

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

**for**

**Bruce E. McCrea  
Partner and Financial Advisor  
Chief Compliance Officer**

**Effective: March 7, 2023**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Bruce E. McCrea (CRD# 874087) in addition to the information contained in the Legacy Financial Independent Advisors LLC (“Legacy Financial” or the “Advisor”, CRD# 324258) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Legacy Financial Disclosure Brochure or this Brochure Supplement, please contact us at (502) 873-0522.

Additional information about Mr. McCrea is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 874087.

## Item 2 – Educational Background and Business Experience

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Bruce E. McCrea, born in 1956, is dedicated to advising Clients of Legacy Financial as a Partner and Financial Advisor and the Advisor’s Chief Compliance Officer. Mr. McCrea earned an MBA from University of Louisville in 1983 as well as a B.S. in Finance. Additional information regarding Mr. McCrea’s employment history is included below.

### Employment History:

Partner and Financial Adviso /Chief Compliance Officer, Legacy Financial Independent Advisors LLC	01/2023 to Present
Registered Representative, First Kentucky Securities Corporation	08/2005 to 01/2023
Investment Advisor Representative, First Kentucky Securities Corporation	01/2013 to 01/2023

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. McCrea.*** Mr. McCrea has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. McCrea. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. McCrea.*** However, we do encourage you to independently view the background of Mr. McCrea on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 874087.

## Item 4 – Other Business Activities

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### Insurance Agency Affiliations

Mr. McCrea is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. McCrea’s role with Legacy Financial. As an insurance professional, Mr. McCrea will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. McCrea is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. McCrea or the Advisor. Mr. McCrea spends less than 10% of his time per quarter in this capacity.

## Item 5 – Additional Compensation

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Mr. McCrea has additional business activities where compensation is received that are detailed in Item 4 above.

## Item 6 – Supervision

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Mr. McCrea serves as a Partner and Financial Advisor as well as the Chief Compliance Officer of Legacy Financial. Mr. McCrea can be reached at (502) 873-0522.

Legacy Financial has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Legacy Financial. Further, Legacy Financial is subject to regulatory oversight by various agencies. These agencies require registration by Legacy Financial and its Supervised Persons. As a registered entity, Legacy Financial is subject to examinations by regulators, which may be announced or unannounced. Legacy Financial is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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

**for**

**Christopher R. McCrea, CFP®  
Partner and Financial Advisor**

**Effective: March 7, 2023**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Christopher R. McCrea, CFP® (CRD# 5830477) in addition to the information contained in the Legacy Financial Independent Advisors LLC (“Legacy Financial” or the “Advisor”, CRD# 324258) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Legacy Financial Disclosure Brochure or this Brochure Supplement, please contact us at (502) 873-0522.

Additional information about Mr. McCrea is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 5830477.

## Item 2 – Educational Background and Business Experience

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Christopher R. McCrea, CFP®, born in 1983, is dedicated to advising Clients of Legacy Financial as a Partner and Financial Advisor. Mr. McCrea earned a B.S. in Business Administration from Bellarmine University in 2007. Additional information regarding Mr. McCrea’s employment history is included below.

### Employment History:

Partner and Financial Advisor, Legacy Financial Independent Advisors LLC	01/2023 to Present
Financial Advisor, First Kentucky Securities Corporation	07/2010 to 01/2023

### CERTIFIED FINANCIAL PLANNER™ (“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 87,000 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®.

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. McCrea.*** Mr. McCrea has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. McCrea. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory,

civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. **As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. McCrea.** However, we do encourage you to independently view the background of Mr. McCrea on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 5830477.

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

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##### Insurance Agency Affiliations

Mr. McCrea is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. McCrea's role with Legacy Financial. As an insurance professional, Mr. McCrea will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. McCrea is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. McCrea or the Advisor. Mr. McCrea spends less than 10% of his time per quarter in this capacity.

#### **Item 5 – Additional Compensation**

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Mr. McCrea has additional business activities where compensation is received that are detailed in Item 4 above.

#### **Item 6 – Supervision**

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Mr. McCrea serves as Partner and Financial Advisor of Legacy Financial and is supervised by Bruce McCrea, the Chief Compliance Officer. Mr. McCrea can be reached at (502) 873-0522.

Legacy Financial has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Legacy Financial. Further, Legacy Financial is subject to regulatory oversight by various agencies. These agencies require registration by Legacy Financial and its Supervised Persons. As a registered entity, Legacy Financial is subject to examinations by regulators, which may be announced or unannounced. Legacy Financial is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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

**for**

**Bryan S. McCrea  
Partner and Financial Advisor**

**Effective: March 7, 2023**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Bryan S. McCrea (CRD# 5830009) in addition to the information contained in the Legacy Financial Independent Advisors LLC (“Legacy Financial” or the “Advisor”, CRD# 324258) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Legacy Financial Disclosure Brochure or this Brochure Supplement, please contact us at (502) 873-0522.

Additional information about Mr. McCrea is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 5830009.

## Item 2 – Educational Background and Business Experience

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Bryan S. McCrea, born in 1986, is dedicated to advising Clients of Legacy Financial as a Partner and Financial Advisor. Mr. McCrea earned a Bachelors in Marketing from University of Dayton in 2008. Additional information regarding Mr. McCrea's employment history is included below.

