



FAMILY
LEGACY INC.

Form ADV Part 2A Brochure

March 3, 2025

900 Pendleton St.,

Suite 200

Greenville, SC 29601

864-233-0808

www.familylegacyinc.com

This brochure provides information about the qualifications and business practices of Family Legacy, Inc. If you have any questions about the contents of this Brochure, or would like to request a copy free of charge, please contact Christopher A. Brown at 864-233-0808 or cbrown@familylegacyinc.com. 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.

Additional information about Family Legacy, Inc. is available on the SEC's website at www.adviserinfo.sec.gov. Family Legacy, Inc.'s CRD number is 110945.

Item 2 – Material Changes

These are the following material changes in this brochure from the last annual updating amendment of Family Legacy, Inc. on March 18, 2024.

- William W. Brown is no longer an active member of Family Legacy, Inc.'s management team.
 - Patrice L. Sebastian is no longer associated with Family Legacy, Inc.
 - Item 4 has been amended to reflect the change in ownership of Family Legacy, Inc.
 - Item 4 has been amended to correct the reporting of discretionary vs non-discretionary assets under management.
 - Item 10 has been amended to reflect the change in ownership of affiliated entities.
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Item 4 – Advisory Business

Family Legacy, Inc. has been serving clients since May of 1995. The advisory firm is owned by Christopher A. Brown, a Certified Public Accountant and Personal Financial Specialist (PFS). Christopher A. Brown is authorized by the Certified Financial Planner Board of Standards (CFP Board) to use the CERTIFIED FINANCIAL PLANNER™ and CFP® certification marks in accordance with CFP Board certification and renewal requirements.

Discretionary Portfolio Management Services:

Family Legacy, Inc. provides portfolio management and financial planning services. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, Family Legacy, Inc. develops a client's personal investment policy and creates and manages a portfolio based on that policy. Our firm enters into a portfolio management agreement with all clients, which enables us to make investment decisions for the client's account according to the investment objectives and financial circumstances as shown in the client's investment policy statement.

Family Legacy, Inc. provides this service to individuals, pension and profit-sharing plans, trusts, estates, charitable organizations and corporations. Family Legacy, Inc. primarily manages advisory accounts on a discretionary basis. Factors considered in making investment decisions include the account size, risk tolerance and the client's investment experience and any other pertinent information discussed with a client during consultation or in the process of developing the client's investment policy.

Family Legacy, Inc. assists each client in determining the amount of risk versus return in various investment vehicles and helps the client in allocating his or her assets between the various asset classes.

Family Legacy, Inc. will maintain periodic and appropriate communication with the client. Family Legacy, Inc. monitors the performance of the account and continually assesses the client's risk tolerance and changes the asset allocation as necessary.

Family Legacy, Inc. manages money on a discretionary basis in primarily two ways: through individually managed accounts and through asset allocation portfolios.

Individually Managed Accounts:

Since the company's inception, the company has utilized individually managed accounts, which for larger accounts (typically a minimum account size of \$250,000), have been primarily made up of individually traded securities.

For individually managed accounts, our philosophy is conservative and emphasizes high-quality, high-yielding stocks and other large-cap stocks for the majority of portfolio assets. We also use mid-cap and other stocks to a lesser degree. Government bonds, preferred stocks, convertible securities, real estate investment trusts, no-load mutual funds, exchange traded funds and other investment vehicles may be utilized to achieve greater diversification and to include international investing and other fixed instruments. Mutual funds and exchange traded funds will be selected on the basis of any or all of the following criteria: The fund's performance history, the industry sector in which the fund invests, the track record of the fund's manager, the fund's

investment objectives, the fund's management style and philosophy and the fund's management fee structure. Portfolio weighting between funds and market sectors will be determined by each client's individual needs and circumstances. Clients will have the opportunity to place reasonable restrictions on the types of investments which will be made on the clients' behalf. Clients will retain individual ownership of all securities.

Asset Allocation Portfolios:

Family Legacy, Inc. also offers asset allocation portfolios consisting of no-load mutual funds, exchange traded funds and other pooled investment vehicles within Family Legacy, Inc.'s discretion.

The use of no-load mutual funds, ETFs and other pooled investment vehicles allows Family Legacy, Inc. to diversify accounts through the use of these investments rather than the selection of individual stocks, bonds and other securities described above. Accounts that are smaller than those accepted by Family Legacy, Inc. as individually managed accounts described above may be accepted as asset allocation portfolios. In all cases, minimum account size is negotiable.

