarterly performance statement starting at the end of the first full calendar quarter after signing the Client Advisory Agreement. These statements give you additional feedback regarding performance, educate you about our long-term investment philosophy, and describe any changes in current strategy and allocation along with the reasons for making these changes.

We may determine that opening an account with a professional third party money manager is in your best interests. In certain circumstances, we use the third party money manager SEI Private Trust Model Portfolios to help us manage your accounts. The SEI Private Trust program allows you to obtain portfolio management services that typically require higher minimum account sizes outside of the program. SEI Private Trust will have discretion to determine the securities they buy and sell within the account, subject to reasonable restrictions imposed by you. Due to the nature of this program, SEI Private Trust program is obligated to provide you with a separate disclosure document. You should carefully review this document for important and specific program details. Under the SEI Private Trust program, we may: (1) assist in the identification of investment objectives, (2) recommend specific investment style and asset allocation strategies, (3) assist in the selection of appropriate model portfolios and review performance and progress, (4) recommend reallocation among model portfolios or styles within the program, and (5) recommend the hiring and firing of SEI Private Trust.

We are available during normal business hours either by telephone, fax, email, virtual meetings, or in person by appointment to answer your questions.

Investment Advisory Services

In addition, we offer investment advisory services through use of the third-party money managers Betterment Institutional for portfolio management services. We assist clients in selecting an appropriate allocation model, completing the Outside Manager's investor profile questionnaire, interacting with the Outside Manager and reviewing the Outside Manager. Our review process and analysis of outside managers is further discussed in Item 8 of this Form ADV Part 2A. Additionally, we will meet with the client on a periodic basis to discuss changes in their personal or financial situation, suitability, and any new or revised restrictions to be applied to the account. Fees pertaining to this service are outlined in Item 5 of this brochure.

3. Other Services

We may recommend and life, disability, health, and long-term care insurance. We will not receive commissions associated with these sales from the insurance company. You will not pay a separate fee for these and your advisory fee will not be reduced by any payments we receive from these sales.

We can provide research and advice concerning any legal and legitimate investment for which public information is readily available. We can also provide an-in depth analysis of your financial situation or other defined projects as requested.

Item 5 – Fees and Compensation

We provide asset management and financial planning services for a fee. Our fees do not include brokerage commissions, transaction fees, and other related costs and expenses. You may incur certain charges imposed by custodians, third party investment companies and other third parties. These include fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds, money market funds and exchange-traded funds (ETFs) also charge internal management fees, which are disclosed in the fund's prospectus. These fees may include, but are not limited to, a management fee, upfront sales charges, and other fund expenses. We do not receive any compensation from these fees. All of these fees are in addition to the management fee you pay us. You should review all fees charged to fully understand the total amount of fees you will pay. Services similar to those offered by us may be available elsewhere for more or less than the amounts we charge.

You could invest in a mutual fund directly, without our services. In that case, you would not receive the services provided by us which are designed, among other things, to assist you in determining which mutual fund or funds are most appropriate to your financial condition and objectives.

Our Advisory Agreement/Financial Planning Agreement defines what fees are charged and their frequency. We usually bill fees quarterly in advance. Management fees are prorated for each contribution and withdrawal made during the applicable calendar quarter (with the exception of small inconsequential contributions and withdrawals). You will be provided with a quarterly statement reflecting deduction of the advisory fees.

Either party may terminate the relationship with a sixty (60) day written notice. You will incur charges for advisory or planning services rendered up to the point of termination on a prorated basis. Upon termination of any account, any prepaid fees that are in excess of the management services performed will be promptly refunded to you. Accounts opened or terminated during a calendar quarter will be charged a prorated fee.

1. Financial Planning/Consulting Fees

We can provide analysis and recommendations for retirement needs, estate planning needs, income tax planning, life and disability insurance needs, investment needs, and college education planning. You can

have us create a full financial plan or select any of the individual modules. The following fee schedule applies for financial planning services.

All fees may be negotiable under certain circumstances.

Investment plans will be presented to you within 90 days of the contract date, provided that all information needed to prepare the investment plan has been promptly provided to us.

The fees shown below are the minimum for financial plans. You may have isolated instances where you need assistance. The usual fee for us to provide analysis, but not create a plan, is \$150 - \$450 per hour, for 1 to 30 hours, which may be negotiable depending upon the nature and complexity of your circumstances. An estimate for total hours will be determined at the start of the advisory relationship. Consultation services without a financial plan require no minimum net worth.

We also charge an up-front financial planning fee of \$1,000 to \$4,000 and an ongoing monitoring fee of \$180 to \$300 a month, billed monthly. Based upon your needs, we may also provide consultations throughout the year to advise and counsel you about other financial issues.

While the introductory meeting is complimentary, please note - that if you cancel within 48 hours of the meeting, the subsequent meeting will incur a \$150/hour charge. We hope you can understand that we value our time and want to ensure meetings are made available to others who are seeking to speak with us if someone else is unable to hold their spot.

We offer modular financial planning for a fee of \$300 - \$800 per module depending on complexity. Modular planning consists of a unique data gathering and analysis process for a specific financial planning concern. Modular planning includes one meeting with the advisors. Some topics for modular planning typically includes tax planning, student loan analysis, debt repayment planning, home purchase planning, etc.

For specific cases we also can utilize an hourly fee model which ranges from \$150 - 250/hour depending on complexity of work.

If you chose to continue working with our software but are not active as a client, we may charge a monetary software fee (\$30 - \$50 a month) to cover the cost of the software. This also allows us to easily re-engage for work under the ongoing monitoring, modular or hourly fee structure noted above.

If the plan is implemented through us, we will not receive compensation from the sale of insurance products or services recommended in the financial plan. The fees and expenses you pay for the purchase of these products may be more or less than the expenses you would pay should you decide to implement our recommendations through another investment advisory firm or broker-dealer and are typically determined by the broker-dealer or investment company sponsoring the product. Therefore, a conflict of interest does not exist between our interests and your interests since we may recommend products that do not pay us compensation.

