

Item 1 Cover Page

A.

Todd Chamberlain

Masters Legacy Planning

ADV Part 2B, Brochure Supplement

Dated: March 29, 2022

Contact: Rachel Housel, Chief Compliance Officer
650 New Road, Suite B
Linwood, NJ 08221

B.

This Brochure Supplement provides information about Todd Chamberlain that supplements the Masters Legacy Planning Brochure; you should have received a copy of that Brochure. Please contact Rachel Housel, Chief Compliance Officer, if you did *not* receive Masters Legacy Planning's Brochure or if you have any questions about the contents of this supplement.

Additional information about Todd Chamberlain is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Todd Chamberlain was born in 1972. Mr. Chamberlain graduated from Houghton College in 1994 with a Bachelor of Science degree in Accounting. Mr. Chamberlain has been a Member of Masters Legacy Planning since April 2018. From November 2005 to October 2018, Mr. Chamberlain was an investment adviser representative of Commonwealth Financial Network. From November 2002 to June of 2016, Mr. Chamberlain was the President of Masters Legacy Planning, Inc.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Insurance Agency.** Since January 21, 1994, Mr. Chamberlain, in his individual capacity, is the owner of Chamberlain Financial Services, Inc., an insurance agency located in Linwood, New Jersey. **Conflict of Interest:** The recommendation by Mr. Chamberlain that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Chamberlain. Clients are reminded that they may purchase insurance products recommended by Mr. Chamberlain through other, non-affiliated insurance agencies. **The Registrant's Chief Compliance Officer, