



*The Right Advice is Everything*

## CUSTOMER RELATIONSHIP SUMMARY

### Introduction

My Legacy Advisors, LLC, doing business as Eagle Wealth Management, is an investment advisor registered with the Securities and Exchange Commission (SEC). Our firm offers comprehensive financial planning services and advisory accounts for a fee with the goal of helping you live a fuller life. Transparency is important to us, and this document will help explain to you our services and fees. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and for educational materials about investment advisors, broker-dealers and investing.

### What investment services and advice can you provide me?

We work closely with our clients, providing ongoing comprehensive financial planning and portfolio management. We'll prepare a personalized financial plan, recommend a portfolio of investments, continually monitor both, and meet with you at least annually on a pre-arranged schedule. Our process is ongoing, so we'll communicate often and work to stay up to date on your financial situation, existing resources, goals, and risk tolerance. We create flexible financial plans and portfolios, and we'll adjust or rebalance them to meet your changing needs, stated goals, and objectives.

Your accounts will be held by a trusted and secure custodian separate from our firm. Typically, we utilize Charles Schwab or SEI Investment Management as custodian. We manage accounts on a discretionary basis, so when you sign an agreement with our firm, we're allowed to buy and sell investments in your account without asking you in advance. We don't receive commissions for trades. Any limitations are described in the signed advisory agreement. We don't restrict our advice to limited types of products or investments, and we don't impose requirements for opening and maintaining accounts or otherwise engaging us. We have discretion until the advisory agreement is terminated by you or our firm.

For additional information, please see our form **ADV Part 2A** (items 4, 7, 8, 10, 13 & 16).

#### *Conversation starters with your advisor...*

*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?*

### What fees will I pay?

We charge a portfolio management fee, which usually covers all our services. This fee is based on a percentage of the assets held in your investment advisory account. The amount of assets in your account affects our fee; the more assets you have, the more you pay us and thus, we're incentivized to grow your assets as it will also increase our fee. This fee is shown as an annual percentage of your account value and is charged monthly in arrears, calculated at the end of the month. Each advisory account has an agreement detailing the fees and charges. In addition to the investment advisory fee, you may pay a platform fee to the custodian to cover custodial services, asset management, and/or trading. In limited circumstances, for project-specific financial planning and consulting service needs, we may suggest an hourly-rate or fixed fee arrangement in lieu of, or in addition to our portfolio management services. Fixed fees are generally based on a specific project. Disclosure: When providing services for an hourly rate or fixed rate fee, there is an incentive to spend additional time on the services being provided to increase compensation.

**Third Party Costs:** Some investments (e.g., mutual funds and ETF's) impose additional fees (e.g., transactional fees and product-level fees) that reduce your account value.

**You pay fees and costs whether you make or lose money on your investments. Fees and costs reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. We value fee transparency so never hesitate to ask for details.**

For additional information, please see our form [ADV Part 2A](#) (items 5, 6 & 14), your advisory agreement with us, and your custodial agreement and disclosures for additional information on fees and fee billing. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected.

***Conversation starters with your advisor...***

*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 advisor? How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment advisor, we act as a fiduciary, meaning we must 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 affect the recommendations we make for you. For example:

- *We own a minority interest in Eagle Wealth Accounting, LLC (see Item 10 of our Form ADV Part 2A).*
- *Our advisory fees are based on account size, which incentivizes us to grow and advise on more of your assets.*
- *Custodians and other third parties we work with may offer us research, investment tools, or other forms of non-cash compensation to incentivize us to consider their services over another.*
- *Some of our financial professionals offer access to commission-generating insurance products separate from the advisory services they offer through us.*

For additional information, please see our firm [ADV Part 2A](#).

***Conversation starters with your advisor...***

*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 salaried employees. Financial professionals that are also shareholders in the firm benefit when there are profits from the advisory fees we receive from you. This compensation may vary based on different factors, such as total assets managed. Our financial professionals also may receive commissions from clients for insurance products.

**Does your firm or financial professionals have legal or disciplinary history?**

Our firm has no legal or disciplinary history. For additional information, you may research your advisor's personal history at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

***Conversation starters with your advisor...***

*As a financial professional, do you have any disciplinary history? For what type of conduct? Who is my primary contact person? Is he/she a representative of an investment-advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*

**Additional Information**

For additional information about our firm or services, copies of any document referenced above, or any other questions you may have, please call us toll free at (877) 588-4276. You may also visit the SEC website at <https://adviserinfo.sec.gov/firm/summary/290675> for additional information about our firm.



*The Right Advice is Everything*

My Legacy Advisors, LLC

dba

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March 15, 2022

## **Form ADV Part 2A Brochure**

This Disclosure Brochure provides information about the qualifications and business practices of Eagle Wealth Management. If you have any questions about the contents of this Disclosure Brochure, please contact us at 541-330-0220. The information in this Disclosure Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Eagle Wealth Management, Inc. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). My Legacy Advisors, LLC dba Eagle Wealth Management is a registered investment advisor. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

## **Item 2 | Summary of Material Changes**

Form ADV Part 2 requires registered investment advisors to amend their brochure when information becomes materially inaccurate. If there are any material changes to an advisor's disclosure brochure, the advisor is required to notify you and provide you with a description of the material changes.

Since the last annual updating amendment filing dated February 2021, there have been no material changes to this brochure.

If you have any questions about this disclosure, please contact Michael DeRosa, Chief Compliance Officer, at 541-330-0220.

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## Item 4 | Advisory Business

My Legacy Advisors, LLC dba Eagle Wealth Management is a registered investment advisor based in Bend, Oregon. We are organized as a limited liability company under Oregon law and have been providing investment advisory services since 2017. Our firm is directly owned by: Eagle Wealth Management, Inc. (Majority owned by Chad E. Staskal, Cambrianne Staskal, and Matthew W. Hunnicutt).

As used in this Disclosure Brochure, the words "we," "our," and "us" refer to Eagle Wealth Management and the words "you," "your," and "client" refer to you as either a client or prospective client of our firm. Also, you may see the term Associated Person in this Disclosure Brochure. Our Associated Persons are our firm's officers, employees, and all individuals providing investment advice on behalf of our firm.

### **Portfolio Management Services**

We offer portfolio management services on a discretionary basis where our investment advice is tailored to meet our clients' individual needs and investment objectives. These services include an initial consultation along with follow up consultations, as may be agreed, to discuss your unique investment objectives, time horizon, risk tolerance, tax circumstances, and various other financial factors. We will ask that you complete certain investor questionnaires, onboarding forms, and other documents to assist us in gathering information about your financial needs and circumstances.