The Financial Planning Agreement will show the fee you will pay. Hourly fees and project fees are charged in advance. In the event that you cancel the financial consultation agreement, you will be

responsible for the actual hours spent preparing the financial plan, up to the cancellation date, at the agreed upon rate. Investment plans will be presented to you within 90 days of the contract date, provided that all information needed to prepare the investment plan has been promptly provided to us.

All recommendations developed by us are based upon our professional judgment. We cannot guarantee the results of any of our recommendations.

2. Asset Management Fee Schedule

The fee charged for TD Ameritrade and SEI Model Portfolio accounts are based upon the amount of money you invest. Fees are charged quarterly, in advance. Payments are due and will be assessed on the last day of each quarter, based on the ending balance of the account under management for the preceding quarter and will be calculated as follows:

Annual Fee	Portfolio Size (AUM)
0.50% - 1.40%	\$0-\$99,999
0.40% - 1.30%	\$100,000-\$299,999
0.30% - 1.25%	\$300,000-\$699,999
0.25% - 1.20%	\$700,000-\$1,499,999
0.20% - 1.15%	\$1,500,000+

The fees shown above are annual fees. You will be billed one quarter of this amount on a quarterly basis. There is no minimum account size. No increase in the annual fee shall be effective without prior written notification to you. We believe our advisory fee is reasonable considering the fees charged by other investment advisers offering similar services/programs.

Certain strategies offered by us may involve investment in mutual funds. Load and no load mutual funds may pay annual distribution charges, sometimes referred to as “12(b)(1) fees”. These 12(b)(1) fees come from fund assets, and thus indirectly from clients’ assets. We do not receive any compensation from these fees. The 12(b)(1) fee, deferred sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund’s prospectus. This Agreement will continue in effect until terminated by either party with a sixty (60) day written notice to the other, in person, by mail to the address of record, or by e-mail. In the event the Agreement is terminated, and the Client has advanced any fees which have been unearned as of the date of termination, such unearned fees shall be immediately refunded to the Client.

Your account at the custodian may also be charged for certain additional assets managed for you by us but not held by the Custodian (i.e. private equity funds, hedge funds, 401(k)s).

We will provide you with periodic invoices to collect for our fees. If selected, you will pay advisory fees to the third party money manager TD Ameritrade or SEI Private Trust. TD Ameritrade or SEI Private Trust will calculate the fees based upon our Investment Management Agreement and the Application

you signed with TD Ameritrade or SEI. TD Ameritrade or SEI will pay the applicable fees charged to your account to us. This fee will show up as a deduction on your following month's account statement from STPC and may be tax deductible upon advice from your tax professional for taxable accounts only.

Investment Advisory Services

For Betterment Institutional accounts, the standard advisory fee is .75% based on the market value of the account, and Betterment will charge a platform fee of .20%, decreased down from .25% as of April 1, 2017.

The annual fees are negotiable and are pro-rated and paid in arrears on a quarterly basis. The Outside Manager will debit the client's account for both the Outside Manager's fee, and Legacy Care Wealth, LLC's advisory fee, and will remit Legacy Care Wealth, LLC's fee to Legacy Care Wealth, LLC. Please note, the above fee includes the Outside Manager's fee. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current 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. An account may be terminated with written notice at least 60 calendar days in advance. Since fees are paid in arrears, no rebate will be needed upon termination of the account.

3. Other Fees

We may recommend and sell life, disability, health, and long-term care insurance. We will not receive commissions associated with these sales from the insurance company. You will not pay a separate fee for these and your advisory fee will not be reduced by any payments we receive from these sales.

Item 6 – Performance Based Fee and Side by Side Management

We do not charge any performance-based fees. These are fees based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7 – Types of Client(s)

We provide services to young professionals, families, individuals, high net worth individuals, trusts, corporations, and business entities.

There is no account size minimum.

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

1. Methods of Analysis

We may use one of SEI's model portfolios that are available through the SEI model portfolio platform. Asset allocation model portfolios cover everything from conservative income to very aggressive growth oriented approaches. These portfolios are also fluid so that they can change as a client's goals change.

Additionally, we may utilize other software platforms including eMoney Advisor and Social Security Timing[®] to help create financial plans and recommendations based on your unique circumstances.

We begin by using the balance sheet approach to creating your plan and recommendations. We use present value evaluations and risk metrics to determine appropriate investments for you.

2. Investment Strategies

We use long term hold strategies along with some short term buy and sell strategies.

3. SEI Methods of Analysis and Investment Strategies

SEI may use long term hold strategies and short term buy and sell strategies, which depends on the model portfolio(s) selected. SEI investment analysis and strategies may incorporate any, all or a combination of the following techniques: fundamental analysis, Modern Portfolio Theory (MPT), technical analysis, and cyclical analysis.

Fundamental analysis is a technique that attempts to determine a security's value by focusing on the underlying factors that affect a company's actual business and its future prospects. Fundamental analysis is about using real data to evaluate a security's value. It refers to the analysis of the economic well being of a financial entity as opposed to only its price movements.

Modern portfolio theory tries to understand the market as a whole, rather than looking for what makes each investment opportunity unique. Investments are described statistically, in terms of their expected long-term return rate and their expected short-term volatility.

Technical Analysis is a technique that attempts to determine a security's value by developing models and trading rules based upon price and volume transformation. Technical analysis assumes that a market's price reflects all relevant information so the analysis focuses on the history of a security's trading behavior rather than external drivers such as economic, fundamental and news events.

While investment managers do not attempt to time the market, they may use cyclical analysis in conjunction with other strategies to help determine if shifts are required in your investment strategies depending upon long and short-term trends in financial markets and the performance of the overall national and global economy.

4. Risks

We cannot guarantee our analysis methods will yield a return. In fact, a loss of principal is always a risk. Investing in securities involves a risk of loss that you should be prepared to handle. You need to

understand that investment decisions made for your account by us are subject to various market, currency, economic, political and business risks. The investment decisions we make for you will not always be profitable nor can we guarantee any level of performance.

A list of all risks associated with the strategies, products and methodology we offer are listed below:

1. Alternative Investment Risk

Investing in alternative investments is speculative, not suitable for all clients, and intended for experienced and sophisticated investors who are willing to bear the high economic risks of the investment, which can include:

- Loss of all or a substantial portion of the investment due to leveraging, short-selling or other speculative investment practices
- Lack of liquidity in that there may be no secondary market for the fund and none expected to develop
- Volatility of returns
- Restrictions on transferring interests in the fund
- Absence of information regarding valuations and pricing
- Delays in tax reporting
- Less regulation and higher fees than mutual funds

2. Bond Risk

Bonds generally have higher risks than money market funds, largely because they typically pursue strategies aimed at producing higher yields of the risks associated with bonds include:

- Call Risk - The possibility that falling interest rates will cause a bond issuer to redeem—or call—its high-yielding bond before the bond's maturity date.
- Credit Risk — the possibility that companies or other issuers whose bonds are owned by the fund may fail to pay their debts (including the debt owed to holders of their bonds). Credit risk is less of a factor for bond funds that invest in insured bonds or U.S. Treasury bonds. By contrast, those that invest in the bonds of companies with poor credit ratings generally will be subject to higher risk.
- Interest Rate Risk — the risk that the market value of the bonds will go down when interest rates go up. Because of this, you can lose money in any bond fund, including those that invest only in insured bonds or Treasury bonds.
- Prepayment Risk — the chance that a bond will be paid off early. For example, if interest rates fall, a bond issuer may decide to pay off (or "retire") its debt and issue new bonds that pay a lower rate. When this happens, the fund may not be able to reinvest the proceeds in an investment with as high a return or yield.

3. Insurance Product Risk

The rate of return on insurance products is not stable, but varies with the stock, bond and money market subaccounts that you choose as investment options. There is no guarantee that you will earn any return on your investment and there is a risk that you will lose money. Some of the major risks include:

- Liquidity and Early Withdrawal Risk – There may be a surrender charges for withdrawals within a specified period, which can be as long as six to eight years. Any withdrawals before a client reaches the age of 59 ½ are generally subject to a 10 percent income tax penalty in addition to any gain being taxed as ordinary income.
- Sales and Surrender Charges – Asset-based sales charges or surrender charges. These charges normally decline and eventually are eliminated the longer you hold your shares. For example, a surrender charge could start at 7 percent in the first year and decline by 1 percent per year until it reaches zero.
- Fees and Expenses – There are a variety of fees and expenses which can reach 2% and more such as:
 - Mortality and expense risk charges
 - Administrative fees
 - Underlying fund expenses
 - Charges for any special features or riders
- Bonus Credits – Some products offer bonus credits that can add a specified percentage to the amount invested ranging from 1 percent to 5 percent for each premium payment. Bonus credits, however, are usually not free. In order to fund them, insurance companies typically impose high mortality and expense charges and lengthy surrender charge periods.
- Guarantees – Insurance companies provide a number of specific guarantees. For example, they may guarantee a death benefit or an annuity payout option that can provide income for life. These guarantees are only as good as the insurance company that gives them.
- Market Risk – The possibility that stock fund or bond fund prices overall will decline over short or even extended periods. Stock and bond markets tend to move in cycles, with periods when prices rise and other periods when prices fall.
- Principal Risk – The possibility that an investment will go down in value, or "lose money," from the original or invested amount.

4. Mutual Funds Risk

The following is a list of some general risks associated with investing in mutual funds.

- Country Risk - The possibility that political events (a war, national elections), financial problems (rising inflation, government default), or natural disasters (an earthquake, a poor harvest) will weaken a country's economy and cause investments in that country to decline.
- Currency Risk -The possibility that returns could be reduced for Americans investing in foreign securities because of a rise in the value of the U.S. dollar against foreign currencies. Also called exchange-rate risk.

- Income Risk - The possibility that a fixed-income fund's dividends will decline as a result of falling overall interest rates.
- Industry Risk - The possibility that a group of stocks in a single industry will decline in price due to developments in that industry.
- Inflation Risk - The possibility that increases in the cost of living will reduce or eliminate a fund's real inflation-adjusted returns.
- Manager Risk -The possibility that an actively managed mutual fund's investment adviser will fail to execute the fund's investment strategy effectively resulting in the failure of stated objectives.
- Market Risk -The possibility that stock fund or bond fund prices overall will decline over short or even extended periods. Stock and bond markets tend to move in cycles, with periods when prices rise and other periods when prices fall.
- Principal Risk -The possibility that an investment will go down in value, or "lose money," from the original or invested amount.

5. Resampled Efficiency Risk

Resampled Efficiency portfolio optimization and the underlying portfolio assets consisting of stocks, mutual funds, bonds, and alternative investments are subject to the various associated asset risks as described under corresponding headings in Item 8. Resampled Efficiency Portfolio optimization has the same risks described under the heading "Mutual Fund Risk" above, whereas risks associated with the adviser utilizing Resampled Efficiency are subject to country risk, currency risk, income risk, industry risk, inflation risk, manager risk (as applied using Resampled Efficiency), market risk, and principal risk.

6. Stock Risk

Although a stock's value can rise and fall quickly over the short term, historically stocks have performed better over the long term than other types of investments — including corporate bonds, government bonds, and treasury securities.

Overall "market risk" poses the greatest potential danger for investors in stocks funds. Stock prices can fluctuate for a broad range of reasons, such as the overall strength of the economy or demand for particular products or services.

7. Fundamental Analysis Risk

Fundamental analysis, when used in isolation, has a number of risks:

- There are an infinite number of factors that can affect the earnings of a company, and its stock price, over time. These can include economic, political and social factors, in addition to the various company statistics.
- The data used may be out of date.
- It is difficult to give appropriate weightings to the factors.

- It assumes that the analyst is competent.
- It ignores the influence of random events such as oil spills, product defects being exposed, and acts of God and so on.

