

**FORM CRS**  
**A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH WEALTH LEGACY INSTITUTE, INC.**  
**MARCH 2, 2023**

**ITEM 1 – INTRODUCTION**

Wealth Legacy Institute, Inc. is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our Financial Professionals at [Investor.gov/CRS](https://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

**ITEM 2 - RELATIONSHIPS AND SERVICES**

**WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

Wealth Legacy Institute, Inc. provides comprehensive financial planning to address all areas of your financial life. We also provide discretionary investment management services to make sure your portfolio is aligned with your goals and values. As part of our investment management services, we use our trading and portfolio management system to monitor your portfolio on a daily basis. This service is included as part of the Firm's standard advisory services. Should you choose us as your investment advisor, you will be granting us limited power of attorney with discretionary authority over your accounts. In a discretionary account, you have granted written investment authority to your Financial Professional to execute purchase and sell orders in your advisory accounts without consulting with you first. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. If deemed appropriate for you, our Firm will recommend utilizing an Independent Money Manager ("IMM") to aid in the implementation of investment strategies for the client's portfolio. We do not recommend one type of security to clients or offer advice on any proprietary products. We require a minimum investment of \$1,000,000 for our investment management services. To reach this investment minimum, we aggregate the value of all household accounts. We, in our sole discretion, may waive this minimum.

**FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 4, 7, 8, 13 & 16**

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

- ☒ Given my financial situation, should I choose an investment advisory service? Why or why not?
- ☒ How will you choose investments to recommend to me?
- ☒ What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

**ITEM 3 - FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT**

**WHAT FEES WILL I PAY?**

We charge an annual investment advisory fee based on a percentage of assets under our management. The investment management fee includes investment management supervision, trade entry, and other account maintenance and/or service activities. A calendar quarterly investment management fee is billed in arrears based on the average daily balance of your account during the previous calendar month. Our maximum annual advisory fee is 1.5%. Wealth Legacy Institute generally charges 0.95%, based on the market value of the assets being managed by the WLI, although that amount can be higher or lower depending on various circumstances. WLI, in its sole discretion, is permitted to negotiate a greater or lesser fee based upon certain criteria, such as the complexity of the client's portfolio, the level of expertise required to service the account, dollar amount of assets to be managed and pro bono activities among other factors. You pay this fee even if you don't buy or sell investments. The more assets in your advisory account(s), the more you will pay in fees, and therefore, our firm has an incentive to encourage you to increase the assets in your account(s). Your custodian, mutual fund company, and/or ETFs will charge transaction costs, custodial fees, redemption fees, retirement plan and administrative fees, or commissions and other expenses. 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.

Our other firm fees are billed as follows: WLI generally charges a fixed fee for its financial planning services. Under our fixed fee arrangement, any fee will be agreed in advance of services being performed. The fee will be determined based on factors including the complexity of your financial situation, agreed upon deliverables, and whether or not you intend to implement any recommendations through WLI. WLI's fixed fee typically does not exceed \$20,000, as fixed fees for financial planning services vary, depending upon the level and scope of a particular engagement. Financial planning clients are billed in advance for the initial financial planning analysis; whereas existing financial planning clients are charged once annually for a plan assessment and renovation. There are occasions where an IIM acts as a sub-adviser to our firm. In those circumstances, the IIM manages the assets based upon the parameters provided by our firm. Under such arrangements where our firm elects to utilize an IIM, depending on the IIM contract with WLI, the total advisory fee will be collected from the custodian, our firm, or the IIM.

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

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

**WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER?  
HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?**

*When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means: 1) Asset-based fees present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your advisory accounts. Asset-based fee compensation also poses a conflict when: a) Advising you to rollover a 401(k) balance, when equivalent and less costly options are available if funds are left with the employer's fund manager. b) Advising you not to pay off a mortgage (thus diminishing assets), even when the mortgage carries a high interest rate. 2) Our firm allows our Financial Professionals to invest in the same securities as you; therefore, our Financial Professionals may have an incentive to favor their personal accounts over your advisory account. 3) Lastly, some of the products, services and other benefits provided by your custodians are used in servicing all of our Firm's advisory accounts and therefore may not directly benefit your advisory account. If you have questions about whether any of these situations could apply to your investments, ask your Financial Professional.*

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 10, 11, 12, & 14

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

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

**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our Financial Professionals are compensated based on the revenue our firm earns from our investment advisory fees. This compensation is based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs or revenue based on the recommendations provided by our Financial Professionals. While some of our Firm's Financial Professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you. From time to time, our Financial Professionals may present financial or investment related seminars to educate our clients and/or the general investing public. Your attendance at a seminar does not require you to complete an advisory agreement with our IAR. Fees charged for providing seminars to businesses, charities, and other organizations are either based on a negotiated flat rate, ranging from \$500 to \$10,000, or on an hourly rate, varying between \$200 and \$750 an hour. The fee is negotiable, depending on the scope of the project. You may elect to pay 50% of the fee in advance of the seminar and the remaining 50% upon completion of the seminar.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, 12 & 14

**ITEM 4 - DISCIPLINARY HISTORY**

**DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

- ☒ As a Financial Professional, do you have any disciplinary history? For what type of conduct?

**ADDITIONAL INFORMATION**

For additional information about our investment advisory services visit the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Our firm's IARD number is: 144152 You may also contact us directly for up-to-date information and to request a copy of the relationship summary at: (303) 753-7578.

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

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

## MATERIAL CHANGES SINCE LAST FILING

On March 2, 2023, the firm updated the formatting of Form CRS for annual amendmentment. No material changes to report.