Item 1 Cover Page

Legacy Wealth Planning Group
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www.LegacyWealthPG.com

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This brochure provides information about the qualifications and business practices of Legacy Wealth Planning Group. If you have any questions about the contents of this brochure, please contact us at (813) 928-3867. 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. Registration as a registered investment advisor does not imply a certain level of skill or training.

Additional information about Legacy Wealth Planning Group also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Material Changes

This is a new brochure and there has not been a previous annual update. Therefore, there are no changes to report.

Item 3 Table of Contents

Brochure

Brochure Supplement - Joseph McElwee, CFP®, MPAS®, AWMA®, CRPC®, APMA®

Item 4 Advisory Business

Legacy Wealth Planning Group is an investment advisor firm registered with the state securities regulators of Florida and Louisiana, since September 2023, and Virginia since November 2023. Legacy Wealth Planning Group is organized as limited liability company (LLC) and obtained its legal status with the Florida Secretary of State's Office in July 2023.

The principal owner of Legacy Wealth Planning Group is Joseph McElwee, CFP®, MPAS®, AWMA®, CRPC®, APMA®, Principal.

Investment Management Services

Legacy Wealth Planning Group's (or "Advisor") principal service is providing fee-based investment management services and financial planning services. The Advisor practices custom management of portfolios, on a discretionary basis, according to the client's objectives. The Advisor's primary approach is to use a tactical allocation strategy aimed at reducing risk and increasing performance. The Advisor may use any of the following: exchange listed securities, corporate debt securities, CDs, municipal securities, mutual funds, United States government securities, and options in securities to accomplish this objective. The Advisor measures and selects mutual funds by using various criteria, such as the fund manager's tenure, and/or overall career performance. The Advisor may recommend, on occasion, redistributing investment allocations to diversify the portfolio in an effort to reduce risk and increase performance. The Advisor may recommend specific stocks to increase sector weighting and/or dividend potential. The Advisor may recommend employing cash positions as a possible hedge against market movement which may adversely affect the portfolio. The Advisor may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position(s) in the portfolio, change in risk tolerance of client, or any risk deemed unacceptable for the client's risk tolerance.

Financial Planning

In addition to investment supervisory services, Legacy Wealth Planning Group may provide financial planning services to some of its clients. The Advisor's financial planning services may include recommendations for portfolio customization based on the client's investment objectives, goals and financial situation, recommendations relating to investment strategies as well as tailored investment advice. Financial planning may also include non-investment advice such as developing strategies to achieve retirement or other financial goals, tax optimization strategies, cash flow and budgeting analysis and recommendations, financing and financial education, estate planning, and asset protection strategies.

Legacy Wealth Planning Group will tailor its advisory services to its client's individual needs based on meetings and conversations with the client. If clients wish to impose restrictions on investing in certain securities or types of securities, the Advisor will address those restrictions with the client to have a clear understanding of the client's requirements.

Legacy Wealth Planning Group does not provide portfolio management services to wrap fee programs.

As of the approval date of the firm, Legacy Wealth Planning Group had no clients and therefore no client assets under management.

Item 5 Fees and Compensation

Asset Management Fees
Pursuant to an investment management contract signed by the client, the client will pay Legacy Wealth Planning Group a fixed management fee of 1.0% per annum, payable monthly in advance or in arrears. Fees payable in advance will be based on the value of portfolio assets of the account managed by the Advisor as of the opening of business on the first business day of each month. Fees payable in arrears will be based on the value of portfolio assets of the account on the last business day of the month. New account fees will be prorated from the inception of the account to the end of the first month.

These fees may be negotiated at the sole discretion of the Advisor. Asset management fees will be directly deducted from the client account on a monthly basis by the qualified custodian. The client will give written authorization permitting the Advisor to be paid directly from their account held by the custodian. The custodian will send a statement at least quarterly to the client and the Advisor will also send an invoice to the client outlining the fee calculation and time period covered, and the amount withdrawn from the client account each time the fee deduction invoice is sent to the qualified custodian.