8. Modern Portfolio Theory (MPT) Risk

Modern Portfolio Theory tries to understand the market as a whole and measure market risk in an attempt to reduce the inherent risks of investing in the market. However, with every financial investment strategy there is a risk of a loss of principal. Not every investment decision will be profitable, and there can be no guarantee of any level of performance.

9. Cyclical Analysis Risk

Looking at market cycles in conjunction with other investment strategies can be useful when making investment decisions. However, market cycles are not always predictable. Each financial investment strategy has benefits and risks. Not every investment decision will be profitable, and there can be no guarantee of any level of performance.

10. Technical Analysis risk

- Technical analysis is derived from the study of market participant behavior and its efficacy is a matter of controversy.
- Methods vary greatly and can be highly subjective; different technical analysts can sometimes make contradictory predictions from the same data.
- Models and rules can incur sufficiently high transaction costs.

Item 9 – Disciplinary Information

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of us or the integrity of our management. We have no information to disclose here about the firm or any of our investment advisors. We adhere to high ethical standards for all advisors and associates. We strive to do what is in your best interests.

Item 10 – Other Financial Industry Activities and Affiliations

1. Insurance Agent

Robert Colon, the Founding Partner and Managing Member for Legacy Care Wealth, LLC, is a licensed insurance agent/broker with various companies. In his role as an insurance agent/broker, he may offer commissionable (non-variable) insurance products to you for which he will not receive compensation from insurance companies. He may recommend and sell life, health, and long-term care insurance and

will not receive the usual and customary commissions. The sale of these products accounts for approximately 10% of his time.

2. Enrolled Agent with the IRS

Robert Colon is an enrolled agent with the Internal Revenue Service ("IRS"). An enrolled agent is a person who has earned the privilege of representing taxpayers before the Internal Revenue Service by either passing a three-part comprehensive IRS test covering individual and business tax returns, or through experience as a former IRS employee. Enrolled agent status is the highest credential the IRS awards. Individuals who obtain this elite status must adhere to ethical standards and complete 72 hours of continuing education courses every three years. Enrolled agents are unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and which IRS offices they can represent clients before. In his role as an enrolled agent with the IRS, Mr. Colon may offer tax services to you for which he may receive compensation for. Providing these services accounts for approximately 10% of his time.

3. Tax Preparation and Advisory Services

Robert Colon and Danna Jacobs also own a tax preparation and advisory firm, Legacy Care Tax, LLC DBA Inspired Vision Accounting. They perform your normal and customary income tax preparation services. Providing these services accounts for approximately 20% of their time.

4. Board Membership

Danna Jacobs is a Board Member for the Student/Partner Alliance, a non-profit based out of Summit, New Jersey. Danna Jacobs does not receive additional compensation for these activities. Providing these services accounts for approximately 5% of her time.

Robert Colon is a Board Member and Treasurer for the Hamilton Park Conservancy. Robert Colon does not receive additional compensation for these activities. Providing these services accounts for approximately 5% of her time.

5. Other Affiliations

We may provide referrals to the third party money manager SEI, TD Ameritrade, AssetMark and/or Betterment for which we are not paid compensation. Please note that none of our clients are required to use the third party money managers. Advisory Clients will pay the normal fees as outlined in this document and the Agreement.

Recommendations or Selections of Other Investment Advisers

As referenced in Item 4 of this brochure, Legacy Care Wealth, LLC recommends clients to Outside Managers to manage their accounts. In the event that we recommend an Outside Manager, please note that we do not share in their advisory fee. Our fee is separate and in addition to their compensation (as noted in Item 5) and will be described to you prior to engagement. You are not obligated, contractually or otherwise, to use the services of any Outside Manager we recommend. Additionally, Legacy Care Wealth, LLC will only recommend an Outside Manager who is properly licensed or registered as an investment adviser.

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

1. General Information

We have adopted a Code of Ethics for all supervised persons of the firm describing its high standards of business conduct, and fiduciary duty to you, our client. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts, the reporting of certain gifts and business entertainment items, and personal securities trading procedures. All of our supervised persons must acknowledge the terms of the Code of Ethics annually, or as amended.

2. Participation or Interest in Client Accounts

We may invest in the same SEI model portfolios that we recommend to you. We have no direct control over these portfolios so there is conflict of interest regarding our personal investment in the model portfolio.

We may recommend securities to you that we have purchased for our own accounts. We may trade securities in our account that we have recommended to you as long as we place our orders after your orders. This policy is meant to prevent us from benefiting as a result of transactions placed on behalf of advisory accounts.

The following acts are prohibited:

- Employing any device, scheme or artifice to defraud
- Making any untrue statement of a material fact
- Omitting to state a material fact necessary in order to make a statement, in light of the circumstances under which it is made, not misleading
- Engaging in any fraudulent or deceitful act, practice or course of business
- Engaging in any manipulative practices
- Participating in Client accounts

You may request a copy of the firm's Code of Ethics by contacting Danna Jacobs.

3. Personal Trading

We have established the following restrictions in order to ensure our fiduciary responsibilities to you are met:

- No securities for our personal portfolio(s) shall be bought or sold where this decision is substantially derived, in whole or in part, from the role of Investment Advisory Representative(s)

of Legacy Care Wealth, LLC, unless the information is also available to the investing public on reasonable inquiry. In no case, shall we put our own interests ahead of yours.

Under certain circumstances, exceptions may be made to the policies stated above. Records of these trades, including the reasons for the exceptions, will be maintained with our records as required.

In addition, open-end mutual funds and/or investment sub-accounts which may comprise a variable insurance product are purchased or redeemed at a fixed net asset value. Therefore, purchases of mutual funds and/or variable insurance products by an advisor are not likely to have an impact on the prices of the fund in which you invest. These types of transactions are not prohibited by our policies and procedures.

Certain affiliated accounts may trade in the same securities with your accounts on an aggregated basis when consistent with our obligation of best execution. When trades are aggregated, all parties will share the costs in proportion to their investment. We will retain records of the trade order (specifying each participating account) and its allocation. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the Order.