Based on our evaluation of the foregoing factors, we will use the information we gather to develop a strategy that enables our firm to give you continuous and focused investment advice and/or to make investments on your behalf. Once we establish an investment portfolio for you, we will monitor your portfolio's performance on an ongoing basis and will rebalance the portfolio as required by changes in market conditions and/or in your financial circumstances.

As part of our portfolio management services, we require you to grant our firm discretionary authority to manage your account. Discretionary authorization will allow us to determine the specific securities, and the amount of securities, to be purchased or sold for your account without your approval prior to each transaction. Please see Item 16 (*Investment Discretionary* section) of this Disclosure Brochure for more information on discretionary authority.

We recommend that our clients maintain assets under our management at one (or more) of the following third-party custodians:

#### Charles Schwab & Company, Inc.

We offer discretionary portfolio management services through the "Schwab Advisor Services" division of Charles Schwab & Company, Inc ("Schwab"). Schwab provides a platform for independent investment advisors to manage their clients' investments and offers solutions for custody, trading, wealth management, and investment research. Schwab has been servicing independent investment advisors and their clients for over 30 years.

#### SEI

We also offer discretionary portfolio management services through the investment management platform sponsored by SEI Investments Management Corporation, and its affiliates, SEI Private Trust Company and SEI Global Services, Inc. (collectively, "SEI"). Our agreement with SEI allows us to offer SEI's "Mutual Fund Models Program," "Managed Account Program," and "Custody-Only Program" to you (collectively, the "SEI Programs"), bundled together with SEI's custodial and execution services. Our arrangement with SEI further provides us with a variety of account, performance, due diligence, research and risk management tools, and administrative services that allow us to more efficiently deliver advisory services to you.

We recommend that you carefully review SEI's Form ADV Part 2 ("Firm Brochure") for a complete description of each of the SEI Programs. SEI or your advisor will provide a copy to you upon request.

#### American Funds

We provide discretionary portfolio management services through an investment advisory program offered by American Funds whereby clients may invest in Class F-2 shares of the American Funds, which have no 12b-1 fees. Client advisory fees paid to MLA for participating in this program are 1% of assets under management.

### Other Custodians

In addition to Schwab, SEI, and American funds, our firm may choose other national firms to serve as custodians to your investment advisory accounts with our firm.

### **Financial Planning and Consulting Services**

We also offer financial planning and consulting services that generally include broad-based planning and general consulting. These services typically involve a variety of advisory services regarding the management of the client's financial resources based upon an analysis of their individual needs. If you retain our firm for financial planning and consulting services, we will meet with you to gather information about your financial circumstances and objectives. As required, we will conduct follow-up interviews for the purpose of reviewing and/or collecting additional financial data. Once such information has been reviewed and analyzed, we will provide you with our financial planning and/or consulting recommendations designed to help you achieve your stated financial goals and objectives.

Our financial planning services generally include, but are not limited to:

- Income Analysis/Cash Flow/Budget Analysis
- Investment Analysis/Asset Allocation/Investment Planning
- Education Funding Analysis/Planning
- Retirement Needs Analysis/Planning
- Retirement Plan Review
- Debt Management
- Insurance Review/Analysis
- Estate Analysis/Estate Planning Service
- Charitable Planning
- Employee Benefit Analysis
- Portfolio Monitoring
- Business Planning

Financial recommendations are based on your financial situation at the time we provide our recommendations, and on the financial information you provide to our firm. You have the right to accept or reject our financial recommendations, and you may choose any firm to assist you with implementing our recommendations.

### **Types of Investments**

We primarily offer advice on equity securities, bonds, mutual funds, and/or exchange traded funds. Additionally, we may advise you on various types of investments based on your stated goals and objectives. We may also provide advice on any type of investment held in your portfolio at the inception of our advisory relationship.

### **Assets Under Management**

As of December 31, 2021, we provide continuous management services for \$304,481,152 in clients' assets on a discretionary basis.

## Item 5 | Fees and Compensation

### Portfolio Management Services

#### MLA

Our annual fee is based on a percentage of assets under management and may be a flat negotiated fee not to exceed 2% or a tiered fee as set forth in the following tiered fee schedule.

Client Account Value			Annual Fee
First \$0.00	to	\$1,000,000	1.25%
Next \$1,000,001	to	\$5,000,000	0.75%
Next \$5,000,001		and above	0.50%

As noted above under Item 4 of this Brochure, you may also pay a fee to SEI, or other Third-party Asset managers (TPAMs) selected by the firm. Please refer to the account application and Agreement on fees imposed by these programs. The total advisory fee you will pay will be a combination of MLA and TPAM fees and will not exceed the fee schedule listed below.

Client Account Value			Annual Fee
\$0.00	to	\$1,000,000	2.50%
\$1,000,001	to	\$5,000,000	2.00%
\$5,000,001		and above	1.50%

This fee schedule is a non-blended tiered fee scheduled, which means that your total assets under management will determine the annual fee break point and corresponding fee that you will pay. In addition to the asset-based fee noted above, Client is responsible for any transaction charges applicable to securities transactions conducted within the Account. In certain programs offered through TPAMs, transaction costs are included in the asset-based fee charged by the TPAM. For additional information on the fees charged by TPAMs, Client should refer to the TPAM's account opening documentation or consult with a representative of MLA.

#### Fees Payment and Termination

Our annual fee for portfolio management services is typically billed in monthly installments, in arrears, based on the average daily balance of your account during the billing period. If the portfolio management agreement is executed at any time other than the first day of a calendar month, our fees will apply on a pro rata basis, which means that the advisory fee is payable in proportion to the number of days in the month for which you are a client. In certain circumstances, we may agree to negotiate other fee-paying arrangements.

At our discretion, we may combine the account values of family members living in the same household to determine the applicable advisory fee. For example, we may combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts. Combining account values may increase the asset total, which may result in your paying a reduced advisory fee.

We will deduct our fee directly from your account through the qualified custodian holding your funds and securities. We will deduct our advisory fee only when you have given our firm written authorization permitting the fees to be paid directly from your account. Further, the qualified custodian will deliver an account statement to you at least quarterly. These account statements will show all disbursements from your account, and you should review all statements for accuracy. If you have any questions about the statement(s) you receive from the qualified custodian, please call our main office number located on the cover page of this Disclosure Brochure.

### Financial Planning and Consulting Services

We offer financial planning services on either an hourly basis or fixed fee basis. Our hourly fee is \$95 and \$295 for services performed by administrative staff and Investment Advisor Representatives of our firm, respectively. Our fixed fees range from \$500 to \$7,500. Generally, our hourly fee is billed for consulting services and our fixed fees are billed for broad-based or project-based financial planning. In limited circumstances, we may negotiate a fee above our maximum \$7,500 fixed fee where the client requires services beyond the scope of our general financial planning services.