Hourly Fee
Some clients will contract to have financial planning services provided based on an hourly fee. The Advisor’s hourly fee will be billed at a rate of $250 per hour and will be negotiated and agreed upon by the parties in advance. Hourly fee-based clients are billed one-half of the fee at the time of signing the Agreement with the Advisor and the other one half upon delivery of the financial plan or written report to the client. If the final fee is not paid by the client at the delivery of the financial plan or written report, the client is required to pay the fee within five days of delivery of the financial plan or written report. The fee will be based upon the anticipated number of hours it will take to complete the financial plan or project. If the client terminates the Agreement with the Advisor prior to the Advisor's completion of the financial plan or project, any fees due the Advisor will be invoiced to the client and payable within five days of delivery of the invoice.

For each of the Advisor's services described above, the Client may terminate these services within five business days of the effective date of an Agreement signed with the Advisor without any payment of the Advisor's fee.

All fees paid to Legacy Wealth Planning Group for investment advisory services are separate and distinct from the expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund’s prospectus. These fees will generally include a management fee and other fund expenses. Client is responsible for all custodial and securities execution fees charged by the custodian and executing broker-dealer. The Advisor’s fee is separate and distinct from the custodian and execution fees. Please see Item 12 Brokerage Practices, below, for a discussion of brokerage.

At no time will Legacy Wealth Planning Group accept or maintain physical custody of a client's funds or securities except for authorized fee deduction.

Legacy Wealth Planning Group's investment management and financial planning fees are payable in advance. Upon termination, any fees paid in advance will be prorated to the date of termination and any unearned fees will be refunded to client. The Advisor may refund fees directly to the client's brokerage account, transmit funds via ACH or wire to the client's bank account, or mail a check to the client's preferred address.

Neither Legacy Wealth Planning Group nor its supervised persons accept compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

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

Legacy Wealth Planning Group does not charge performance-based fees or engage in side-by-side management.

Item 7 Types of Clients

The Advisor will offer its services to individuals, trusts, estates, charitable organizations, and corporations or other business entities.

The Advisor does not have any requirements, including but not limited to an account minimum, for opening or maintaining an account.

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

The Advisor may utilize fundamental, technical, or cyclical analysis techniques in formulating investment advice or managing assets for clients.

Fundamental analysis of a business involves analyzing its financial statements and health, its management and competitive advantages, and its competitors and markets. Fundamental analysis is performed on historical and present data but with the goal of making financial forecasts. There are several possible objectives: to conduct a company stock valuation and predict its probable price evolution; to make a projection on its business performance; to evaluate its management and make internal business decisions; and to calculate its credit risk.

Technical analysis is a method of evaluating securities by relying on the assumption that market data, such as charts of price, volume and open interest can help predict future (usually short-term) market trends. Technical analysis assumes that market psychology influences trading in a way that enables predicting when a stock will rise or fall.

Cyclical analysis of economic cycles is used to determine how these cycles affect the returns of an investment, an asset class, or an individual company's profits. Cyclical risks exist because the broad economy has been shown to move in cycles, from periods of peak performance followed by a downturn, then a trough of low activity. Between the peak and trough of a business or other economic cycle, investments may fall in value to reflect the uncertainty surrounding future returns as compared with the recent past.

The investment strategies the Advisor will implement may include long term purchases of securities held at least for one year; short term purchases for securities sold within a year; trading of securities sold within 30 days; short sales; margin transactions; and option writing, including covered options.

The methods of analysis and investment strategies followed by the Advisor are utilized across all of the Advisors clients, as applicable. One method of analysis or investment strategy is not more significant than the other as the Advisor is considering the client's portfolio, risk tolerance, time horizon and individual goals. However, the client should be aware that with any trading that occurs in the client account, the client will incur transaction and administrative costs.