4. Responsibility

It is the responsibility of all supervisory personnel to ensure that we conduct business with the highest level of ethical standards and in keeping with our fiduciary duties to you. We must put your interests first and refrain from having outside interests that conflict with your interests.

5. Privacy Statement

We are committed to safeguarding your confidential information and hold all personal information provided to us in the strictest confidence. These records include all personal information that we collect from you or receive from other firms in connection with any of the financial services they provide. We also require other firms with whom we deal with to restrict the use of your information. Our Privacy Policy is available upon request.

6. Conflicts of Interest

We have a duty to disclose potential and actual conflicts of interest. Employees have a duty to report potential and actual conflicts of interest to management. Gifts (other than de minimis gifts, which are usually defined as having a value under \$200.00) should not be accepted from persons or entities doing business with us.

Danna Jacobs and Robert Colon may employ the same strategies for their personal investment account as they do for their clients. However, they do not place their orders in a way to benefit from the purchase or sale of a security.

We act in a fiduciary capacity. If a conflict of interest arises between us and you, we shall make every effort to resolve the conflict in your favor. Conflicts of interest may also arise in the allocation of investment opportunities among the accounts that we advise. We will seek to allocate investment

opportunities according to what we believe is appropriate for each account. We strive to do what is equitable and in the best interests of all the accounts we advise.

7. Use of Disclaimers

We shall not attempt to limit liability for willful misconduct or gross negligence through the use of disclaimers.

Item 12 – Brokerage Practices

1. Soft Dollars

SEI, TD Ameritrade, AssetMark, Betterment Institutional, Dividend Capital, First Clearing, and the third party money manager SEI Private Trust may provide us with certain brokerage and research products and services that qualify as "brokerage or research services" under Section 28(e) of the Securities Exchange Act of 1934 ("Exchange Act"). These research products and/or services will assist the Advisor in its investment decision making process. Such research generally will be used to service all of the Advisor's clients, but brokerage commissions paid by the client may be used to pay for research that is not used in managing the client's account. The account may pay to a broker-dealer a commission greater than another qualified broker-dealer might charge to effect the same transaction where the Advisor determines in good faith that the commission is reasonable in relation to the value of the brokerage and research services received. There is a conflict of interest as Legacy Care Wealth, LLC does not pay for research, products, and/or services supplied by SEI or First Clearing or SEI Private Trust, whereas we might have an incentive to recommend a broker-dealer based on our interests rather than client interests. This potential conflict is addressed in our Code of Ethics. We mitigate these conflicts of interest through strong oversight of soft-dollar arrangements by the Chief Compliance Officer, in order to assure the soft dollar benefits serve the best interests of the client. We strive to do what is equitable and in the best interests of all the accounts we advise.

There may other benefits from recommending SEI, TD Ameritrade, AssetMark, Betterment Institutional, Dividend Capital, First Clearing, such as software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

Other services may include, but are not limited to, performance reporting, financial planning, contact management systems, third party research, publications, access to educational conferences, roundtables and webinars, practice management resources, access to consultants and other third party service providers who provide a wide array of business related services and technology.

2. Best Execution

We have an obligation to seek best execution for you. In seeking best execution, the determinative factor is not the lowest possible commission cost but whether the transaction represents the best

qualitative execution, taking into consideration the full range of a broker-dealer's services, including the value of research provided, execution capability, commission rates, and responsiveness. Therefore, we will seek competitive commission rates, but we may not obtain the lowest possible commission rates for account transactions.

3. Brokerage for Client Referrals

We do not receive any compensation or incentive for referring you to broker-dealers for brokerage trades. We may receive additional compensation for sales of insurance products only.

4. Directed Brokerage

Not all advisory firms require you to direct brokerage to a specific broker/dealer or custodian. We have an obligation to seek best execution for you. In seeking best execution, the determinative factor is not the lowest possible commission cost but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including the value of research provided, execution capability, commission rates, and responsiveness. Therefore, we will seek competitive commission rates, but we may not obtain the lowest possible commission rates for account transactions.

By directing brokerage to SEI, TD Ameritrade, AssetMark, Betterment Institutional, Dividend Capital, First Clearing, you may pay higher fees or transaction costs than those obtainable by other broker-dealers. In most cases, we believe you are paying a discounted and reasonable rate.

You may if you elect, direct us to use a broker-dealer of your choosing. If you select a broker-dealer other than SEI, TD Ameritrade, AssetMark, Betterment Institutional, Dividend Capital, First Clearing, you may pay higher or lower fees than if you used SEI, TD Ameritrade, AssetMark, Betterment Institutional, Dividend Capital, First Clearing. Generally, we will not negotiate lower rates below the rates established by the executing broker-dealer for this type of directed brokerage account, unless we believe that such rate is unfair or unreasonable for the size and type of transaction.

5. Trading

Transactions for each client account generally will be effected independently, unless we decide to purchase or sell the same securities for several clients at approximately the same time. We may (but are not obligated to) combine or "batch" such orders to obtain best execution, to negotiate more favorable commission rates or to allocate equitably among our clients' differences in prices and commission or other transaction costs. Under this procedure, transactions will be price-averaged and allocated among our clients in proportion to the purchase and sale orders placed for each client account on any given day.

Transactions placed in an asset management account by a third party manager including SEI, TD Ameritrade, AssetMark, Betterment Institutional, Dividend Capital, First Clearing will be executed through their broker-dealer or custodian. In determining best execution for these transactions, the third party manager is looking at whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including the value of research provided, execution capability, commission rates, and responsiveness. While they look for competitive

commission rates, they may not obtain the lowest possible commission rates for account transactions. The aggregation and allocation practices of mutual funds and the third party manager that we recommend to you are disclosed in the respective mutual fund prospectuses and third party manager disclosure documents which will be provided to you.

If you direct us to use a different broker-dealer than SEI, TD Ameritrade, AssetMark, Dividend Capital, First Clearing we may not be able to aggregate trades and may not achieve best execution.