Our financial planning fees – both hourly and fixed fees – are negotiable depending upon the complexity and scope of the plan, your financial situation, and your objectives. Our hourly fees are generally due upon completion of services rendered. For our fixed fees, however, we require that you pay 50% of the fee in advance with the remaining portion due upon completion of services rendered. In our sole discretion, we may negotiate other fee-paying arrangements.

Our fee is payable as invoiced, or you may authorize us to deduct our financial planning and consulting fee from a managed account at a qualified custodian for which we provide portfolio management services. You may terminate the agreement by providing our firm with written notice. You will incur a pro rata charge for services rendered prior to the termination of the agreement. If advanced fee-paying arrangements are negotiated and we have received pre-paid advisory fees that we have not yet earned, you will receive a prorated refund of those fees.

#### **Additional Fees and Expenses**

As part of our investment advisory services to you, we may invest, or recommend that you invest, in mutual funds and exchange traded funds. The fees that you pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds or exchange traded funds (described in each fund's prospectus) to their shareholders. These fees will generally include a management fee and other fund expenses. You may also incur transaction charges and/or brokerage fees or commissions when purchasing or selling securities. These charges and fees are typically imposed by the broker-dealer or custodian through whom your account transactions are executed. We do not share in any portion of the brokerage fees/transaction charges imposed by the broker-dealer or custodian. To fully understand the total cost you will incur, you should review all the fees charged by mutual funds, exchange traded funds, our firm, and others. For information on our brokerage practices, please refer to Item 12 (*Brokerage Practices* section) of this Disclosure Brochure.

## **Item 6 | Performance-Based Fees and Side-By-Side Management**

We do not accept performance-based fees or participate in side-by-side management. Our fees are calculated as described in the *Fees and Compensation* section above, and are not charged on the basis of a share of capital gains upon, or capital appreciation of, the funds in your advisory account.

## **Item 7 | Types of Clients**

We typically offer investment advisory services to individuals, high net worth individuals, pension and profit-sharing plans, charitable organizations and corporations or other businesses.

In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we reserve the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively. In instances where we use a third-party asset manager, such as SEI, that imposes a minimum account size, we will disclose such requirements to you.

## **Item 8 | Methods of Analysis, Investment Strategies, and Risk of Loss**

#### **Our Methods of Analysis and Investment Strategies**

We may use one or more of the following methods of analysis or investment strategies when providing investment advice to you:

Technical Analysis involves studying past price patterns, trends, and interrelationships in the financial markets to assess risk-adjusted performance and predict the direction of both the overall market and specific securities.

*Risk:* The risk of market timing based on technical analysis is that our analysis may not accurately detect anomalies or predict future price movements. Current prices of securities may reflect all information known about the security and day-to-day changes in market prices of securities may follow random patterns and may not be predictable with any reliable degree of accuracy.

Fundamental Analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience and expertise of the company's management, and the outlook for the company and its industry. The resulting data is used to measure the true value of the company's stock compared to the current market value.

*Risk:* The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Modern Portfolio Theory (MPT) is a theory of investment which attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, by carefully diversifying the proportions of various assets.

*Risk:* Market risk is that part of a security's risk that is common to all securities of the same general class (stocks and bonds) and thus cannot be eliminated by diversification.

Long-Term Purchases: securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.

*Risk:* Using a long-term purchase strategy generally assumes the financial markets will go up in the long-term which may not be the case. There is also the risk that the segment of the market that you are invested in or perhaps just your particular investment will go down over time even if the overall financial markets advance. Purchasing investments long-term may create an opportunity cost - "locking-up" assets that may be better utilized in the short-term in other investments.

Short-Term Purchases: securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short-term price fluctuations.

*Risk:* Using a short-term purchase strategy generally assumes that we can predict how financial markets will perform in the short-term which may be very difficult and will incur a disproportionately higher amount of transaction costs compared to long-term trading. There are many factors that can affect financial market performance in the short-term (such as short-term interest rate changes, cyclical earnings announcements, etc.) but may have a smaller impact over longer periods of times.

Margin Transactions: a securities transaction in which an investor borrows money to purchase a security, in which case the security serves as collateral on the loan.

*Risk:* If the value of the shares drops sufficiently, the investor will be required to either deposit more cash into the account or sell a portion of the stock in order to maintain the margin requirements of the account. This is known as a "margin call." An investor's overall risk includes the amount of money invested plus the amount that was loaned to them.

Option Writing: a securities transaction that involves selling an option. An option is the right, but not the obligation, to buy or sell a particular security at a specified price before the expiration date of the option. When an investor sells a call option, he or she must deliver to the buyer a specified number of shares if the buyer exercises the option. When an investor sells a put option, he or she must pay the strike price per share if the buyer exercises the option, and will receive the specified number of shares. The option writer/seller receives a premium (the market price of the option at a particular time) in exchange for writing the option.

*Risk:* Options are complex investments and can be very risky, especially if the investor does not own the underlying stock. In certain situations, an investor's risk can be unlimited.

Our investment strategies and advice may vary depending upon each client's specific financial situation. As such, we determine investments and allocations based upon your predefined objectives, risk tolerance, time horizon, financial information, liquidity needs, and other various suitability factors. Your restrictions and guidelines may affect the composition of your portfolio.

### **Tax Considerations**

Our strategies and investments may have unique and significant tax implications. However, unless we specifically agree otherwise, and in writing, tax efficiency is not generally our primary consideration in the management of your assets. Regardless of your account size or any other factors, we strongly recommend that you consult with a tax professional regarding the investing of your assets.

Moreover, custodians and broker-dealers must report the cost basis of equities acquired in client accounts. Your custodian will default to the FIFO (First-In First-Out) accounting method for calculating the cost basis of your investments. You are

responsible for contacting your tax advisor to determine if this accounting method is the right choice for you. If your tax advisor believes another accounting method is more advantageous, provide written notice to our firm immediately and we will alert your account custodian of your individually selected accounting method. Decisions about cost basis accounting methods will need to be made before trades settle, as the cost basis method cannot be changed after settlement.

### **Risk of Loss**

Investing in securities involves risk of loss that you should be prepared to bear. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines.

We cannot offer any guarantees or promises that your financial goals and objectives will be met. Past performance is in no way an indication of future performance.

### **Other Risk Considerations**

When evaluating risk, financial loss may be viewed differently by each client and may depend on many different risks, each of which may affect the probability and magnitude of any potential losses. The following risks may not be all-inclusive, but should be considered carefully by a prospective client before retaining our services.