Investing includes the risk that the value of an investment can be negatively affected by factors specifically related to the investment (e.g., capability of management, competition, new inventions by other companies, lawsuits against the company, labor issues, patent expiration, etc.), or to factors related to investing and the markets in general (e.g., the economy, wars, civil unrest or terrorism around the world, concern about oil prices or unemployment, etc.).

Risks of fundamental analysis may include risks that market actions, natural disasters, government actions, world political events or other events not directly related to the price or valuation of a specific company's fundamental analysis can adversely impact the stock price of a company causing a portfolio containing that security to lose value. Risks may also include that the historical data and projections on which the fundamental analysis is performed may not continue to be relevant to the operations of a company going forward, or that management changes or the business direction of management of the company may not permit the company to continue to produce metrics that are consistent with the prior company data utilized in the fundamental analysis, which may negatively affect the Advisor's estimate of the valuation of the company.

The primary risks in technical analysis are that the factors used to analyze the price, trends and volatility of a security may not be replicated, or the outcomes of such analysis will not be the same as in past periods where similar combinations existed. Because of the reliance on trends, technical analysis can signal buying at market peaks and selling at market troughs.

In cyclical analysis, economic or business cycles may not be predictable and may have many fluctuations between long-term expansions and contractions. Also, the lengths of the economic cycles may be difficult to predict with accuracy. Therefore, the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

All investments involve some degree of risk. In finance, risk refers to the degree of uncertainty and/or potential financial loss inherent in an investment decision. In general, as investment risks rise, investors seek higher returns to compensate themselves for taking such risks. Clients need to be aware that investing in securities involves risk of loss that clients need to be prepared to bear.

Every saving and investment product have different risks and returns. Differences include how readily investors can get their money when they need it, how fast their money will grow, and how safe their money will be. The primary risks faced by investors include:

Business Risk
With a stock, you are purchasing a piece of ownership in a company. With a bond, you are loaning money to a company. Returns from both of these investments require that the company stays in business. If a company goes bankrupt and its assets are liquidated, common stockholders are the last in line to share in the proceeds. If there are assets, the company's bondholders will be paid first, then holders of preferred stock. If you are a common stockholder, you get whatever is left, which may be nothing.

Volatility Risk
Even when companies aren't in danger of failing, their stock price may fluctuate up or down. Large company stocks as a group, for example, have lost money on average about one out of every three years. A stock's price can be affected by factors inside the company, such as a faulty product, or by events the company has no control over, such as political or market events.

Inflation Risk
Inflation is a general upward movement of prices. Inflation reduces purchasing power, which is a risk for investors receiving a fixed rate of interest. The principal concern for individuals investing in cash equivalents is that inflation will erode returns.

Interest Rate Risk
Interest rate changes can affect a bond's value. If bonds are held to maturity the investor will receive the face value, plus interest. If sold before maturity, the bond may be worth more or less than the face value. Rising interest rates will make newly issued bonds more appealing to investors because the newer bonds will have a higher rate of interest than older ones. To sell an older bond with a lower interest rate, you might have to sell it at a discount.

Liquidity Risk
This refers to the risk that investors won't find a market for their securities, potentially preventing them from buying or selling when they want. This can be the case with the more complicated investment products. It may also be the case with products that charge a penalty for early withdrawal or liquidation such as a certificate of deposit (CD).

The Advisor does not primarily recommend a particular type of security. However, clients are advised that many unexpected broad environmental factors can negatively impact the value of portfolio securities causing the loss of some or all of the investment, including changes in interest rates, political events, natural disasters, and acts of war or terrorism. Further, factors relevant to specific securities may have negative effects on their value, such as competition or government regulation. Also, the factors for which the company was selected for inclusion in a client portfolio may change, for example, due to changes in management, new product introductions, or lawsuits.