Asset allocation portfolios using mutual funds, ETFs and other pooled investment vehicles may be used for any size account depending on the client's preferences and circumstances. Further, Family Legacy, Inc. may accept some smaller accounts as individually managed accounts at its discretion.

Family Legacy, Inc.'s asset allocation portfolios are constructed as model portfolios of mutual funds, ETFs and other pooled investment vehicles. Client assets are managed according to a model that is suitable to the client's individual investment objectives, risk tolerance and financial circumstances. Clients may place reasonable restrictions on assets selected by Family Legacy, Inc. for implementation of the client's portfolio.

Retirement Plan Services:

Family Legacy, Inc. also provides advisory services to participant-directed employee retirement benefit plans. Family Legacy, Inc. will analyze the plan's current investment platform and assist the plan in creating an investment policy statement defining the types of investments to be offered and the restrictions that may be imposed.

Family Legacy, Inc. will recommend investment options to achieve the plan's objectives, provide participant education meetings, and monitor the performance of the plan's investment vehicles.

Family Legacy, Inc. will recommend changes in the plan's investment vehicles as may be appropriate from time to time and will review the plan's investment vehicles and investment policy as necessary.

Financial Planning Services:

Family Legacy, Inc. will generally engage new clients in a discovery process to define goals and explore a client's values as they relate to their personal financial situation. We will also meet with clients on a periodic basis to review and update their individual financial plan as appropriate.

Family Legacy, Inc. may offer investment advice and financial planning services on a consultation basis. Fees are charged on a fixed-fee basis, and a range of the fees to be charged for these services are agreed upon before the work commences. In the client engagement letter, an actual schedule of fees and dates to be paid are included. The client may terminate these services at any time and get a full refund of any unearned portion of the fees upon written request.

Trustee Services:

When requested by clients, Christopher A. Brown or William W. Brown may act as trustee or personal representative on a client's behalf. Fees for these services are agreed upon with the client and are separate and distinct from the advisory fees described in this section.

Written Acknowledgement of Fiduciary Status

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

Regulatory Assets Under Management

As of December 31, 2024, Family Legacy, Inc. managed \$331,819,011 on a discretionary basis. The Firm did not manage assets on a non-discretionary basis.

Item 5 – Fees and Compensation

Family Legacy, Inc. uses the following fee schedules for assets under management and ongoing financial planning.

Individually Managed Accounts

Value of Account Annual Fee

0 - \$3,000,000	1.50%
Next \$5,000,000	1.25%
Greater than \$8,000,000	1.00%

Asset Allocation Portfolios

Value of Account Annual Fee

\$0 - \$500,000	1.50%
Next \$500,000	1.25%
Next \$2,000,000	1.00%
Greater than \$3,000,000	0.75%

Family Legacy, Inc. charges a management fee on asset allocation portfolios that is less than the fee charged for separately managed accounts on account values above \$250,000. While fees on these portfolios paid to Family Legacy, Inc. may be lower, aggregate fees paid by the client may be higher than individually managed portfolios because of expense ratios charged by the pooled investment vehicles paid by the end client. Asset allocation portfolios are not specifically tax-managed, which Family Legacy, Inc. helps provide for in taxable individually managed accounts.

Fees are generally payable quarterly in advance. The initial billing period starts upon the receipt of any funds or securities in the account. The first payment will be prorated to cover the period from the date the account is funded through the end of the current calendar quarter. Clients will be invoiced in advance at the beginning of each calendar quarter based upon the value of the account at the end of the previous quarter. In limited situations, fees are negotiable. If a portfolio management agreement is terminated within five days of execution, fees are completely refunded. If a portfolio management agreement is otherwise terminated, refunds are made on a pro-rata basis upon written request.

Retirement Plan Services

Value of Account Annual Fee

\$0 - \$5,000,000	0.50%
Next \$5,000,000	0.35%
Greater than \$10,000,000	0.25%

Fees for employee directed retirement plans are billed quarterly in arrears. In limited situations, fees are negotiable.

All fees paid to Family Legacy, Inc. for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund prospectus. These fees will generally include a management fee, other fund expenses and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client could invest in a mutual fund directly, without the services of Family Legacy, Inc. In that case, the client would not receive the services provided by Family Legacy, Inc., which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition or objectives.