**Liquidity Risk:** The risk of being unable to sell your investment at a fair price at a given time due to high volatility or lack of active liquid markets. You may receive a lower price, or it may not be possible to sell the investment at all.

**Credit Risk:** Credit risk typically applies to debt investments such as corporate, municipal, and sovereign fixed income or bonds. A bond issuing entity can experience a credit event that could impair or erase the value of an issuer's securities held by a client.

**Inflation and Interest Rate Risk:** Security prices and portfolio returns will likely vary in response to changes in inflation and interest rates. Inflation causes the value of future dollars to be worth less and may reduce the purchasing power of a client's future interest payments and principal. Inflation also generally leads to higher interest rates which may cause the value of many types of fixed income investments to decline.

**Horizon and Longevity Risk:** The risk that your investment horizon is shortened because of an unforeseen event, for example, the loss of your job. This may force you to sell investments that you were expecting to hold for the long term. If you must sell at a time that the markets are down, you may lose money. Longevity Risk is the risk of outliving your savings. This risk is particularly relevant for people who are retired, or are nearing retirement.

We recommend various types of securities and we do not primarily recommend one particular type of security over another since each client has different needs and different tolerance for risk. Each type of security has its own unique set of risks associated with it and it would not be possible to list here all of the specific risks of every type of investment. Even within the same type of investment, risks can vary widely. However, in very general terms, the higher the anticipated return of an investment, the higher the risk of loss associated with the investment. A description of the types of securities we may recommend to you and some of their inherent risks are provided below.

### **Recommendation of Particular Types of Securities**

We primarily offer advice on equities securities, bonds, mutual funds, and/or exchange traded funds. However, we may advise on other types of investments as appropriate for you since each client has different needs and different tolerance for risk. Each type of security has its own unique set of risks associated with it and it would not be possible to list here all of the specific risks of every type of investment. Even within the same type of investment, risks can vary widely. However, in very general terms, the higher the anticipated return of an investment, the higher the risk of loss associated with the investment.

**Stocks (equity securities):** There are numerous ways of measuring the risk of equity securities (also known simply as "equities" or "stock"). In very broad terms, the value of a stock depends on the financial health of the company issuing it. However, stock prices can be affected by many other factors including, but not limited to the class of stock (for example, preferred or common); the health of the market sector of the issuing company; and the overall health of the economy. In general, larger, more established companies ("large cap") tend to be safer than smaller start-up companies ("small cap") are but the mere size of an issuer is not, by itself, an indicator of the safety of the investment.

**Bonds:** Corporate debt securities (or "bonds") are typically safer investments than equity securities, but their risk can also vary widely based on: the financial health of the issuer; the risk that the issuer might default; when the bond is set to mature; and, whether or not the bond can be "called" prior to maturity. When a bond is called, it may not be possible to replace it with a bond of equal character paying the same rate of return.

**Mutual Funds and Exchange Traded Funds:** Mutual funds and exchange traded funds ("ETFs") are professionally managed collective investment systems that pool money from many investors and invest in stocks, bonds, short-term money market instruments, other mutual funds, other securities, or any combination thereof. The fund will have a manager that trades the fund's investments in accordance with the fund's investment objective. While mutual funds and ETFs generally provide diversification, risks can be significantly increased if the fund is concentrated in a particular sector of the market, primarily invests in small cap or speculative companies, uses leverage (i.e., borrows money) to a significant degree, or concentrates in a particular type of security (i.e., equities) rather than balancing the fund with different types of securities. ETFs differ from mutual funds since they can be bought and sold throughout the day like stock and their price can fluctuate throughout the day. The returns on mutual funds and ETFs can be reduced by the costs to manage the funds. Also, while some mutual funds are "no load" and charge no fee to buy into, or sell out of, the fund, other types of mutual funds do charge such fees which can also reduce returns. Mutual funds can also be "closed end" or "open end." So-called "open end" mutual funds continue to allow in new investors indefinitely whereas "closed end" funds have a fixed number of shares that trade between investors in the secondary market.

## **Item 9 | Disciplinary Information**

We are required to disclose the facts of any legal or disciplinary events that are material to a client's evaluation of our advisory business or the integrity of our management. We do not have any required disclosures under this item.

## **Item 10 | Other Financial Industry Activities and Affiliations**

### **Licensed Insurance Agents**

Investment Advisor Representatives of our firm may also be licensed as insurance agents. These persons will earn commission-based compensation for selling insurance products, and such compensation is separate from our advisory fees.

### **Recommendation of Other Advisors**

As described in Item 4 (*Advisory Business* section) of this Disclosure Brochure, we provide discretionary portfolio management services through the institutional platforms offered by Schwab and SEI. These platforms provide a variety of account, performance, due diligence, research and risk management tools and administrative services, allowing us to more efficiently deliver advisory services to you. Other than what is mentioned in this Disclosure Brochure, we do not receive separate compensation, directly or indirectly, from Schwab, or SEI in connection with the services we provide to you.

### **Recommendation of Related Party Services – Tax Preparation**

We own a minority stake in Eagle Wealth Accounting, LLC ("EWA"), an accounting practice majority owned and operated by an associated person of ours. EWA prepares tax returns and provides tax planning and consulting services, earning fees for such services that ultimately benefit its owners. This creates an incentive for us to recommend EWA to our clients over other service providers offering similar services. Our clients are under no obligation to purchase services our representatives may recommend related to EWA.

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

### **Description of Our Code of Ethics**

We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for persons associated with our firm. Our goal is to protect your interests at all times and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing with you. All persons associated with our firm are expected to adhere strictly to these guidelines. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies

reasonably designed to prevent the misuse or dissemination of material, non-public information about you or your account holdings by persons associated with our firm.

Clients or prospective clients may obtain a copy of our Code of Ethics by contacting us at the telephone number on the cover page of this Brochure.

### **Participation or Interest in Client Transactions**

Neither our firm nor any persons associated with our firm has any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this Brochure.

### **Personal Trading Practices**

Our firm or persons associated with our firm may buy or sell the same securities that we recommend to you or securities in which you are already invested. Additionally, these associated persons may or may not have similar investment objectives as our clients. A conflict of interest exists in such cases because we may have the ability to trade ahead of you and potentially receive more favorable prices than you will receive. To mitigate this conflict of interest, it is our policy that neither our firm nor persons associated with our firm shall have priority over your account in the purchase or sale of securities.