Risks of Investing in Options

Options are financial contracts that have values derived from underlying assets. Like stocks, bonds, and ETFs, options carry no guarantees, and investors in options may lose the entire principal invested or more. Using options on an underlying security creates risks that are different from investing in that security, and unique skills may be required to use options strategies effectively. Option prices tend to be much more volatile than their underlying securities due to leverage that is fundamental to their design which can magnify the price changes in the option relative to the underlying. Option sellers tend to bear significantly more risk than option buyers. While the maximum loss of a purchased option is generally limited to the option's price, a written (or sold) option can incur losses in excess of the value of the option or collateral required. For example, a short put option by itself can incur a loss equal to the strike price if the stock price goes to zero. A short call option by itself can theoretically have unlimited losses if the underlying stock price increases significantly past the strike price. The performance of an option strategy is influenced by the selection of underlying securities, expiration dates and strike prices. Similar option strategies using different underlying securities can have significantly different results. The success or failure of option strategies to accomplish their objectives can be significantly impacted by timing of market price movements relative to the expirations of long and short options held in the portfolio. Additionally, similar option strategies with different strike price selections can have significantly different results over time.

Margin Risks

Trading on margin is a strategy that involves borrowing funds from a broker to purchase securities. A margin account increases purchasing power and allows investors to use someone else's funds to increase financial leverage. While this may offer the potential for increased gains, it also presents greater risks. Purchasing securities on margin amplifies the effects of losses, and the broker may issue a margin call, which requires the investor to liquidate its position or provide additional capital to keep the investment open. Margin accounts are typically charged a rate of interest by the broker lending the funds to the investor, and the investor must repay the broker the initial loan amount plus the interest. Margin accounts must keep a minimum amount of equity in the account, which is the market value of the securities in the account less the margin loan amount. If the value of the securities in the margin account decreases, causing the equity to fall below the broker's pre-set maintenance level (generally 25-40%), the broker may issue a margin call. A margin call requires the investor to increase the equity in the account by liquidating securities or depositing additional cash. If the investor cannot meet the financial requirement, the broker may sell securities in the account without prior notification, in order to increase the equity in the account. Thus, trading on margin involves greater risk to the investor, and amplification of losses may result in the investor losing more than just the initial principal invested in the account.

Item 9 Disciplinary Information

Neither Legacy Wealth Planning Group nor its management persons have had any legal or disciplinary events, currently or in the past.

Item 10 Other Financial Industry Activities and Affiliations

Neither Legacy Wealth Planning Group nor any of its management persons are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Neither Legacy Wealth Planning Group nor any of its management persons are registered or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

Legacy Wealth Planning Group does not currently have any relationships or arrangements that are material to its advisory business or clients with either a broker-dealer, municipal securities dealer, or government securities dealer or broker, investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund" and offshore fund), other investment advisor or financial planner, futures commission merchant, commodity pool operator, or commodity trading advisor, banking or thrift institution, accountant or accounting firm, lawyer or law firm, insurance company or agency, pension consultant, real estate broker or dealer or sponsor of syndicator of limited partnerships.

Legacy Wealth Planning Group does not recommend or select other investment advisors for clients.

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

Legacy Wealth Planning Group is registered as a state registered investment advisor with the Florida, Louisiana, and Virginia securities regulators and has adopted as an industry best practice a Code of Ethics that sets forth the basic policies of ethical conduct for all managers, officers, and employees of the Advisor. In addition, the Code of Ethics governs personal trading by each employee of Legacy Wealth Planning Group deemed to be an Access Person and is intended to ensure that securities transactions effected by Access Persons of Legacy Wealth Planning Group are conducted in a manner that avoids any conflict of interest between such persons and clients of the Advisor or its affiliates. Legacy Wealth Planning Group collects and maintains records of securities holdings and securities transactions effected by Access Persons. These records are reviewed to identify and resolve conflicts of interest. Legacy Wealth Planning Group will provide a copy of the Code of Ethics to any client or prospective client upon request.