Accordingly, the client should review both the fees charged by the funds and the fees charged by Family Legacy, Inc. to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisor services being provided. Additionally, the custodian used will typically charge a nominal fee on a per-trade basis.

Family Legacy, Inc.'s fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Such charges, fees, and commissions are exclusive of and in addition to Family Legacy, Inc.'s fee, and Family Legacy, Inc. does not receive any portion of these commissions, fees and costs.

Fees and account size are negotiable. For smaller accounts, Family Legacy will generally ask that the client enter a periodic investment plan where the client adds an automatic deposit to the account on a regular basis.

We charge a fixed fee for initial consultation which generally includes financial planning services based on an agreed upon amount decided with the client before beginning the engagement. In most initial cases, the client will agree to an engagement letter. In the client engagement letter, an actual schedule of fees and dates to be paid are included. For on-going consultation or special projects the client may request to be billed as the work progresses. The client may terminate these services at any time and receive a full refund of any unearned portion of the fees upon written request.

Item 6 – Performance-Based Fees and Side-By-Side Management

Family Legacy, Inc. does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

Family Legacy, Inc. provides portfolio management services to individuals, high net worth individuals, corporate, pension and profit-sharing plans, charitable organizations, trusts, estates and corporations.

The minimum size for new individually managed accounts is \$250,000. However, Family Legacy, Inc., under certain circumstances, will negotiate this minimum account size. This minimum account size will apply to new accounts and will not change the status for existing accounts. There is no minimum account size for an asset allocation portfolio.

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

For individually managed accounts Family Legacy utilizes common stocks, ADR's, REIT's, bonds, mutual funds, ETF's, and other publicly traded instruments to build portfolios based on each client's individual risk tolerance.

We generally hold securities over a long period of time and seek capital appreciation in conjunction with income to create long-term sustainable growth. Our style is that of long-term investors seeking stability with reasonable returns. We do not hold ourselves out as traders. We are an investment firm seeking wise investments over a long period of time.

For asset management portfolios, we search for no load funds with no transaction fees and reasonable expense ratios that are generally rated three stars and greater in Morningstar. We also seek to utilize

high quality exchange traded funds (ETFs). We work diligently to design portfolios that will fit within a clients stated risk tolerance.

For individually directed retirement plans, we recommend high quality mutual funds and exchange traded funds that will meet the plan's objectives as outlined in their investment policy statement.

In all of our portfolios, we seek to minimize risk. Philosophically, we are willing to let go of some returns on the upside in the attempt to mitigate downside risk. Our portfolios tend to be more conservative rather than aggressive.

While we make every effort to design portfolios that will meet our client's goals, investing in securities involves risk of loss that clients should be prepared to bear. Prior rates of return are not guaranteed in future periods.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Family Legacy, Inc. or the integrity of its management. Family Legacy, Inc. has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

Family Legacy, Inc. is under common ownership and control with Family Legacy Business Services, Inc. and Legacy Insurance, LLC. Family Legacy Business Services, Inc. is a CPA firm offering tax and accounting services as well as business consulting services. Legacy Insurance, LLC offers insurance services.

During the course of providing investment advisory services and financial planning services, we may recommend the services offered by Family Legacy Business Services, Inc. and/or Legacy Insurance, LLC to fulfill clients' needs. If a client elects to engage Family Legacy Business Services, Inc., such engagement will be under separate agreement, and the owners of this Family Legacy Business Services, Inc., who are also owners of Family Legacy, Inc., will receive fees from the client that are separate and distinct from the advisory fees charged by Family Legacy, Inc. If a client elects to engage Legacy Insurance, LLC, such engagement will be under separate agreement, and the owners of Legacy Insurance, LLC, who are also owners of Family Legacy, Inc., will receive fees from the client and/or insurance commissions that are separate and distinct from the advisory fees charged by Family Legacy, Inc.

Clients of Family Legacy, Inc. are under no obligation to engage Family Legacy Business Services, Inc. or Legacy Insurance, LLC.