## **Item 12 | Brokerage Practices**

### **Brokerage Recommendations**

We typically recommend the brokerage and custodial services of Charles Schwab & Company or SEI Private Trust Company, (a wholly owned subsidiary of SEI Investments Corporation). In certain instances, we may recommend another qualified, independent broker-dealer / custodian if appropriate for the client's individual circumstances. In all cases, the recommended Custodian is a securities broker-dealer and a member of the Financial Industry Regulatory Authority ("FINRA") and, generally, the Securities Investor Protection Corporation ("SIPC"). We believe that the recommended Custodian provides quality execution services for you at competitive prices. Price is not the sole factor we consider in evaluating best execution. We also consider the quality of the brokerage services provided by the Custodian, including the value of the Custodian's reputation, execution capabilities, commission rates, and responsiveness to our clients and our firm. In recognition of the value of the services the Custodian provides, you may pay higher commissions and/or trading costs than those that may be available elsewhere.

### **Brokerage for Client Referrals**

We do not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

### **Research and Other Soft Dollar Benefits**

As a registered investment advisor, we may have access to research products and services from your account custodian and/or other brokerage firm. These products may include financial publications, information about particular companies and industries, marketing support, research software, and other products or services that provide lawful and appropriate assistance to our firm in the performance of our investment decision-making responsibilities. Such research products and services are provided to all investment advisors that utilize the service platforms of these firms, and are *not* considered to have been paid with soft dollars. The receipt of such products and/or services creates a conflict of interest since our firm may benefit from such products and/or services. In efforts to mitigate this conflict, it is our firm's policy to act in our clients' best interest, and to use these products and/or services for the benefit of all our clients to the extent possible. Clients should be aware that the commissions charged by a particular broker for a particular transaction or set of transactions may be greater than the amounts another broker who did not provide research services or products might charge.

### **Directed Brokerage**

Some clients may instruct our firm in writing to use one or more particular brokers for the transactions in their accounts. If you choose to direct our firm to use a particular broker, and we choose to accept your request, you will negotiate terms and arrangements for your account with the broker-dealer/custodian. We will not be responsible for ensuring best execution services or prices from other broker-dealers or be able to aggregate trades with other client accounts (as described below at *Block Trades*). As a result, you may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case.

Thus, when directing brokerage business, you should consider whether the commission expenses, execution, clearance, and settlement capabilities that you will obtain through your broker are adequately favorable in comparison to those that we would otherwise obtain for you. Subject to our duty to seek best execution, we may decline your request to direct brokerage if, in our sole discretion, such directed brokerage arrangements would result in additional operational difficulties.

### **Block Trades**

We may combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the share purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Accounts owned by our firm or persons associated with our firm will not participate in block trading with your accounts. To the extent we combine multiple orders (block trade), we will only do so for accounts managed on a discretionary basis.

### **Trade Errors**

In the event a trading error occurs in your account, our policy is to restore your account to the position it should have been in had the trading error not occurred. Depending on the circumstances, and the internal policies of the client's acting Custodian, corrective actions may include canceling the trade, adjusting an allocation, and/or reimbursing the account.

## **Item 13 | Review of Accounts**

### **Portfolio Management Services**

The Investment Advisor Representative assigned to your account will be responsible for monitoring your accounts on an ongoing basis and will conduct account reviews at least annually to ensure the advisory services provided to you are consistent with your investment needs and objectives. Additional reviews may be conducted based on various circumstances, including, but not limited to: contributions and withdrawals; year-end tax planning; market moving events; security specific events; and/or, changes in your risk/return objectives.

Clients will receive trade confirmations and at least quarterly statements from their account custodian. Upon client request and at our discretion, we may also provide performance reports.

### **Financial Planning and Consulting Services**

For those clients whom we provide personal financial planning services, reviews are conducted on an as needed basis. If you engage us for financial planning services, the Investment Advisor Representative of our firm that is assigned to your account will review your financial plan or current circumstances as needed, depending on the arrangements made with you at the inception of your advisory relationship. Generally, we will contact existing clients periodically to determine whether any updates may be needed based on changes in your circumstances. Changed circumstances may include, but are not limited to: marriage, divorce, birth, death, inheritance, lawsuit, retirement, job loss and/or disability, among others. While we recommend meeting with you at least annually, additional reviews will be conducted upon your request. Such reviews and updates will generally be subject to a new and separate engagement. To the extent we provide any written reports, such reports and/or financial plans will be rendered as part of the negotiated services.

## **Item 14 | Client Referrals and Other Compensation**

We do not receive any compensation from any third party in connection with providing investment advice to you nor do we compensate any individual or firm for client referrals.

Please refer to Item 10 (*Other Financial Industry Activities and Affiliations* section) of this Disclosure Brochure for more information on outside business activities involving our firm's Investment Advisor Representatives where such persons might receive additional compensation beyond our advisory fees. In addition, please refer to Item 12 (*Brokerage Practices* section) of this Disclosure Brochure for disclosures on research and other benefits we may receive resulting from our relationship with your account custodian(s).

## **Item 15 | Custody**

As paying agent for our firm, your independent custodian will directly debit your account(s) for the payment of our advisory fees. This ability to deduct our advisory fees from your accounts causes our firm to exercise limited custody over your funds or securities. We do not have physical custody of any of your funds and/or securities as your funds and securities will be held with a bank, broker-dealer, or other qualified custodian. You will receive account statements from the qualified custodian(s) holding your funds and securities at least quarterly. The account statements from your custodian(s) will indicate the amount of our advisory fees deducted from your account(s) each billing period. You should carefully review account statements for accuracy, and contact us immediately if you have any questions.

## **Item 16 | Investment Discretion**

If you enter into discretionary arrangements with our firm, you must grant our firm discretion over the selection and amount of securities to be purchased or sold for your account(s) before we can buy or sell securities on your behalf. Discretionary authority enables our firm to execute transactions within your account without obtaining your consent or approval prior to each transaction. Additionally, we may also use one or more sub-advisors to manage a portion of your account on a discretionary basis. You may specify investment objectives, guidelines, and/or impose certain conditions or investment parameters for your account(s).

## **Item 17 | Voting Client Securities**

We will not vote proxies on behalf of your advisory accounts. At your request, we may offer you advice regarding corporate actions and the exercise of your proxy voting rights. If you own shares of applicable securities, you are responsible for exercising your right to vote as a shareholder.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward any electronic solicitations to vote proxies.

## **Item 18 | Financial Information**

Our firm does not have any financial condition or impairment that would prevent us from meeting our contractual commitments to you. We do not take physical custody of client funds or securities, or serve as trustee or signatory for client accounts, and we do not require the prepayment of more than \$1,200 in fees six or more months in advance. Therefore, we are not required to include a financial statement with this Disclosure Brochure. We have not filed a bankruptcy petition at any time in the past ten years.