The Custodian and Brokers We Use

Legacy Care Wealth, LLC does not maintain custody of your assets that we manage, although we may be deemed to have custody of your assets if you give us authority to withdraw advisory fees from your account (see Item 15—Custody, below). Your assets must be maintained in an account at a “qualified custodian,” generally a broker-dealer or bank. We may recommend that our clients use SEI, TD Ameritrade, AssetMark, Dividend Capital, First Clearing or MTG, LLC dba Betterment Securities (“Betterment Securities”), a registered broker-dealer, member SIPC, as the qualified custodian. We are independently owned and operated and are not affiliated with Betterment Securities. Betterment Securities will hold your assets in a brokerage account and buy and sell securities when we and/or you instruct them to. While we may recommend that you use Betterment Securities as custodian/broker, you will decide whether to do so and will open your account with Betterment Securities by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so. If you do not wish to place your assets with Betterment Securities, then we cannot manage your account on Betterment Institutional (defined below).

Your Brokerage and Custody Costs

For our clients’ accounts that Betterment Securities maintains, Betterment Securities generally does not charge you separately for custody services, but is compensated as part of the Betterment Institutional (defined below) platform fee, which is a percentage of the dollar amount of assets in the account in lieu of commissions. We have determined that having Betterment Securities execute trades is consistent with our duty to seek “best execution” of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see “Factors Used to Select Custodians and/or Broker-Dealers”).

Services Available to us via Betterment Institutional

Betterment Securities serves as broker dealer to Betterment Institutional, an investment and advice platform serving independent investment advisory firms like us (“Betterment Institutional”). Betterment Institutional also makes available various support services which may not be available to Betterment’s retail customers. Some of those services help us manage or administer our clients’ accounts, while others help us manage and grow our business. Betterment Institutional’s support services are generally available on an unsolicited basis (we don’t have to request them) and at no charge to us. Following is a more detailed description of Betterment Institutional’s support services:

1. **SERVICES THAT BENEFIT YOU.** Betterment Institutional includes access to a range of investment products, execution of securities transactions, and custody of client assets through Betterment Securities. Betterment Securities' services described in this paragraph generally benefit you and your account.
2. **SERVICES THAT MAY NOT DIRECTLY BENEFIT YOU.** Betterment Institutional also makes available to us other products and services that benefit us, but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts, such as software and technology that may:
 - a. Assist with back-office functions, recordkeeping, and client reporting of our clients' accounts.
 - b. Provide access to client account data (such as duplicate trade confirmations and account statements).
 - c. Provide pricing and other market data.
 - d. Assist with back-office functions, recordkeeping, and client reporting.
3. **SERVICES THAT GENERALLY BENEFIT ONLY US.** By using Betterment Institutional, we will be offered other services intended to help us manage and further develop our business enterprise. These services include:
 - a. Educational conferences and events.
 - b. Consulting on technology, compliance, legal, and business needs.
 - c. Publications and conferences on practice management and business succession.

Our Interest in Betterment Securities' Services

The availability of these services from Betterment Institutional benefits us because we do not have to produce or purchase them. In addition, we don't have to pay for Betterment Securities' services. These services may be contingent upon us committing a certain amount of business to Betterment Securities in assets in custody. We may have an incentive to recommend that you maintain your account with Betterment Securities, based on our interest in receiving Betterment Institutional and Betterment Securities' services that benefit our business rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest. We believe, however, that our selection of Betterment Securities as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Betterment Securities' services and not Betterment Institutional and Betterment Securities' services that benefit only us.

Item 13 – Review of Accounts

1. Duty to Supervise

We are responsible for ensuring adequate supervision over the activities of all persons who act on our behalf. Specific duties include:

- Establish procedures that could be reasonably expected to prevent and detect violations of law by our advisory personnel
- Analyze operations and create a system of controls to ensure compliance with applicable securities laws
- Ensure that all advisory personnel fully understand the Company's policies and procedures
- Establish a review system designed to provide reasonable assurance that our policies and procedures are effective and being followed

2. Reviews

Financial plan reviews will be conducted three times a year. Investment management reviews will be conducted by us at least annually or as agreed to by us. These reviews will be conducted by a Managing Member. You may request more frequent reviews and may set thresholds for triggering events that would cause a review to take place. Generally, we will monitor for changes and shifts in the economy, changes to the management and structure of a mutual fund or company in which client assets are invested, and market shifts and corrections.

3. Reports

You will be provided with account statements reflecting the transactions occurring in the account on at least a quarterly basis. These statements will be written or electronic depending upon what you selected when you opened the account. You will be provided with paper confirmations for each securities transaction executed in the account. You are obligated to notify us of any discrepancies in the account(s) or any concerns you have about the account(s).

We will send quarterly/annual consolidated reporting using proprietary software for our financial planning clients.

Item 14 – Client Referrals and Other Compensation

We do not receive any compensation for referring clients to another advisor nor do we pay any compensation to another advisor if they refer clients to us.

Robert Colon is a licensed insurance agent but will not receive compensation for the sale of insurance products.

Robert Colon is an enrolled agent with the IRS and may receive compensation for providing these services.

Robert Colon is an independent contractor with Delitta & Brancucci, CPA, and may receive compensation for these activities.

Robert Colon and Danna Jacobs own a tax preparation firm, Legacy Care Tax, LLC DBA Inspired Vision Accounting and may receive compensation for providing these services.

Robert Colon and Danna Jacobs own an independent companies, Legacy Care Holdings, LLC and Cashboard360, LLC, and may receive compensation through these companies.