### Employment History:

Partner and Financial Advisor, Legacy Financial Independent Advisors LLC	01/2023 to Present
Registered Representative, First Kentucky Securities Corporation	10/2010 to 01/2023
Investment Advisor Representative, First Kentucky Securities Corporation	01/2013 to 01/2023

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. McCrea.*** Mr. McCrea has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. McCrea. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. McCrea.*** However, we do encourage you to independently view the background of Mr. McCrea on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 5830009.

## Item 4 – Other Business Activities

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Mr. McCrea is dedicated to Clients of Legacy Financial and does not have other business activities to disclose.

## Item 5 – Additional Compensation

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Mr. McCrea is dedicated to Clients of Legacy Financial and does not have other compensation to disclose.

## Item 6 – Supervision

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Mr. McCrea serves as Member and Financial Advisor of Legacy Financial and is supervised by Bruce McCrea, the Chief Compliance Officer. Mr. McCrea can be reached at (502) 873-0522.

Legacy Financial has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Legacy Financial. Further, Legacy Financial is subject to regulatory oversight by various agencies. These agencies require registration by Legacy Financial and its Supervised Persons. As a registered entity, Legacy Financial is subject to examinations by regulators, which may be announced or unannounced. Legacy Financial is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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

**for**

**Thomas C. Falkner, CFP®  
Financial Advisor**

**Effective: March 7, 2023**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Thomas C. Falkner, CFP® (CRD# 6962277) in addition to the information contained in the Legacy Financial Independent Advisors LLC (“Legacy Financial” or the “Advisor”, CRD# 324258) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Legacy Financial Disclosure Brochure or this Brochure Supplement, please contact us at (502) 873-0522.

Additional information about Mr. Falkner is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6962277.



## Item 2 – Educational Background and Business Experience

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Thomas C. Falkner, CFP®, born in 1997, is dedicated to advising Clients of Legacy Financial as Financial Advisor. Mr. Falkner earned a Bachelor's Degree, BSBA in Finance and BS in Business Economics from University of Louisville in 2019. Additional information regarding Mr. Falkner's employment history is included below.

### Employment History:

Private Wealth Advisor, Legacy Financial Independent Advisors LLC	01/2023 to Present
Registered Representative, First Kentucky Securities Corporation	02/2021 to 01/2023
Planning & Investment Associate, First Kentucky Securities Corporation	01/2020 to 01/2023
Paid Intern, First Kentucky Securities Corporation	05/2018 to 01/2021
Cashier/Specialist/Department Manager, Dicks Sporting Goods	11/2015 to 03/2019

### CERTIFIED FINANCIAL PLANNER™ (“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 87,000 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®.

### **Item 3 – Disciplinary Information**

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Falkner.*** Mr. Falkner has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Falkner.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Falkner.***

However, we do encourage you to independently view the background of Mr. Falkner on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6962277.

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

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Falkner is dedicated to Clients of Legacy Financial and does not have other business activities to disclose.

### **Item 5 – Additional Compensation**

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Falkner is dedicated to Clients of Legacy Financial and does not have other compensation to disclose.

### **Item 6 – Supervision**

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Mr. Falkner serves as a Financial Advisor of Legacy Financial and is supervised by Bruce McCrea, the Chief Compliance Officer. Mr. McCrea can be reached at (502) 873-0522.

Legacy Financial has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Legacy Financial. Further, Legacy Financial is subject to regulatory oversight by various agencies. These agencies require registration by Legacy Financial and its Supervised Persons. As a registered entity, Legacy Financial is subject to examinations by regulators, which may be announced or unannounced. Legacy Financial is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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

**for**

**Sheree L. Bollinger  
Vice President**

**Effective: March 7, 2023**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Sheree L. Bollinger (CRD# 1437851) in addition to the information contained in the Legacy Financial Independent Advisors LLC (“Legacy Financial” or the “Advisor”, CRD# 324258) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Legacy Financial Disclosure Brochure or this Brochure Supplement, please contact us at (502) 873-0525 or by email at \_\_\_\_\_.

Additional information about Ms. Bollinger is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD# 1437851.

## Item 2 – Educational Background and Business Experience

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Sheree L. Bollinger, born in 1958, is dedicated to advising Clients of Legacy Financial as a Vice President and Financial Advisor. Ms. Bollinger earned her High School Diploma from Ballard High School in 1976. Additional information regarding Ms. Bollinger’s employment history is included below.

### Employment History:

Vice President and Financial Advisor, Legacy Financial Independent Advisors LLC	01/2023 to Present
Vice President, First Kentucky Securities Corporation	08/2005 to 01/2023

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Ms. Bollinger.*** Ms. Bollinger has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Ms. Bollinger. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Ms. Bollinger.*** However, we do encourage you to independently view the background of Ms. Bollinger on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD# 1437851.

## Item 4 – Other Business Activities

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Ms. Bollinger is dedicated to the investment advisory activities of Legacy Financial’s Clients. Ms. Bollinger does not have any other business activities.

## Item 5 – Additional Compensation

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Ms. Bollinger is dedicated to the investment advisory activities of Legacy Financial’s Clients. Ms. Bollinger does not receive any additional forms of compensation.

## Item 6 – Supervision

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Ms. Bollinger serves as a Vice President of Legacy Financial and is supervised by Bruce McCrea, the Chief Compliance Officer. Mr. McCrea can be reached at (502) 873-0525.

Legacy Financial has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Legacy Financial. Further, Legacy Financial is subject to regulatory oversight by various agencies. These agencies require registration by Legacy Financial and its Supervised Persons. As a registered entity, Legacy Financial is subject to examinations by regulators, which may be announced or unannounced. Legacy Financial is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.