# MLA Privacy Policy

## Your Privacy

We view protecting your private information as a top priority. Pursuant to applicable privacy requirements, we have instituted policies and procedures to ensure that we keep your personal information private and secure.

We do not disclose any non-public personal information about you to any non-affiliated third parties, except as permitted by law. In the course of servicing your account, we may share some information with our service providers, such as transfer agents, custodians, broker-dealers, accountants, consultants, and attorneys.

We restrict internal access to non-public personal information about you to employees, who need that information to provide products or services to you. We maintain physical and procedural safeguards that comply with regulatory standards to guard your non-public personal information and to ensure our integrity and confidentiality. We will not sell information about you or your accounts to anyone. We do not share your information unless it is required to process a transaction, at your request, or required by law.

You will receive a copy of our privacy notice prior to or at the time you sign an advisory agreement with our firm. Thereafter, we will deliver a copy of the current privacy policy notice to you on an annual basis. Contact our main office at the telephone number on the cover page of this brochure if you have any questions regarding this policy. If you decide to close your account(s) we will adhere to our privacy policies, which may be amended from time to time.

If we make any substantive changes in our privacy policy that would further permit or require disclosures of your private information, we will provide written notice to you. Where the change is based on permitted disclosures, you will be given an opportunity to direct us as to whether such disclosure is acceptable. Where the change is based on required disclosures, you will only receive written notice of the change. You may not opt out of the required disclosures.

If you have questions about our privacy policies, please contact our main office and ask to speak to the Chief Compliance Officer.

## Class Action Lawsuits

We do not determine if securities held by you are the subject of a class action lawsuit or whether you are eligible to participate in class action settlements or litigation nor do we initiate or participate in litigation to recover damages on your behalf for injuries as a result of actions, misconduct, or negligence by issuers of securities held by you.

## IRA Rollover Considerations

As part of our investment advisory services to you, we may recommend that you withdraw the assets from your employer's retirement plan and roll the assets over to an individual retirement account ("IRA") that we will manage on your behalf. If you elect to roll the assets to an IRA that is subject to our management, we will charge you an asset-based fee as set forth in the agreement you executed with our firm. This practice presents a conflict of interest because persons providing investment advice on our behalf have an incentive to recommend a rollover to you for the purpose of generating fee-based compensation rather than solely based on your needs. You are under no obligation, contractually or otherwise, to complete the rollover. Moreover, if you do complete the rollover, you are under no obligation to have the assets in an IRA managed by our firm.

Many employers permit former employees to keep their retirement assets in their company plan. Also, current employees can sometimes move assets out of their company plan before they retire or change jobs. In determining whether to complete the rollover to an IRA, and to the extent the following options are available, you should consider the costs and benefits of:

1. Leaving the funds in your employer's (former employer's) plan.
2. Moving the funds to a new employer's retirement plan.
3. Cashing out and taking a taxable distribution from the plan.
4. Rolling the funds into an IRA rollover account.

Each of these options has advantages and disadvantages and before making a change we encourage you to speak with your CPA and/or tax attorney.



If you are considering rolling over your retirement funds to an IRA for us to manage, here are a few points to consider before you do so:

1. Determine whether the investment options in your employer's retirement plan address your needs or whether you might want to consider other types of investments.
  - a. Employer retirement plans generally have a more limited investment menu than IRAs.
  - b. Employer retirement plans may have unique investment options not available to the public such as employer securities, or previously closed funds.
2. Your current plan may have lower fees than our fees.
  - a. If you are interested in investing only in mutual funds, you should understand the cost structure of the share classes available in your employer's retirement plan and how the costs of those share classes compare with those available in an IRA.
  - b. You should understand the various products and services you might take advantage of at an IRA provider and the potential costs of those products and services.
3. Our strategy may have higher risk than the option(s) provided to you in your plan.
4. Your current plan may also offer financial advice.
5. If you keep your assets titled in a 401(k) or retirement account, you could potentially delay your required minimum distribution beyond age 72.
6. Your 401(k) may offer more liability protection than a rollover IRA; each state may vary. Generally, federal law protects assets in qualified plans from creditors. Since 2005, IRA assets have been generally protected from creditors in bankruptcies. However, there can be some exceptions to the general rules so you should consult with an attorney if you are concerned about protecting your retirement plan assets from creditors.
7. You may be able to take out a loan on your 401(k), but not from an IRA.
8. IRA assets can be accessed any time; however, distributions are subject to ordinary income tax and may also be subject to a 10% early distribution penalty unless they qualify for an exception such as disability, higher education expenses or the purchase of a home.
9. If you own company stock in your plan, you may be able to liquidate those shares at a lower capital gains tax rate.
10. Your plan may allow you to hire us as the manager and keep the assets titled in the plan name.

It is important that you understand the differences between these types of accounts and to decide whether a rollover is best for you. Prior to proceeding, if you have questions contact your investment advisor representative.



*The Right Advice is Everything*

**Chad E. Staskal, CFP®, ChFC®, CLU®**

My Legacy Advisors, LLC

dba

**EAGLE WEALTH MANAGEMENT**

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March 15, 2022

## **Form ADV Part 2B – Brochure Supplement**

This brochure supplement provides information about Chad E. Staskal that supplements the Eagle Wealth Management brochure. You should have received a copy of that brochure. Contact us at 541- 330-0220 if you did not receive Eagle Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Chad E. Staskal (CRD # 2921706) is available on the SEC's website at [www.advisinfo.sec.gov](http://www.advisinfo.sec.gov).

## Item 2 Educational Background and Business Experience

**Chad E. Staskal, CFP<sup>®</sup>, ChFC<sup>®</sup>, CLU<sup>®</sup>**

*Year of Birth:* 1975

*Formal Education After High School:*

- Luther College, BA Psychology, 1997

*Business Background:*

- My Legacy Advisors, LLC dba Eagle Wealth Management, Member, 09/2017 – Present, Investment Advisor Representative, 11/2017 – Present
- United Planners, Registered Representative, 11/2017 – 2/2020
- SII Investments, Inc., Investment Advisor Representative, 07/2008 – 11/2017
- SII Investments, Inc., Registered Representative, 07/2008 – 11/2017
- Thrivent Investment Management, Inc., 04/2005 – 07/2008
- Thrivent Financial, Investment Representative, 07/2002 – 07/2008
- Lutheran Brotherhood, Investment Representative, 08/1997 – 07/2002

*Certifications:* **CFP<sup>®</sup>, ChFC<sup>®</sup>, CLU<sup>®</sup>**

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

The CFP<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP<sup>®</sup> 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 63,000 individuals have obtained CFP<sup>®</sup> certification in the United States. To attain the right to use the CFP<sup>®</sup> marks, an individual must satisfactorily fulfill the following requirements:

- **Education** – 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** – Pass the comprehensive CFP<sup>®</sup> Certification Examination. The examination, 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;
- **Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- **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<sup>®</sup> 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<sup>®</sup> marks:

- **Continuing Education** – 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; and
- **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.