We receive a non-economic benefit from Betterment Institutional, Betterment Securities, SEI, TD Ameritrade, AssetMark, Dividend Capital, First Clearing in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at these institutions. These products and services, how they benefit us, and the related conflicts of interest are described above (see Item 12—Brokerage Practices). The availability to us of these products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

Item 15 – Custody

We do not have physical custody of any accounts or assets and will not deduct your quarterly fees from the custodian. We use SEI, TD Ameritrade, AssetMark, Betterment Institutional, Dividend Capital, First Clearing as the custodian and/or broker-dealer for all your accounts. We do not debit the client fees directly from your advisory account. We request for the custodian to debit the fees from your account and then forwarded the fees to us. The Custodian will provide you immediate transaction confirmations and statements, either by mail or electronically per your request. Statements list the total value of the account at the start and end of the month and itemize all transactions and security positions. We urge you to carefully review such statements and compare this official custodial record to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities. If you notice any discrepancies, please contact Danna Jacobs.

For taxable accounts, the Custodian will provide you with consolidated year-end summary statements including IRS forms 1099 and other tax-related forms, as applicable. We are not allowed to make alterations or amendments to the custodian’s statement. This preserves the integrity of the Custodian’s statement and provides you with an independent appraisal of the account.

Item 16 – Investment Discretion

We do obtain discretionary authority from you to select the type of securities and amount of securities to be bought or sold. We usually only have the ability to rebalance and reallocate your accounts on a quarterly basis, with your permission. However, we may obtain authority to make changes to your account on a discretionary basis in which case, we would not require your authorization each time we make a change. The third party money manager and/or custodians may have discretion over your account. The Advisory Agreement details this in full.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, we do not have any authority to and do not vote proxies on behalf of advisory clients. You retain the responsibility for receiving and voting proxies for any and all securities maintained in your portfolios. We may provide advice to you regarding your voting of proxies. Clients will receive proxies from the Custodian. We are authorized to instruct the Custodian to forward you copies of all proxies and shareholder communications relating to your account assets.

Item 18 – Financial Information

We are required to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that would impair our ability to meet any contractual and fiduciary commitments to you, our client. We have not been the subject of any bankruptcy proceedings.

In no event shall we charge advisory fees that are both in excess of five hundred dollars and more than six months in advance of advisory services rendered.

Item 19 – Requirements for State Registered Advisers

Legacy Care Wealth, LLC nor any management person has any disciplinary history to disclose, and does not have any relationship or arrangement with any issuer of securities. We adhere to high ethical standards, and strive to do what is in your best interests. There are two principals of Legacy Care Wealth, LLC, Danna Jacobs and Robert Colon. Their information is as follows in the brochure supplement:

Item 1 – Cover Page

Legacy Care Wealth, LLC
201 Montgomery St. – 2nd Floor
Jersey City, NJ 07302
(201) 535-4499

Brochure Supplement – Danna Jacobs

January 9, 2018

This brochure supplement provides information about Danna Jacobs and supplements the Legacy Care Wealth, LLC brochure. You should have received a copy of that brochure. Please contact Danna Jacobs if you did not receive the brochure or if you have any questions about the contents of this supplement.

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

Item 2 – Educational Background and Business Experience

Education

Master of Business Administration Degree
NYU Stern, New York, NY

Bachelor of Arts Degree in Economics and Italian
Vassar College, Poughkeepsie, NY

Designations

Certified Financial Planner (CFP®)
College of Financial Planning, Denver, CO

Accredited Domestic Partnership Advisor (ADPA®)
College of Financial Planning, Denver, CO

Minimum Designation Requirements

Certified Financial Planner (CFP)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Prerequisites/Experience: Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year)

Educational Requirements: Complete an advanced college level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning

Examination Type: Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios

designed to test one's ability to correctly diagnose financial planning Issues and apply one's knowledge of financial planning to real world circumstances

Ethics: Agree to be bound by CFP Board's Standards of Professional/Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education/Experience Requirements: Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct to maintain competence and keep up with developments in the financial planning field

Ethics: Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Accredited Domestic Partnership AdvisorSM or ADPA®

Individuals who hold the ADPA® designation have completed a course of study encompassing wealth transfers, federal taxation, retirement planning and planning for financial and medical end-of-life needs for domestic partners. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process.

Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Business History

May 2013 – Present	CCO and Founding Partner and Managing Member at Legacy Care Wealth, LLC
May 2013 – Present	Founding Partner and Managing Member at Legacy Care Tax, LLC DBA Inspired Vision Accounting
June 2012 – December 2013	Teaching Fellow at New York University

January 2010 –April 2013	Advisor at Barclays Wealth
June 2007 –January 2010	Analyst at Barclays Capital
August 2006 – May 2007	Assistant to the Director of Vassar Repertory Dance Theater at Vassar College
January 2007 –May 2007	Financial Advisor Intern at Merrill Lynch
June 2006 – August 2006	Marketing Intern at New York Mercantile Exchange
August 2005 – June 2006	Assistant to the Director of Vassar Repertory Dance Theater at Vassar College
May 2005 – August 2005	Before School Conference Intern at the Residential Life Office at Vassar College
August 2004 – May 2005	Student Fellow at the Residential Life Office at Vassar College
August 2004 – May 2005	Assistant to the Director of Vassar Repertory Dance Theater at Vassar College
May 2004 – August 2004	Receptionist at the Somerset Valley Bank
June 2003 – May 2007	Student at Vassar
September 1999 – May 2003	Student at Bernards High School

Item 3 – Disciplinary History

Neither Legacy Care Wealth, LLC nor Danna Jacobs has disciplinary history to disclose.

Item 4 – Other Business Activities

As noted in item 10 “Other Financial Industry Activities and Affiliations” above, Danna Jacobs the Chief Compliance officer, Founding Partner and Managing Member for Legacy Care Wealth, LLC is a Teaching Fellow at New York University, which accounts for approximately 5% of her time.

Danna Jacobs co-owns a tax preparation firm, Legacy Care Tax, LLC DBA Inspired Vision Accounting and may receive compensation for providing these services. This activity accounts for about 20% of Danna’s time.

Danna Jacobs co-owns own the independent companies, Legacy Care Holdings, LLC, Cashboard360, LLC and may receive compensation through these companies.

Item 5 – Additional Compensation

Danna Jacobs does not receive any other compensation for investment related services.