Legacy Wealth Planning Group does not recommend to clients, or buy or sell for client accounts, securities in which the firm or a related person has a material financial interest.

Legacy Wealth Planning Group and/or its investment advisor representatives may from time to time purchase or sell products that they may recommend to clients. This practice creates conflicts of interest in that personnel of Legacy Wealth Planning Group can take advantage of the advance knowledge of firm securities trading and trade their personal accounts ahead of the client trades or recommend trades in client accounts that may affect the price of the securities owned by the

Investment Advisor Representatives. To mitigate these conflicts, Legacy Wealth Planning Group has adopted a Code of Ethics as noted above. Legacy Wealth Planning Group's Code of Ethics is available upon request. Finally, supervised persons of registered investment advisors are fiduciaries by law and are required to put the client's interest before those of the firm and themselves.

Legacy Wealth Planning Group requires that its investment advisor representatives follow its basic policies and ethical standards as set forth in its Code of Ethics.

Investment advisor representatives of Legacy Wealth Planning Group may trade for their own accounts securities that are being traded for client accounts at or about the same time. To mitigate the conflict of interest in such circumstances, Legacy Wealth Planning Group's policy is to require the trading of all relevant client accounts prior to the trading of their own accounts. The Chief Compliance Officer examines personal trading activities of Legacy Wealth Planning Group's personnel to verify compliance with this policy.

Item 12 Brokerage Practices

If requested by the client, Legacy Wealth Planning Group may suggest brokers or dealers to be used based on execution and custodial services offered, cost, quality of service and industry reputation. Legacy Wealth Planning Group will consider factors such as commission price, speed and quality of execution, client management tools, and convenience of access for both the Advisor and client in making its suggestion. Legacy Wealth Planning Group intends to recommend that our clients use Altruist Financial LLC or Charles Schwab & Co., Inc., a registered broker-dealer, member SIPC, as the qualified custodian.

The custodian and brokers we use

Legacy Wealth Planning Group does not maintain custody of your assets, although we are deemed to have custody of your assets if you give us authority to withdraw assets 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 recommend that our clients use Charles Schwab & Co., Inc. ("Schwab"), a registered broker-dealer, member SIPC, as the qualified custodian. We are independently owned and operated and are not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we recommend that you use Schwab as custodian/broker, you will decide whether to do so and will open your account with Schwab 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. Not all advisors require their clients to use a particular broker-dealer or other custodian selected by the advisor. Even though your account is maintained at Schwab, we can still use other brokers to execute trades for your account as described below (see "Your brokerage and custody costs").

How we select brokers/custodians

We seek to recommend a custodian/broker that will hold your assets and execute transactions on terms that are overall most advantageous when compared with other available providers and their services. We consider a wide range of factors, including:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.)
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Reputation, financial strength, security, and stability
- Prior service to us and our clients
- Availability of other products and services that benefit us, as discussed below (see "Products and services available to us from Schwab")

Your brokerage and custody costs

For our clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds, ETFs, and online stock and options trades) may not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account in Schwab's Cash Features Program. For some accounts, Schwab may charge you a percentage of the dollar amount of assets in the account in lieu of commissions. In addition to commissions and asset-based fees, Schwab charges you a flat dollar amount as a "prime broker" or "trade away" fee for each trade that we have executed by a different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) into your Schwab account. These fees are in addition to the commissions or other compensation you pay the executing broker/dealer. Because of this, in order to minimize your trading costs, we have Schwab execute most trades for your account. We have determined that having Schwab execute most 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 "How we select brokers/custodians").

Products and services available to us from Schwab

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. They provide our clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. Schwab'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 Schwab's support services:

Services that benefit you
Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit you and your account.