### **Chartered Financial Consultant® (ChFC®)**

This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

### **Chartered Life Underwriter® (CLU®)**

This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take a series of mandatory courses which include, for example, the following: insurance planning, life insurance law, fundamentals of estate planning, planning for business owners, income taxation, group benefits, planning for retirement needs, and investments. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

## **Item 3 Disciplinary Information**

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Chad E. Staskal has no required disclosures under this item.

## **Item 4 Other Business Activities**

Chad E. Staskal is also licensed as an independent insurance agent, and may earn commission-based compensation for selling insurance products. Mr. Staskal owns a minority share of Eagle Wealth Accounting, a tax preparation service.

Compensation earned by Mr. Staskal in his separate capacity as a licensed insurance agent as well as the tax preparation service is separate and in addition to our advisory fees. These practices present a conflict of interest because Mr. Staskal may have a financial incentive to sell insurance products and tax preparation services to you. Clients are under no obligation, contractually or otherwise, to purchase insurance products or tax preparation services through any person affiliated with our firm.

## **Item 5 Additional Compensation**

Refer to the *Other Business Activities* section above for disclosures on Mr. Staskal's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of our firm's brochure for additional disclosures on this topic.

## **Item 6 Supervision**

As the Chief Compliance Officer of My Legacy Advisors, LLC, Michael A. DeRosa supervises the advisory activities of our firm. Michael A. DeRosa can be reached at 541-330-0220.



*The Right Advice is Everything*

## **Mathew W. Hunnicutt, CFP®, AIF®**

My Legacy Advisors, LLC

dba

### **EAGLE WEALTH MANAGEMENT**

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October 15, 2022

## **Form ADV Part 2B – Brochure Supplement**

This brochure supplement provides information about Mathew W. Hunnicutt that supplements the Eagle Wealth Management brochure. You should have received a copy of that brochure. Contact us at (541) 330-0220 if you did not receive Eagle Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Mathew W. Hunnicutt (CRD # 4653059) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

**Mathew W. Hunnicutt, CFP®, AIF®**

*Year of Birth:* 1977

*Formal Education After High School:*

- Willamette University, MBA, 2003
- Willamette University, BS Business Economics, 2001

*Business Background:*

- My Legacy Advisors, LLC dba Eagle Wealth Management, Inc., Investment Advisor Representative, 11/2017 – Present
- United Planners, Registered Representative, 11/2017 – 2/2020
- SII Investments, Inc., Investment Advisor Representative, 11/2006 – 11/2017
- SII Investments, Inc., Registered Representative, 11/2006 – 11/2017
- AXA Advisors, LLC, Investment Advisor Representative, 05/2003 – 11/2006

*Certifications:* **CFP®, AIF®**

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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 63,000 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:

- Education – 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 – Pass the comprehensive CFP® Certification Examination. The examination, 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;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- 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 – 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; and
- 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.

### **Item 3 Disciplinary Information**

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Mathew W. Hunnicutt has no required disclosures under this item.

### **Item 4 Other Business Activities**

Mathew W. Hunnicutt is also licensed as an independent insurance agent, and may earn commission-based compensation for selling insurance products. Mr. Hunnicutt owns a minority share of Eagle Wealth Accounting, a tax preparation service.

Compensation earned by Mr. Hunnicutt in his separate capacity as a licensed insurance agent as well as the tax preparation service is separate and in addition to our advisory fees. These practices present a conflict of interest because Mr. Hunnicutt may have a financial incentive to sell insurance products and tax preparation services to you. Clients are under no obligation, contractually or otherwise, to purchase insurance products or tax preparation services through any person affiliated with our firm.

### **Item 5 Additional Compensation**

Refer to the *Other Business Activities* section above for disclosures on Mr. Hunnicutt's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of our firm's brochure for additional disclosures on this topic.

### **Item 6 Supervision**

As the Chief Compliance Officer of My Legacy Advisors, LLC, Michael A. DeRosa supervises the advisory activities of our firm. Michael A. DeRosa can be reached at 541-330-0220.



*The Right Advice is Everything*

## **Matthew A. Hobson**

My Legacy Advisors, LLC

dba

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March 15, 2022

## **Form ADV Part 2B – Brochure Supplement**

This brochure supplement provides information about Matthew A. Hobson that supplements the Eagle Wealth Management brochure. You should have received a copy of that brochure. Contact us at 541-330-0220 if you did not receive Eagle Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew A. Hobson (CRD # 5303519) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



## Item 2 Educational Background and Business Experience

**Matthew A. Hobson**

*Year of Birth:* 1963

*Formal Education After High School:*

- Lewis & Clark College, BS Natural Science, 1987

*Business Background:*

- My Legacy Advisors, LLC dba Eagle Wealth Management, Investment Advisor Representative, 11/2017 – Present
- United Planners, Registered Representative, 11/2017 – 2/2020
- SII Investments, Inc., Investment Advisor Representative, 07/2014 – 11/2017
- SII Investments, Inc., Registered Representatives, 07/2014 – 11/2017
- CUSO Financial Services, LP, Registered Representative, 12/2011 – 05/2014
- Ameriprise Financial Services, Inc., Registered Representative, 08/2010 – 12/2011
- Timberline International, LLC, Owner/President, 06/2001 – 09/2009

## Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Matthew A. Hobson has no required disclosures under this item.

## Item 4 Other Business Activities

Matthew A. Hobson has no other business activities.

## Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Hobson's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of our firm's brochure for additional disclosures on this topic.

## Item 6 Supervision

As the Chief Compliance Officer of My Legacy Advisors, LLC, Michael A. DeRosa supervises the advisory activities of our firm. Michael A. DeRosa can be reached at 541-330-0220.