Item 6 – Supervision

Danna Jacobs is the Chief Compliance Officer Founding Partner and Managing Member, and performs supervisory duties for her firm.

Item 7 – Requirements for State-Registered Advisers

Danna Jacobs has no reportable events to disclose here.

Performance Fees

We do not charge a performance-based fee (fees based on a share of capital gains on, or capital appreciation of, the assets of a client) for our normal asset management accounts.

Other Relationships

Neither the firm nor Danna Jacobs has any relationship with any issuer of securities.

Specialty

Danna Jacobs specializes in developing financial plans and money management for individuals. Each aspect of the investment management and financial planning process is tailored to the unique needs of her clients.

Brochure Supplement (Part 2B of Form ADV) Robert Colon

Item 1 – Cover Page

Legacy Care Wealth, LLC
201 Montgomery St. – 2nd Floor
Jersey City, NJ 07302
(201) 535-4499

Brochure Supplement – Robert Colon

January 9, 2018

This brochure supplement provides information about Robert Colon and supplements the Legacy Care Wealth, LLC brochure. You should have received a copy of that brochure. Please contact Danna Jacobs if you did not receive the brochure or if you have any questions about the contents of this supplement.

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

Item 2 – Educational Background and Business Experience

Education

Bachelor of Science Degree in Physics and Political Science
Bucknell University, Lewisburg, PA

Business History

May 2013 – Present	Founding Partner and Managing Member at Legacy Care Wealth, LLC
May 2013 – Present	Founding Partner and Managing Member at Legacy Care Tax, LLC DBA Inspired Vision Accounting
October 2010 – Present	Independent Contractor at Delitta & Brancucci, CPA
June 2009 – April 2013	Administrative Associate at Manhattan Ridge Advisors
October 2011 – April 2013	Registered Investment Advisor at Private Client Group AM
July 2012 – April 2013	Investment Adviser Representative at First Allied Advisory Services, Inc.
July 2009 – April 2013	Registered Representative at First Allied Securities, Inc.
August 2006 – May 2009	Student Bucknell University
March 2005 – January 2008	Sales Representative at Golfsmith International
September 2001 – June 2006	Student at Bernards High School

Designations

Certified Financial Planner (CFP®), College of Financial Planning, Denver, CO

Enrolled Agent with the IRS

Accredited Domestic Partnership Advisor (ADPA®), College of Financial Planning, Denver, CO

Certified Wealth Strategist (CWS)

Chartered Retirement Planning Counselor (CRPC)

Minimum Designation Requirements

Certified Financial Planner (CFP)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Prerequisites/Experience: Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year)

Educational Requirements: Complete an advanced college level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning

Examination Type: Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances

Ethics: Agree to be bound by CFP Board's Standards of Professional/Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education/Experience Requirements: Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct to maintain competence and keep up with developments in the financial planning field

Ethics: Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Accredited Domestic Partnership AdvisorSM or ADPA®

Individuals who hold the ADPA® designation have completed a course of study encompassing wealth transfers, federal taxation, retirement planning and planning for financial and medical end-of-life needs for domestic partners. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

All designees have agreed to adhere to [Standards of Professional Conduct](#) and are subject to a disciplinary process.

Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Enrolled Agent with the IRS

Issuing Organization: The Internal Revenue Service

Examination Type: Final proctored exam

Continuing Education/Experience Requirements: 72 hours every 3 years

Certified Wealth Strategist (CWS)

Designation Status Currently offered and recognized by the issuing organization

Acronym CWS

Issuing Organization Cannon Financial Institute

Prerequisites/Experience Required Three years of experience in the financial services industry that must also include direct interaction with clients

Educational Requirements

Candidates must complete the following:

- Two instructor-led training sessions
- Self-directed study on numerous wealth management issues
- Capstone project

Examination Type Four online exams, one for each directed study module

Continuing Education/Experience Requirements 33 hours per year

Chartered Retirement Planning Counselor (CRPC)

Designation Chartered Retirement Planning Counselor

Designation Status Currently offered and recognized by the issuing organization

Acronym CRPC

Issuing Organization College for Financial Planning

Prerequisites/Experience Required None

Educational Requirements Online instructor led or self-study course

Examination Type Final designation exam (online, closed-book, proctored)

Continuing Education/Experience Requirements 16 hours every two years

Item 3 – Disciplinary History

Neither Legacy Care Wealth, LLC nor Robert Colon has disciplinary history to disclose.

Item 4 – Other Business Activities

As noted in item 10 “Other Financial Industry Activities and Affiliations” above, Robert Colon the Founding Partner and Managing Member for Legacy Care Wealth, LLC is a licensed insurance agent/broker with various companies, but will not personally recommend, sell or receive commissions for any insurance products. We require that all Investment Adviser Reps disclose this conflict of interest when such recommendations are made. Also, we require Investment Adviser Reps to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Robert Colon is an independent contractor at Delitta & Brancucci, CPA. Robert is also an Enrolled Agent with the IRS and co-owner of a tax preparation firm, Legacy Care Tax, LLC DBA Inspired Vision Accounting and may receive compensation for providing these services.

These tax related activities account for about 30% of his time.

Robert Colon also co-owns own the independent companies, Legacy Care Holdings, LLC, Cashboard360, LLC and may receive compensation through these companies.

Robert Colon is the Treasurer the Hamilton Park Conservancy. These board activities account for about 5% of his time.

Item 5 – Additional Compensation

Robert Colon does not receive any other compensation for investment related services.

Item 6 – Supervision

Robert Colon is the Founding Partner and Managing Member, and performs supervisory duties for his firm.

Item 7 – Requirements for State-Registered Advisers

Robert Colon has no reportable events to disclose here.

Performance Fees

We do not charge a performance-based fee (fees based on a share of capital gains on, or capital appreciation of, the assets of a client) for our normal asset management accounts.

Other Relationships

Neither the firm nor Robert Colon has any relationship with any issuer of securities.

Specialty

Robert Colon specializes in developing financial plans and money management for individuals. Each aspect of the investment management and financial planning process is tailored to the unique needs of his clients.