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

Family Legacy, Inc. has adopted a Code of Ethics ("Code") designed to comply with Rule 204A-1 under the Investment Advisers Act of 1940 ("Advisers Act"). The Code establishes rules for all employees of Family Legacy, Inc. and is designed to, among other things, govern personal securities trading activities in the accounts of employees. If an employee of Family Legacy, Inc. would like to invest in the same securities (or related securities, e.g. warrants, options or futures) that Family Legacy, Inc. recommends to clients, we will aggregate clients' trades with the employee' trades so that all trades

are executed at the same time and at the same price. If it is not possible to aggregate the employee's transaction with those of our clients, the clients' transactions will be placed ahead of the employee's.

The Code is based upon the principal that Family Legacy, Inc. and its employees owe a fiduciary duty to Family Legacy, Inc.'s clients to conduct their affairs, including their personal securities transactions, in such a manner as to avoid (i) serving their own personal interests ahead of clients, (ii) taking inappropriate advantage of their position with the firm and (iii) any actual or potential conflicts of interest or any abuse of their position of trust and responsibility.

The Code is designed to ensure that the high ethical standards long maintained by Family Legacy, Inc. continue to be applied. The purpose of the Code is to preclude activities which may lead to or give the appearance of conflicts of interest, insider trading and other forms of prohibited or unethical business conduct. The excellent name and reputation of our firm continues to be a direct reflection of the conduct of each employee.

A complete copy of our Code of Ethics is available to clients or prospective clients at your request.

Item 12 - Brokerage Practices

For discretionary individually managed accounts, Family Legacy, Inc. requests that it be provided with written authority to determine which securities and the amounts of securities are bought or sold. Any limitations on this discretionary authority shall be included in this written authority statement. Clients may change/amend these limitations as required. Such amendments shall be submitted in writing.

Clients may hold their assets with any custodian and Family Legacy, Inc. can provide advisory services to them. If clients are in need of brokerage and custodial services recommendation, Family Legacy, Inc. recommends Fidelity Brokerage Services, Inc. ("Fidelity"), and Charles Schwab & Co., Inc. Advisor Services ("Schwab"). When a client's assets are held at Fidelity, Family Legacy will generally place client securities transactions with Fidelity. Similarly, when a client's assets are held at Schwab, Family Legacy, Inc. will generally place client transactions with Schwab.

Family Legacy, Inc. may utilize block trades where possible and when advantageous to clients. The blocking of trades permits the trading of aggregate blocks of securities composed of assets from multiple client accounts. Block trading allows Family Legacy, Inc. to execute equity trades in a more-timely, more-equitable manner. Block trades executed at Fidelity Investments and Charles Schwab will be placed at different times.

Generally, orders are created in our portfolio accounting system, uploaded to Fidelity or Charles Schwab and sent by them to the Markets. Orders placed through Fidelity's electronic trading system are sent directly to the Markets via Fidelity's computer system. Orders placed through Charles Schwab's electronic trading system are sent directly to the Markets via Charles Schwab's computer system. Orders sent first do not necessarily trade first nor do these orders necessarily execute at terms more or less favorable than orders sent later.

Family Legacy, Inc. receives benefits from Fidelity and Schwab, including research, that it would not receive if it did not utilize these firms to place client securities transactions. These benefits do not

depend on the amount of transactions directed by Family Legacy, Inc. to Fidelity and Charles Schwab.

These benefits include: A dedicated trading desk that services advisors exclusively, a dedicated service group and an account services manager dedicated to Family Legacy, Inc.'s accounts, access to a real-time order matching system, ability to "block" client trades, electronic download of trades, balances and positions in portfolio management software, access, for a fee, to an electronic interface with custodial account software, duplicate and batched client statements, confirmations and year-end summaries, the ability to have advisory fees directly debited from client accounts (in accordance with the federal and state requirements), quarterly newsletters, access to various mutual funds, many funds NOT affiliated with Fidelity and Charles Schwab, ability to have loads waived for Family Legacy, Inc.'s clients who invest in certain loaded funds, when certain conditions are met and maintained and the ability to have custody fees reduced or waived (when negotiated by the advisor and allowed under certain circumstances).