Services that may not directly benefit you
Schwab 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. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology
that:

- provide access to client account data (such as duplicate trade confirmations and account statements)
- facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- provide pricing and other market data
- facilitate payment of our fees from our clients' accounts
- assist with back-office functions, recordkeeping, and client reporting

Services that generally benefit only us
Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology, compliance, legal, and business needs
- Publications and conferences on practice management and business succession
- Access to employee benefits providers, human capital consultants, and insurance providers
- Marketing consulting and support

Schwab may provide some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab may also discount or waive its fees for some of these services or pay all or a part of a third party's fees. Schwab may also provide us with other benefits such as occasional business entertainment of our personnel.

Our interest in Schwab's services
The availability of these services from Schwab benefits us because we do not have to produce or purchase them. We don't have to pay for Schwab's services. These services are not contingent upon us committing any specific amount of business to Schwab in trading commissions or assets in custody. This creates an incentive to recommend that you maintain your account with Schwab, based on our interest in receiving Schwab's services that benefit our business and Schwab's

payment for services for which we would otherwise have to pay 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 Schwab as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services (see "How we select brokers/custodians") and not Schwab's services that benefit only us.

For any such products and services Legacy Wealth Planning Group receives from Schwab or other custodians, it will follow procedures which ensure compliance with Section 28(e) of the Securities Exchange Act of 1934 or applicable state securities rules.

Legacy Wealth Planning Group does not receive client referrals from any broker-dealer or third party as a result of the firm selecting or recommending that broker-dealer to clients.

Legacy Wealth Planning Group recommends that all clients use a particular broker-dealer for execution and/or custodial services. The broker-dealer is recommended based on criteria such as, but not limited to, reasonableness of commissions charged to the client, tools and services made available to the client and the Advisor, and convenience of access to the account trading and reporting. The client will provide authority to Legacy Wealth Planning Group to direct all transactions through that broker-dealer in the investment advisory agreement.

As an investment advisory firm, Legacy Wealth Planning Group has a fiduciary duty to seek best execution for client transactions. While best execution is difficult to define and challenging to measure, there is some consensus that it does not solely mean the achievement of the best price on a given transaction. Rather, it appears to be a collective consideration of factors concerning the trade in question. Such factors include the security being traded, the price of the trade, the speed of the execution, apparent conditions in the market, and the specific needs of the client. Legacy Wealth Planning Group's primary objectives when placing orders for the purchase and sale of securities for client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. Legacy Wealth Planning Group may not necessarily pay the lowest commission or commission equivalent as specific transactions may involve specialized services on the part of the broker.

Legacy Wealth Planning Group does not permit clients to direct brokerage.

Legacy Wealth Planning Group may combine orders into block trades when more than one account is participating in the trade. This blocking or bunching technique must be equitable and potentially advantageous for each such account (e.g., for the purposes of reducing brokerage commissions or obtaining a more favorable execution price). Block trading is performed when it is consistent with the duty to seek best execution and is consistent with the terms of Legacy Wealth Planning Group's investment advisory agreements. Equity trades are blocked based upon fairness to client, both in the participation of their account, and in the allocation of orders for the accounts of more than one client. Allocations of all orders are performed in a timely and efficient manner. All managed accounts participating in a block execution receive the same execution price (average share price) for the securities purchased or sold in a trading day. Any portion of an order that remains unfilled at the end of a given day will be rewritten on the following day as a new order with a new daily average price to be determined at the end of the following day. Due to the low liquidity of certain securities, broker availability may be limited. Open orders are worked until they are completely filled, which may span the course of several days. If an order is filled in its entirety, securities purchased in the aggregated transaction will be allocated among the accounts participating in the trade in accordance with the allocation statement. If an order is partially filled, the securities will be allocated pro rata based on the allocation statement. Legacy Wealth Planning Group may allocate trades in a different manner than indicated on the allocation statement (non-pro rata) only if all managed accounts receive fair and equitable treatment.

Item 13 Review of Accounts

The firm reviews client accounts on a continuous and ongoing basis, but no less frequently than annually or when conditions would warrant a review based on market conditions or changes in client circumstances. Triggering factors may include Legacy Wealth Planning Group becoming aware of a change in client's investment objective, a change in market conditions, change of employment, or a change in recommended asset allocation weightings in the account that exceed a predefined guideline. The nature of the review is to determine if the client account is still in line with the client's stated objectives. Financial plans, once prepared and delivered to the client are not reviewed again unless the client requests a financial plan be updated. Client accounts and financial plans are reviewed by Joseph McElwee, CFP®, Principal.

The client is encouraged to notify the Advisor and investment advisor representative if changes occur in his/her personal financial situation that might materially affect his/her investment plan.

The client will receive written statements no less than quarterly from the custodian. In addition, the client will receive other supporting reports from mutual funds, asset managers, trust companies or other custodians, broker-dealers, and others who are involved with client accounts. Legacy Wealth Planning Group does not deliver separate client reports.

Item 14 Client Referrals and Other Compensation

Legacy Wealth Planning Group is not compensated by anyone for providing investment advice or other advisory services except as previously disclosed in this Brochure.

Neither Legacy Wealth Planning Group nor any related person of Legacy Wealth Planning Group directly or indirectly compensates any person who is not a supervised person for client referrals.

Item 15 Custody

Legacy Wealth Planning Group does not have custody of client funds or securities, except for the withdrawal of advisory fees directly from client accounts (please see Item 5 which describes the safeguards around direct fee deduction). In some jurisdictions, this is known as "limited" or "constructive" custody. However, as noted in Item 13 above, clients will receive statements not less than quarterly from the qualified custodian, and we encourage you to review those statements carefully. Any discrepancies should be immediately brought to the firm's attention.

Item 16 Investment Discretion

Legacy Wealth Planning Group generally has discretion over the selection and amount of securities to be bought or sold in client accounts without obtaining prior consent or approval from the client for each transaction. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the client and agreed to by Legacy Wealth Planning Group.

Discretionary authority will only be provided upon full disclosure to the client. The granting of such authority will be evidenced by the client's execution of an Investment Advisory Agreement containing all applicable limitations to such authority. All discretionary trades made by Legacy Wealth Planning Group will be in accordance with each client's investment objectives and goals.

Item 17 Voting Client Securities

Legacy Wealth Planning Group will not vote, nor advise clients how to vote, proxies for securities held in client accounts. The client clearly keeps the authority and responsibility for the voting of these proxies. Also, Legacy Wealth Planning Group cannot give any advice or take any action with respect to the voting of these proxies. The client and Legacy Wealth Planning Group agree to this by contract. Clients will receive proxy solicitations from their custodian and/or transfer agent.

Item 18 Financial Information

Legacy Wealth Planning Group does not require or solicit prepayment of more than $500 in fees per client, six months or more in advance, and is not required to file a balance sheet.

Legacy Wealth Planning Group has discretionary authority over client accounts and is not aware of any financial condition that will likely impair its ability to meet contractual commitments to clients. If Legacy Wealth Planning Group does become aware of any such financial condition, this Brochure will be updated and clients will be notified.

Legacy Wealth Planning Group has never been subject to a bankruptcy petition.

Item 19 Requirements for State-Registered Advisers

Joseph McElwee, CFP®, MPAS®, AWMA®, CRPC®, APMA®, Principal, was born in 1979. Mr. McElwee earned a Bachelor's Degree in Finance from Frostburg State University, and a Masters Degree in Personal Financial Planning from the College for Financial Planning.

Mr. McElwee founded Legacy Wealth Planning Group and has served as its Principal since July 2023. Previously, Mr. McElwee was Vice President, Senior Advisor, Private Client Group at T. Rowe Price Investment Services, Inc., from August 2005 to June 2023.

Legacy Wealth Planning Group is not engaged in any other business other than giving investment advice.

Neither Legacy Wealth Planning Group nor Mr. McElwee are compensated for advisory services with performance-based fees.

Management of Legacy Wealth Planning Group have not been found liable in any arbitration, civil, or disciplinary actions or administrative proceedings .

There are no material relationships maintained by Legacy Wealth Planning Group or its management persons with any issuers of securities.

Item 1 Cover Page for Brochure Supplement

Joseph McElwee, CFP®, MPAS®, AWMA®, CRPC®, APMA®

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Tampa, FL 33647

(813) 928-3867

November 17, 2023

This brochure supplement provides information about Joseph McElwee, CFP®, MPAS®, AWMA®, CRPC®, APMA® that supplements the Legacy Wealth Planning Group brochure. You should have received a copy of that brochure. Please contact Joseph McElwee, CFP®, MPAS®, AWMA®, CRPC®, APMA® if you did not receive Legacy Wealth Planning Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph McElwee, CFP®, MPAS®, AWMA®, CRPC®, APMA® is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Joseph McElwee, CFP®, MPAS®, AWMA®, CRPC®, APMA® Principal, was born in 1979. Mr. McElwee earned a Bachelor's Degree in Finance from Frostburg State University in 2003, and a Master's Degree in Personal Financial Planning from the College for Financial Planning in 2018.

Mr. McElwee founded Legacy Wealth Planning Group and has served as its Principal since July 2023. Previously, Mr. McElwee was Vice President, Senior Advisor, Private Client Group at T. Rowe Price Investment Services, Inc., from August 2005 to June 2023.

Mr. McElwee is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board") and may therefore refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional. Mr. McElwee may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A

client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

The College for Financial Planning® awards the Master Planner Advanced Studies (MPAS®) designation to those individuals who have earned a Master of Science degree with a major in either personal financial planning or financial analysis. Designees complete a nearly three-year long professional education program, pass a final examination, commit to a code of ethics, and agree to pursue continuing education. Continued use of the MPAS® designation is subject to bi-annual renewal requirements, including completing 40 hours of continuing education, reaffirming compliance with the Standards of Professional Conduct, Terms and Conditions, and complying with self-disclosure requirements.

The College for Financial Planning® awards the Accredited Wealth Management Advisor (AWMA®) designation to those individuals who complete an eight-module education program within 120 days and take and pass a final examination. Designees commit to a code of ethics and agree to pursue continuing education. Every two (2) years the designee must renew their right to continue using the AWMA® designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct.

The College for Financial Planning® awards the Chartered Retirement Planning Counselor (CRPC®) designation to applicants who complete the CRPC® professional education program, pass a final examination, commit to a code of ethics and agree to pursue continuing education. Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two (2) years the designee must renew their right to continue using the CRPC® designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct.

The College for Financial Planning® awards the Accredited Portfolio Management Advisor (APMA®) designation to those individuals who complete an education program within 120 days and take and pass a final examination. Designees commit to a code of ethics and agree to pursue continuing education. Every two (2) years the designee must renew their right to continue using the APMA® designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct.

Item 3 Disciplinary Information

There are no legal or disciplinary events or proceedings to report concerning Mr. McElwee.

Item 4 Other Business Activities

Mr. McElwee is not actively engaged in any investment-related or non-investment-related business or occupation outside of Legacy Wealth Planning Group.

Item 5 Additional Compensation

Mr. McElwee does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

Item 6 Supervision

Joseph McElwee, CFP® is the Principal and Chief Compliance Officer of Legacy Wealth Planning Group and can be reached at (813) 928-3867. Mr. McElwee is the only individual that provides investment advice to clients. As a single person firm, Mr. McElwee cannot be supervised, but is a fiduciary by law and is required to act in the best interests of clients. Mr. McElwee will also adhere to the firm's Code of Ethics.

Item 7 Requirements for State-Registered Advisers

Mr. McElwee has not been involved in an award or found liable in an arbitration claim, civil, or self-regulatory organization event or administrative proceeding, or been the subject of a bankruptcy petition.