

Legend Financial Advisors, Inc.®
Form ADV Part 3 Client Relationship Summary
March 24, 2026

Item 1 – Introduction

Legend Financial Advisors, Inc.® (“Legend”) is an investment advisor registered with the Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple sources and tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document gives you a summary of the types of services and fees we offer.

Item 2 – Relationship and Services

What investment services and advice can you provide me?

Legend offers the following investment advisory services to retail clients:

- Investment portfolio management and investment portfolio consulting (we review your portfolio, investment strategy, and investments), and
- Financial planning (we assess your financial situation and provide advice to meet your goals).

As part of our services, we typically monitor client accounts on an ongoing basis. Our firm manages accounts on a *discretionary* basis which allows us to buy and sell investments in your account without asking you in advance. We do not limit the types of investments that we recommend. We generally require a minimum \$300,000 in investable assets to become a client. This value may be waived at Firm discretion. Individual portfolios are subject to a minimum securities value for each portfolio of \$250,000. Legend has the discretion to waive the portfolio minimum size. Legend does not receive commissions for the services we provide. Please also see our Form ADV Part 2A (“Brochure”), specifically Items 4 & 7, at the following link: <https://adviserinfo.sec.gov/firm/summary/108207>.

Conversation Starters: Questions to ask us:

- 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?

Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

The amount of assets in your account affects our advisory fee. As your assets increase, the fee you pay increases, although the fee decreases in terms of percentage of assets at certain thresholds. Charging an asset-based fee could create a conflict of interest because the more assets you have in your advisory account, the more you will pay us. Our discretionary investment management fee will be charged quarterly in arrears and calculated based on the following annual fee schedule:

- .90% on the first \$500,000;
- .85% on the amount in excess of \$500,000 but not greater than \$1,000,000;
- .75% on the amount in excess of \$1,000,000 but not greater than \$2,000,000;
- .50% on the amount in excess of \$2,000,000, but not greater than \$5,000,000;
- .25% on the amount in excess of \$5,000,000.

Our financial planning fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you. For our financial planning hourly fee arrangements, each additional hour (or portion thereafter) we spend working for you would increase the advisory fee. Financial planning fees are calculated hourly and billed monthly in arrears.

Investments (e.g., mutual funds, variable annuities, etc.) may charge additional fees (e.g., redemption fees expense ratios, etc.) that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian. In some cases, transaction fees could be charged when we buy or sell an investment for your account.

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. *For additional information*, please see Items 4, 5, and 6 of our ADV 2A Brochure at the following link: <https://adviserinfo.sec.gov/firm/summary/108207>.

Conversation Starters: Questions to ask us—

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

When we act as your investment adviser, we must act in your best interest and not place 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. Listed below is an example to explain what this means:

- The Firm is compensated based on a percentage of client assets under management. As such, we have an incentive to encourage clients to add assets to their accounts-

Conversation Starters: Questions to ask us—

- 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 paid a salary or hourly wage.

Item 4 – Disciplinary History

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

No, neither Legend nor its financial professionals have legal-or disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research your financial professionals.

Conversation Starters: Questions to ask us—

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

Item 5 – Additional Information

For additional information on our investment advisory services, see our ADV 2A Brochure available at <https://adviserinfo.sec.gov/firm/summary/108207>. If you have any questions, need additional information, or would like to request an updated copy of this Client Relationship Summary, then please contact us at 412-635-9210 or email us at legend@legend-financial.com.

Conversation Starters: Questions to ask us—

- 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?

Material Changes

- Item 3 has been updated to reflect changes in our fee schedule.