Family Legacy, Inc. also receives certain vendor discounts on software as part of doing business with Fidelity and Schwab. Family Legacy, Inc. will always act in the best interest of its clients, consistent with its fiduciary duty, including when evaluating custodians/broker-dealers. Moreover, Family Legacy, Inc. recommends custodians/ broker-dealers based on its duty to seek "best execution," which has the obligation to seek to execute securities transactions clients, consistent with its fiduciary duty, including accurate execution, prompt reconciliation, and trade error resolution, competitive commission costs, access to low transaction fee ETFs, and professionalism that ultimately benefits our clients. While Family Legacy, Inc. has a reasonable belief that Fidelity and Schwab are able to obtain best execution and competitive prices, Family Legacy, Inc. will not be independently seeking best execution price capability through other broker-dealers. Family Legacy, Inc. conducts best execution reviews to fulfill its best execution obligation, including review of reports provided by Fidelity and Charles Schwab.

For retirement plan services, Family Legacy, Inc. does not arrange for the execution of securities transactions for employee retirement benefit plans as part of this service. Transactions are executed directly through employee plan participation and the services of the TPA selected by the plan sponsor.

Item 13 – Review of Accounts

Discretionary portfolio management accounts are reviewed in their entirety initially upon engagement and quarterly, semi-annually or annually thereafter. Periodic reviews are also conducted with clients to review their individual performance, monitor risk tolerance and change asset allocation, as determined by client.

Retirement plan assets are reviewed no less than annually.

For discretionary portfolio management accounts, reports are prepared and delivered quarterly. For non-discretionary retirement plan advice, periodic reports and online access are provided by the plan administrator.

Reviewers:

Christopher A. Brown, CPA, PFS, CFP® President

Jennifer W. Chandler CFP®, COO

William W. Brown, CPA, PFS, Vice President

Item 14 – Client Referrals and Other Compensation

Family Legacy, Inc. does not compensate others for client referrals.

Family Legacy does not receive any economic benefit from non-clients for providing investment advice and advisory services to clients.

Item 15 – Custody

Family Legacy, Inc. is not a corporate trustee and does not act as a custodian for client funds or securities. However, Family Legacy, Inc. is deemed to have custody of client assets because it deducts advisory fees from client accounts. In addition, when requested by clients, Christopher A. Brown or William W. Brown will act as trustee or personal representative on a client's behalf, which constitutes custody under the Advisers Act. As part of the safeguarding requirements for the funds and securities over which it has custody (beyond constructive custody via direct fee deduction), Family Legacy, Inc. has retained an independent public accountant to conduct an annual surprise examination of these assets.

All clients receiving portfolio management services should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. Family Legacy, Inc. urges you to carefully review such statements and compare such official custodial records to the account statements that we provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities. Should you note any discrepancy including failure to receive a periodic statement, please call Christopher A. Brown, the President at 864- 233-0808.

Item 16 – Investment Discretion

Family Legacy, Inc. usually receives written discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, Family Legacy, Inc. observes the investment policies, limitations and restrictions of the clients for which it advises. Investment guidelines and restrictions must be provided to Family Legacy, Inc. in writing.

Item 17 – Voting Client Securities

Family Legacy, Inc. will exercise proxy voting authority for clients who agree in writing to participate in the proxy voting services offered by Broadridge, Inc. We believe that this service provides the most consistent and thorough methodology of voting in shareholder interests. We will not exercise proxy voting authority for clients who do not wish to participate in this service. Clients may opt out of this service at no cost. Clients may request a complete copy of our proxy voting policy and procedures and records regarding how their proxy statements have been voted by contacting any of our firm's members. The cost of this service is borne by Family Legacy, Inc. There is no additional cost to the client.

Family Legacy, Inc. also has an agreement with Broadridge, Inc. to process and administer an asset recovery service covering Global Securities Class Action lawsuits for its clients. As payment for this service, Broadridge will receive a fee of 20% of the total reimbursement of any securities class

action settlement it collects. Broadridge will then distribute the remaining funds collected directly to eligible clients for each class action settlement.

Item 18 – Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about an adviser’s financial condition. Family Legacy, Inc. has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has not been the subject of a bankruptcy proceeding.

This brochure supplement provides information about Christopher Aristotle Brown that supplements the Family Legacy, Inc. brochure. You should have received a copy of that brochure. Please contact Christopher Aristotle Brown if you did not receive Family Legacy, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher Aristotle Brown is also available on the SEC's website at www.adviserinfo.sec.gov.

