

## **FORM CRS (Client Relationship Summary)**

Storen Legacy Partners, LLC

November 20<sup>th</sup>, 2025

### **Introduction**

Storen Legacy Partners, LLC, an investment adviser registered with the Securities and Exchange Commission and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

We offer the following investment advisory services to retail investors: Portfolio Management Services; Financial Planning & Consulting Services. For more detailed information regarding our services, fees and other disclosures for our firm, please refer to Items 4, 5, 7, 8, 13, and 16 in our Form ADV Part 2A Brochure in this link: [ADV Brochure](#).

- **Account Monitoring:** If you choose to open an advisory account with us, as part of our standard services, we will meet with you initially to assess your current financial situation. Depending on your financial situation, we will recommend a portfolio of investments that are tailored to your financial needs. Our firm will monitor your investments on at least an annual basis.
- **Investment Authority:** We offer investment accounts on both a discretionary basis and non-discretionary basis. In a discretionary account, we have discretion to select, retain, or replace third-party managers to manage your account(s). You do have the option to limit discretionary authority by providing us with your restrictions and guidelines in writing. In a non-discretionary account, we will provide advice, but ultimately you decide which investments to buy and sell for your account(s).
- **Investment Offerings:** We provide advice on various types of investments, and we do not restrict our advice to limited types of products or investments.
- **Account Minimums and Requirements:** We do not have minimum amounts or requirements for opening and maintaining accounts with us.

#### **Conversation Starter:**

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

### **What fees will I pay?**

You will be charged an ongoing quarterly fee based on the value of the assets in your account. Our maximum Portfolio Management annual fee is 2.5%. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. In rare cases, we will agree to send you invoices rather than automatically deduct our fees from your advisory account.

Financial planning / Consulting fees will be charged at an hourly or fixed rate as agreed upon by you and the firm. You can find more information about our fees and costs under Item 5 of our Disclosure Brochure or Item 4 of Appendix 1 to our Disclosure Brochure, available at [Investor.gov/CRS](https://investor.gov/CRS).

In addition to advisory and transaction fees, there are additional fees such as postage and handling, transfer taxes, SEC fees for sales of securities, and similar fees. These additional fees are not material, but like advisory fees and custodian fees, they do have an adverse impact on the value of your portfolio over time.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you

understand what fees and costs you are paying. Additional information about our fees is in Item 5 of our Firm Brochure, which is available online at [ADV Brochure](#).

Conversation Starters:

[Help me understand how these fees and costs may affect my investments. If I give you \\$10,000 to invest, how much will go to fees and costs and how much will be invested for me?](#)

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

*When we act as your investment adviser, we have to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts, because they can affect the investment advice we provide you.*

Here is an example to help you understand what this means:

Certain financial professionals providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating additional commissions.

Additional information about our conflicts of interest is in our Form ADV Part 2A Brochure which can be accessed online at [ADV Brochure](#).

Conversation Starter:

[How might your conflicts of interest affect me, and how will you address them?](#)

**How do your financial professionals make money?**

Our financial professionals are compensated by our firm from revenue paid to the firm for advisory services and consulting services rendered to our clients. Advisory fees are based the amount of client assets they service and the time and complexity required to meet a client's needs. Financial Planning / Consulting fees may be a flat fee or an hourly fee and are based on the scope and complexity of our engagement with the client.

**Do you or your financial professionals have legal or disciplinary history?**

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and financial professionals.

Conversation Starter:

[As a financial professional, do you have any disciplinary history? For what type of conduct?](#)

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #339197. You may also contact our firm at (317) 852-7000 to request a copy of this relationship summary and other up-to-date information.

Conversation Starter:

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

## **Customer Relationship Summary – Revised January 2025**

The Leaders Group, Inc. is a securities Broker Dealer, Registered with the United States Securities and Exchange Commission (SEC), a member of the Financial Industry Regulatory Authority (FINRA), and a member of The Securities Investor Protection Corporation (SIPC).

Brokerage and investment advisory services and fees differ and it is important for an investor to understand the difference. Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS) , which also provides educational materials about broker-dealers, investment advisers and investing.

### **“What investment services and advice can you provide me?”**

The Leaders Group offers brokerage services to retail customers. This includes buying and selling securities at your direction and providing investment recommendations. We offer domestic and international equities, mutual funds, exchange traded funds (“ETF”) options, fixed income securities, certificates of deposit, annuities of various types and public non-traded real estate investment trusts (“REITs”). Unless we otherwise agree in writing, we do not monitor your brokerage account, nor engage in discretionary trading for you. You always make the ultimate decision regarding the purchase or sale of investments. Different product sponsors may have different minimums to open an account, but most range from \$250 to \$5,000 as a minimum investment. If you have an assigned representative you may request an annual meeting to review your investments, however, we do not monitor each account on an ongoing basis. We will not make changes to your account without your authorization. It is your responsibility to notify us if anything in your situation changes that could change your risk tolerance, time horizon or objectives. Additional information references are available at <https://leadersgroup.net/conflicts-disclosures/>

### **Questions you should ask your financial professional:**

*Given my financial situation, should I choose a brokerage service? Why or why not?*

*How will you choose investments to recommend to me?*

*What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

### **“What fees will I pay?”**

Depending on the product, you will pay transaction-based fees when a product is purchased, or a fee if the product is surrendered prior to the maturity. A retail investor would be charged more if they make many purchases in a brokerage account and the firm may have an incentive to encourage an investor to trade often. Depending on the investment, commissions may be charged at the time of trade execution, and also charged on an ongoing basis (“trails”) for as long as you hold the investment. Trails are based on a percentage of the value of the investment. If you have a clearing account you will be subject to other fees such as a custodian fee, and account maintenance fees. Your investments may be subject to internal expenses of the insurance or mutual fund products. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. More information about fees is available at <https://leadersgroup.net/conflicts-disclosures/>.

**Questions you should ask your financial professional:**

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

**“What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?”**

When we provide you with a recommendation, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations we provide you. Here are some examples to help you understand what this means. Our firm receives a percentage of the compensation your financial professional receives, or a fee directly from the carrier for annuities sold by carrier employees who are registered with us. We also receive marketing fees from some product sponsors to appear at our educational events and advertise in our internal communications. Certain managers and sponsors (or their affiliates) share the revenue they earn when you invest in certain of their investment products (primarily mutual funds and variable annuities) with us. As such, we have an incentive to recommend products of sponsors and managers that share their revenue with us, over other products of sponsors or managers that do not share their revenue, or who share less. We also receive compensation from certain insurance carriers for processing applications and providing underwriting services.

**Questions you should ask your financial professional:**

*How might your conflicts of interest affect me and how will you address them?*

**Specific references:** Please see our website for specific conflicts and how we are addressing them.

**“How do your financial professionals make money?”**

Most of our financial professionals receive a commission or a fee from the product sponsor when you purchase an investment. Some of these are administrative fees or one-time commissions or may be recurring based on your investment amount or additional investments. Other of our financial professionals are employees of the firm or a partner who do not receive commissions but are paid a salary and annual bonus. Receipt of compensation creates a conflict of interest for our financial professionals.

**“Do you or your financial professionals have legal or disciplinary history?”**

Yes. Please visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Questions you should ask your financial professional:**

*As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional information: You may find additional information about our firm and services at [www.leadersgroup.net](http://www.leadersgroup.net) . You may call us at (303) 797-9080 to request up-to-date information and a copy of the relationship summary.

**Questions you should ask your financial professional:**

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