

Michael Evans, CFP[®], CSA[®]
(dba Legacy Group)
909 East SE Loop 323, Suite 210
Tyler, TX 75701
(903) 534-4900

GENERAL INFORMATION & DISCLOSURE BROCHURE

Michael Evans, CFP[®], CSA[®] (dba Legacy Group) has been registered with the State of Texas as a Registered Investment Adviser since 2006.

Personnel

The President of Legacy Group and the only person giving investment advice is Michael Evans, CFP[®], CSA[®]. Born in 1957, Michael entered the financial services business in 1979 as a licensed insurance agent and expanded his realm of services to include investment securities in 1981 and commodity futures and options in 1985. He graduated from LaSalle University in 1990 with a Bachelor of Science degree in Business Management. Michael earned his CFP[®] designation as well as his CSA[®] designation in 1998. Michael is presently engaged in a profession other than giving financial planning and investment advice. As a licensed insurance agent, he earns commission income from the sale of insurance products. Michael is a professional member of the National Association of Christian Financial Consultants, the FPA (Financial Planning Association), and the Society of Certified Senior Advisors. He holds a Paladin Registry “5-Star” rating, the highest available. He is an active member of the Tyler, TX Chamber of Commerce (Senior Resource Committee) and the Better Business Bureau. Additionally, Michael has served the East Texas community through active leadership on the Board of Directors of Alzheimer’s Alliance of Smith County as well as Meals on Wheels, Inc.

How We Operate (fees)

We do financial planning and investment advising. As a financial planner, we charge up to \$200 per hour for consultations, depending on the complexity of your financial situation. We will give you advice on your financial concerns including, but not limited to, investments, taxes, insurance, retirement and estate planning. You are the sole determinate of how many hours of financial counseling you need and you can terminate at any time.

If you choose to utilize our investment advisory service, we manage your account for a percentage of the assets under our management. The annual fee ranges from ½ of 1% (50 basis points) to 1.40%, depending on the size and complexity of your account. The fee is paid quarterly, at the start of each quarter. You may terminate our investment advisor relationship with 30 days prior written notice. If you do so, any prepaid advisory fees will be refunded on a pro-rated basis. Additionally, we may select and monitor other money managers on your behalf who are registered in Texas. When we do so, the other money managers pay us a portion of the fees generated by the referred clients. Clients do not pay us directly for this service. We currently have a Co-Advisory Agreement with Matson Money, Inc.

You are free to select any broker you wish for implementation of our advice. If you want us to recommend a broker, you will get a recommendation based on the broker's costs, skills, reputation, dependability, and compatibility with you, and not upon any financial agreement between the recommended broker and us.

General Information

Most of our clients are individuals, but we also work with pension plans, businesses, charities, trusts, & estates. We give advice on, but don't necessarily recommend, all types of securities ranging from government bonds to mutual funds and commodities. We engage in fundamental security analysis. Our main sources of information are financial newspapers & magazines, research materials prepared by others, corporate rating services, annual reports, and company press releases. Our investment strategy is investing for the long term utilizing asset allocation, but occasionally for the short term when a client has a short investment time horizon.

On occasion, we may buy or sell securities that we recommend to you. There is no conflict of interest as the securities we recommend are widely held and publicly traded and we are too small an investor to affect the market. We always place your interests ahead of our own.

We review managed accounts daily and financial planning accounts on an as-needed basis. Accounts at other money managers are reviewed when we get their statements, which is usually quarterly. We don't prepare regular reports for you. You'll get statements from your broker/dealers, mutual funds, and other money managers as appropriate.

We do not earn sales commissions by selling investment securities.

We do not compensate anyone, either directly or indirectly, for client referrals. We do not have a minimum size for client accounts.

When we manage your accounts on a discretionary basis, we limit our discretionary authority by prohibiting ourselves from withdrawing funds and/or securities from your accounts. In addition, discretionary transactions are limited to stocks & bonds, mutual funds, and government securities.

Acknowledgements

This is to acknowledge that I/we have read and understand this General Information & Disclosure Statement for Michael Evans, CFP[®], CSA[®] (dba Legacy Group)

x _____ Date _____
Client Signature

x _____ Date _____
Client Signature