

## WILLIAMSON LEGACY GROUP

March 14, 2024

### **Item 1. Introduction.**

Williamson Legacy Group (“WLG”) is registered with the United States Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers and investing.

### **Item 2: What investment services and advice can you provide to me?**

WLG provides investment advisory services to retail investors. The principal service we offer is investment management services. In providing investment management services we may also provide financial planning. In addition, we provide financial planning and consulting services on a standalone basis. We tailor your investment management services to match the investment objectives, goals, risk parameters, financial and other information which you provide to us. We monitor the holdings and performance of your account on an ongoing basis and may also provide you with periodic reports regarding the performance and holdings of your account in addition to those provided by your custodian. However, if we provide you financial planning only services, after delivery of the completed financial plan to you, we generally do not engage in any ongoing review or services, unless otherwise agreed, or you engage us to provide investment management services. We provide investment management services on a discretionary basis pursuant to authority granted to us in your client agreement. Pursuant to this discretionary authority we are authorized to determine which securities are bought and sold, the total amount to be bought and sold, and the costs at which transactions will be effected. However, there are certain clients for which we provide investment management services on a non-discretionary basis, which means you make the ultimate decision whether to buy or sell an investment. In providing investment management services or financial planning services we do not utilize proprietary products. In addition, we generally do not limit the types of investments we utilize for clients and generally utilize equity securities, but we also utilize mutual funds and exchange traded funds and REITS. We do not impose account minimums for new clients. Regardless, we reserve the right to accept or decline a potential client for any reason in our sole discretion.

For additional information, please refer to our [Form ADV Part 2A Brochure](#), especially [Item 4 Advisory Business](#) and [Item 7 Types of Clients](#).

### **Questions to Ask Us:**

***Given my financial situation, should I choose an investment advisory service? Why or why not?***

***How will you choose the investments that you recommend to me?***

***What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?***

### **Item 3 (part 1): What fees will I pay?**

For investment advisory services we charge an asset based fee, which is based on a percentage of your account value, and is billed on a monthly basis. For an asset based fee, the more assets that are in a client’s advisory account, the more a client will pay in fees. Therefore, we may have an incentive to encourage clients to increase the assets in his or her account. For financial planning services we charge a fixed fee based on the complexity of the client’s plan and services provided, Billing for these services will be in accordance with the client agreement, but generally will occur upon delivery of the financial plan, or monthly if you engage us in ongoing services.

In addition to our fees you will be responsible for other fees and expenses, such as, transaction charges and fees/expenses charged by any custodian of your account, subadvisor, mutual fund, exchange traded fund, separate account manager and any taxes or fees required by federal or state law.

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, see [Item 5 Fees and Compensation](#) of our [Form ADV Part 2A Brochure](#).

#### Question to Ask Us:

*Help me to 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?*

#### **Item 3 (part 2): What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

**When we act as your investment adviser**, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide to you. As an example, we receive various benefits and services from custodians that we may recommend to you. This incentivizes us to recommend certain custodians over others that may charge less for similar services. For additional information, please refer to our [Form ADV Part 2A Brochure](#), specifically [Item 5 Fees and Compensation](#), [Item 10 Other Financial Industry Activities and Affiliations](#), [Item 12 Brokerage Practices](#), and [Item 14 Client Referrals and Other Compensation](#).

#### Question to Ask Us:

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

#### **Item 3 (part 3): How do your financial professionals make money?**

Certain of our financial professionals are paid a percentage of the revenue earned by the firm on the clients they have introduced to the firm. In addition, the majority of our financial professionals are paid a percentage of the net revenue of the firm. Since the firm charges an asset-based advisory services fee, the more assets you have in your account the more you will pay in fees and, therefore, the firm and the financial professional have an incentive to encourage you to increase the assets in your account. Certain of our financial professionals are also licensed insurance agents and in that capacity may recommend the purchase of certain insurance products to our clients. These financial professionals earn commissions for the sale of insurance products and, therefore, this presents a conflict of interest because these financial professionals in their role as insurance agents are incentivized to make insurance product recommendations based on the compensation received rather than on a client's needs. For additional information regarding our financial professionals' activities as insurance agents please refer to our [Form ADV Part 2A Brochure](#), specifically [Item 10 Other Financial Industry Activities and Affiliations](#).

#### **Item 4: Do you or your financial professionals have a legal or disciplinary history?**

Firm - No. Financial Professionals – Yes. You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm 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.**

For additional information about our investment advisory services and to request a copy of our Form CRS, please contact us at (317) 447-3212.

#### Questions to Ask Us:

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