Family Legacy, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Christopher Aristotle Brown

Personal CRD Number: 2627553

Investment Adviser Representative

Family Legacy, Inc.
900 Pendleton St.
Suite 200
Greenville, SC 29601
(864) 233-0808
cbrown@familylegacyinc.com

Item 2: Educational Background and Business Experience

Name: Christopher Aristotle Brown

Born: 1972

Educational Background and Professional Designations:

Education:

B. S. Business Administration, College of Charleston – 1994

B.S. Accounting – College of Charleston – 1995

Professional Designations:

Certified Public Accountant – 1997

Personal Financial Specialist – 1999

Exam Series 65: Uniform Investment Adviser Examination

S.C. Life, Accident/Health – 2003

Certified Financial Planner™ - 2013

Business Background:

1995 – Present: President, Chief Investment Officer and
Stockholder
Family Legacy, Inc.

1995 – Present: CPA and Owner
Family Legacy Business Services, Inc.

2005 – Present: Owner & Insurance Agent
Legacy Insurance, LLC

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Christopher Aristotle Brown is owner of Family Legacy, Inc.'s affiliates, Family Legacy Business Services, Inc. and Legacy Insurance, LLC. Christopher may offer the services of either of these affiliated entities to clients of Family Legacy, Inc. If a client elects to engage an affiliate of Family Legacy, Inc., Christopher will benefit from the fees collected by the affiliated entity(s). Christopher may also earn commission on the sale of insurance products sold through Legacy Insurance, LLC. Receipt of this additional compensation creates a conflict of interest, of which clients should be aware. Clients of Family Legacy, Inc. are under no obligation to engage Family Legacy Business Services, Inc. or Legacy Insurance, LLC.

Item 5: Additional Compensation

Christopher Aristotle Brown does not receive any economic benefit from non-clients for the advisory service he provides to clients.

Item 6: Supervision

As the President of the firm, Christopher Aristotle Brown supervises all duties and activities of the firm. Christopher Aristotle Brown's contact information is on the cover page of this disclosure document. Christopher Aristotle Brown adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

This brochure supplement provides information about Jennifer Wilson Chandler that supplements the Family Legacy, Inc. brochure. You should have received a copy of that brochure. Please contact Jennifer Wilson Chandler if you did not receive Family Legacy, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Jennifer Wilson Chandler is also available on the SEC's website at www.adviserinfo.sec.gov.

Family Legacy, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Jennifer Wilson Chandler

Personal CRD Number: 6756762

Investment Adviser Representative

Family Legacy, Inc.
900 Pendleton St.
Suite 200
Greenville, SC 29601
(864) 233-0808
Jchandler@familylegacyinc.com

Item 2: Educational Background and Business Experience

Name: Jennifer Wilson Chandler

Born: 1981

Educational Background and Professional Designations:

Education:

Bachelor's Business Administration, Anderson University – 2007

Professional Designations:

Certified Financial Planner™ - 2021

Exam Series 65: Uniform Investment Adviser Law Examination

Business Background:

09/2016 - Present	Chief Operating Officer Family Legacy, Inc.
2019 - Present	Insurance Agent Legacy Insurance, LLC
07/2011 - 09/2016	Employee Relations Manager Orianna Health Systems

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Jennifer Wilson Chandler is owner of Family Legacy Business Services, Inc., and is an insurance agent of Legacy Insurance, LLC. Both entities are affiliates of Family Legacy, Inc. Jennifer may offer the services of either of these affiliated entities to clients of Family Legacy, Inc. If a client elects to engage Family Legacy Business Services, Inc., Jennifer will benefit from the fees collected by the affiliated entity. Jennifer may also earn commission on the sale of insurance products sold through Legacy Insurance, LLC. Receipt of this additional compensation creates a conflict of interest, of which clients should be aware. Clients of Family Legacy, Inc. are under no obligation to engage Family Legacy Business Services, Inc. or Legacy Insurance, LLC.

Item 5: Additional Compensation

Jennifer Wilson Chandler does not receive any economic benefit from non-clients for the advisory service she provides to clients.

Item 6: Supervision

As a representative of Family Legacy, Inc., Jennifer Wilson Chandler is supervised by Christopher A. Brown, the firm's President. Christopher A. Brown is responsible for ensuring that Jennifer Wilson Chandler adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Christopher A. Brown is (864) 233-0808.

This brochure supplement provides information about Justin Tedford Phillips that supplements the Family Legacy, Inc. brochure. You should have received a copy of that brochure. Please contact Justin Tedford Phillips if you did not receive Family Legacy, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Justin Tedford Phillips is also available on the SEC's website at www.adviserinfo.sec.gov.

Family Legacy, Inc.
Form ADV Part 2B – Individual Disclosure Brochure
for
Justin Tedford Phillips
Personal CRD Number: 7495490
Investment Adviser Representative

Family Legacy, Inc.
900 Pendleton St.
Suite 200
Greenville, SC 29601
(864) 233-0808
jphillips@familylegacyinc.com

Item 2: Educational Background and Business Experience

Name: Justin Tedford Phillips

Born: 1982

Educational Background and Professional Designations:

Education:

Masters of Taxation Tax, University of Mississippi - 2006

Bachelors of Accountancy Accounting, University of Mississippi – 2005

Professional Designations:

Certified Public Accountant – 2008

Exam Series 65: Uniform Investment Adviser Examination

Certified Valuation Analyst – 2024

Business Background:

03/2022 – Present	Chief Financial Officer Family Legacy, Inc.
10/2021 - Present	Director of Tax and Business Services Family Legacy Business Services, Inc.
12/2020 – 10/2021	Accounting & Tax Manager Stokes & Company CPAs
01/2017 – 12/2020	Tax Manager Bradshaw, Gordon & Clinkscales
07/2016 – 01/2017	Math Teacher Greenville County Schools
07/2011 – 06/2016	Tax Manager Bradshaw, Gordon & Clinkscales

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Justin Tedford Phillips is owner of Family Legacy Business Services, Inc., an affiliate of Family Legacy, Inc. Justin may offer the services of this affiliate to clients of Family Legacy, Inc. If a client elects to engage Family Legacy Business Services, Inc., Justin will benefit from the fees collected by the affiliated entity. Receipt of this additional compensation creates a conflict of interest, of which clients should be aware. Clients of Family Legacy, Inc. are under no obligation to engage Family Legacy Business Services, Inc.

Item 5: Additional Compensation

Justin Tedford Phillips does not receive any economic benefit from non-clients for the advisory service she provides to clients.

Item 5: Additional Compensation

Justin Tedford Phillips does not receive any economic benefit from non-clients for the advisory service he provides to clients. Justin receives educational support from Family Legacy Business Services, Inc. The CPA Firm collects periodic professional fees from Family Legacy, Inc. to adequately compensate for this support.

Item 6: Supervision

As a representative of Family Legacy, Inc., Justin Tedford Phillips is supervised by Christopher A. Brown, the firm's President. Christopher A. Brown is responsible for ensuring that Justin Phillips adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Christopher A. Brown is (864) 233-0808.

This brochure supplement provides information about Alyssa Standard Book that supplements the Family Legacy, Inc. brochure. You should have received a copy of that brochure. Please contact Alyssa Standard Book if you did not receive Family Legacy, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Alyssa Standard Book is also available on the SEC's website at www.adviserinfo.sec.gov.

Family Legacy, Inc.
Form ADV Part 2B – Individual Disclosure Brochure
for
Alyssa Standard Book
Personal CRD Number: 7511442
Investment Adviser Representative

Family Legacy, Inc.
900 Pendleton St.
Suite 200
Greenville, SC 29601
(864) 233-0808
abook@familylegacyinc.com

UPDATED: February 2025

Item 2: Educational Background and Business Experience

Name: Alyssa Standard Book

Born: 1994

Educational Background and Professional Designations:

Education:

Masters of Accountancy Accounting, University of Georgia - 2018

Bachelor of Business Administration Accounting, University of Georgia - 2018

Professional Designations:

Certified Public Accountant – 2020

Exam Series 65: Uniform Investment Adviser Examination

Business Background:

04/2022 - Present	Chief Compliance Officer Family Legacy, Inc.
11/2021 - Present	Tax and Business Services Manager Family Legacy Business Services Inc
01/2019 - 10/2021	Senior Accountant Cherry Bekaert
06/2018 - 11/2018	Cast Member Walt Disney Company
01/2011 - 05/2018	Student University of Georgia

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Alyssa Standard Book is an accountant employed by related entity Family Legacy Business Services, Inc. From time to time, she will offer the services of Family Legacy Business Services, Inc. to advisory clients. Clients are in no way required to utilize the services of any representative of Family Legacy Business Services, Inc. in their capacity as an accountant.

Item 5: Additional Compensation

Alyssa Standard Book does not receive any economic benefit from non-clients for the advisory service she provides to clients. Alyssa receives educational support from Family Legacy Business Services, Inc. The CPA Firm collects periodic professional fees from Family Legacy, Inc. to adequately compensate for this support.

Item 6: Supervision

As a representative of Family Legacy, Inc., Alyssa Standard Book is supervised by Christopher A. Brown, the firm's President. Christopher A. Brown is responsible for ensuring that Alyssa Standard Book adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance. The phone number for Christopher A. Brown is (864) 233-0808.

This brochure supplement provides information about Kristen Roach Squires that supplements the Family Legacy, Inc. brochure. You should have received a copy of that brochure. Please contact Kristen Roach Squires if you did not receive Family Legacy, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Kristen Roach Squires is also available on the SEC's website at www.adviserinfo.sec.gov.

Family Legacy, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Kristen Roach Squires

Personal CRD Number: 110945

Investment Adviser Representative

Family Legacy, Inc.
900 Pendleton St.
Suite 200
Greenville, SC 29601
(864) 233-0808
ksquires@familylegacyinc.com

UPDATED: February 2025

Item 2: Educational Background and Business Experience

Name: Kristen Roach Squires

Born: 1988

Educational Background and Professional Designations:

Education:

Bachelor Psychology, University of South Carolina

Professional Designations:

Exam Series 65: Uniform Investment Adviser Examination

Business Background:

07/2024 - Present	Investment Adviser Representative Family Legacy, Inc.
05/2021 - Present	Administrative Professional Family Legacy, Inc.
01/2020 - 04/2021	Closing Coordinator Community Association Management Services
12/2012 - 12/2019	Closing Coordinator Southern Community Services

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Kristen Roach Squires is not engaged in any investment-related business or occupation (other than this advisory firm)

Item 5: Additional Compensation

Kristen Roach Squires does not receive any economic benefit from any person, company, or organization other than Family Legacy, Inc. in exchange for providing clients advisory services through Family Legacy, Inc.

Item 6: Supervision

As a representative of Family Legacy, Inc., Kristen Roach Squires is supervised by Christopher A. Brown, the firm's President. Christopher A. Brown is responsible for ensuring that Kristen Roach Squires adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance. The phone number for Christopher A. Brown is (864) 233-0808.

This brochure supplement provides information about William Wilkins Brown that supplements the Family Legacy, Inc. brochure. You should have received a copy of that brochure. Please contact William Wilkins Brown if you did not receive Family Legacy, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about William Wilkins Brown is also available on the SEC's website at www.adviserinfo.sec.gov.

Family Legacy, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

William Wilkins Brown

Personal CRD Number: 2627550

Investment Adviser Representative

Family Legacy, Inc.
900 Pendleton Street
Suite 200
Greenville, SC 29601
(864) 523-8989
wbrown@familylegacyinc.com

Item 2: Educational Background and Business Experience

Name: William Wilkins Brown

Born: 1945

Educational Background and Professional Designations:

Education:

B. S. Business Administration, The Citadel – 1971

Professional Designations:

Certified Public Accountant – 1977

Personal Financial Specialist – 1993

Exam Series 65: Uniform Investment Adviser Examination S.C.

Life, Accident/Health - 2003

Business Background:

1995 - Present	Investment Advisor Representative Family Legacy, Inc.
2005 - Present	Member Legacy Insurance, LLC
1977 - 2013	CPA Family Legacy Business Services, Inc.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

William Wilkins Brown is President of Campbell Young Leaders, Inc., whose primary purpose is to serve underserved youth through charter school education, scholarships, cultural exposure and management of educational facilities. William Wilkins Brown receives compensation for serving as president of Campbell Young Leaders, Inc.

William Wilkins Brown is a member of Legacy Insurance, LLC, an insurance agency founded in 2005 to provide independent insurance services to clients of Family Legacy, Inc.

Item 5: Additional Compensation

William Wilkins Brown does not receive any economic benefit from non-clients for the advisory service she provides to clients.

Item 6: Supervision

As a representative of Family Legacy, Inc., William Wilkins Brown is supervised by Christopher A. Brown, the firm's Chief Compliance Officer. Christopher A. Brown is responsible for ensuring that William Wilkins Brown adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Christopher A. Brown is (864) 233-0808.