*The Right Advice is Everything*

## **Suzanne L. Daniel, CFP®**

My Legacy Advisors, LLC

DBA

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March 15, 2022

## **Form ADV Part 2B – Brochure Supplement**

This brochure supplement provides information about Suzanne L. Daniel that supplements the Eagle Wealth Management brochure. You should have received a copy of that brochure. Contact us at 541-330-0220 if you did not receive Eagle Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Suzanne L. Daniel (CRD # 5484231) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

**Suzanne L. Daniel, CFP®**

*Year of Birth:* 1972

*Formal Education After High School:*

- California State University, Stanislaus, MA Business Administration, 2002
- Gordon College, BA Business Administration, 1995

*Business Background:*

- My Legacy Advisors, LLC dba Eagle Wealth Management, Investment Advisor Representative, 11/2017 – Present
- United Planners, Registered Representative, 11/2017 – 2/2020
- SII Investments, Inc., Investment Advisor Representative, 08/2015 – 11/2017
- SII Investments, Inc., Registered Representative, 09/2015 – 11/2017
- Central Oregon Independent Practice Association, Office Manager, 06/2009 – 07/2015
- Capstone Advisory Group, Receptionist and Marketing Liaison, 08/2008 – 12/2012

*Certifications:* **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 63,000 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:

- Education – 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 – Pass the comprehensive CFP® Certification Examination. The examination 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;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- 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 – 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; and
- 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.

### **Item 3 Disciplinary Information**

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Ms. Suzanne L. Daniel has no required disclosures under this item.

### **Item 4 Other Business Activities**

Suzanne L. Daniel is also a licensed as an independent insurance agent, and may earn commission-based compensation for selling insurance products.

Compensation earned by Ms. Daniel in her separate capacity as a licensed insurance agent is separate and in addition to our advisory fees. These practices present a conflict of interest because Ms. Daniel may have a financial incentive to sell insurance products to you. Clients are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

### **Item 5 Additional Compensation**

Refer to the *Other Business Activities* section above for disclosures on Ms. Daniel's receipt of additional compensation as a result of her other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of our firm's brochure for additional disclosures on this topic.

### **Item 6 Supervision**

As the Chief Compliance Officer of My Legacy Advisors, LLC, Michael A. DeRosa supervises the advisory activities of our firm. Michael A. DeRosa can be reached at 541-330-0220.



*The Right Advice is Everything*

**Ian P. Laimbeer, CFP®**

My Legacy Advisors, LLC

dba

**EAGLE WEALTH MANAGEMENT**

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Bend, Oregon 97703

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**MYEAGLEWEALTH.COM**

March 15, 2022

## **Form ADV Part 2B – Brochure Supplement**

This brochure supplement provides information about Ian P. Laimbeer that supplements the Eagle Wealth Management brochure. You should have received a copy of that brochure. Contact us at 541- 330-0220 if you did not receive Eagle Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Ian P. Laimbeer (CRD # 6547229) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

**Ian P. Laimbeer, CFP®**

*Year of Birth:* 1994

*Formal Education After High School:*

- Gonzaga University, BA Business Administration, 2016

*Business Background:*

- My Legacy Advisors, LLC dba Eagle Wealth Management, Client Service Associate, 01/2018 – Present
- Eagle Wealth Management, Client Service Associate, 01/2018 – Present
- United Planners Financial Services of America, Registered Representative, 01/2018 – 02/2020
- Thrivent Financial, Financial Associate, 10/2016 – 01/2018
- Thrivent Investment Management, Inc., Registered Representative, 05/2016 – 01/2018
- Thrivent Financial, Associate Representative, 09/2015 – 10/2016
- Gonzaga University, Student / Work Study, 08/2012 – 08/2015
- Costco Wholesale, Summer Business Internship, 05/2015 – 08/2015
- Hu Beaver Builder, Construction Assistant, 06/2012 – 08/2012
- Polson High School, Student, 06/2008 – 06/2012

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### **Item 3 Disciplinary Information**

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Laimbeer has no required disclosures under this item.

### **Item 4 Other Business Activities**

Ian P. Laimbeer has no other business activities.

### **Item 5 Additional Compensation**

Refer to the *Other Business Activities* section above for disclosures on Mr. Laimbeer's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of our firm's brochure for additional disclosures on this topic.

### **Item 6 Supervision**

As the Chief Compliance Officer of My Legacy Advisors, LLC, Michael A. DeRosa supervises the advisory activities of our firm. Michael A. DeRosa can be reached at 541-330-0220.



*The Right Advice is Everything*

## EAGLE WEALTH MANAGEMENT PRIVACY POLICY

My Legacy Advisors, LLC dba Eagle Wealth Management has adopted this privacy policy with recognition that protecting the privacy and security of the personal information we obtain about our clients is an important responsibility. We also know that you expect us to service you in an accurate and efficient manner. To do so, we must collect and maintain certain personal information about you. We want you to know what information we collect and how we use and safeguard that information.

**Information We Collect:** We collect certain non-public information about you ("Client Information"). The essential purpose for collecting Client Information is to allow us to provide advisory services to you. Client Information we collect may include:

- Information that you provide on applications or other forms. This Client Information may include personal and household information such as income, spending habits, investment objectives, financial goals, statements of account, and other records concerning your financial condition and assets, together with information concerning employee benefits and retirement plan interests, wills, trusts, mortgages and tax returns.
- Identifying information such as your name, age, address, social security number, etc.
- Information about your transactions with us, or others (e.g., broker-dealers, clearing firms, or other chosen investment sponsors).
- Information we receive from consumer reporting agencies (e.g., credit bureaus), as well as other various materials we may use to provide an appropriate recommendation or to fill a service request.

**Security of Your Information:** We restrict access to your non-public personal information to those employees who need to know that information to service your account. We maintain physical, electronic and procedural safeguards that comply with applicable federal or state standards to protect your non-public personal information.

**Information We Disclose:** We do not disclose the non-public personal information we collect about our clients to anyone except: (i) in furtherance of our business relationship with them and then only to those persons necessary to effect the transactions and provide the authorized services (such as broker-dealers, custodians, independent managers etc.); (ii) to persons assessing our compliance with industry standards (e.g., professional licensing authorities, consultants, etc.); (iii) our attorneys, accountants, and auditors; or (iv) as otherwise provided by law.

We are permitted by law to disclose the non-public personal information about you to governmental agencies and other third parties in certain circumstances (such as third parties that perform administrative or marketing services on our behalf or for joint marketing programs). These third parties are prohibited to use or share the information for any other purpose.

**Former Clients:** If you decide to close your account(s) or become an inactive client, we will adhere to our privacy policies, which may be amended from time to time.

**Changes to Our Privacy Policy:** In the event there were to be a material change to our privacy policy regarding how we use your confidential information, we will provide written notice to you. Where applicable, you would be given an opportunity to limit or opt-out of such disclosure arrangements.

**Questions:** If you have questions about this privacy notice or about the privacy of your client information call our main number (541) 330-0220 and ask to speak to the Chief Compliance Officer.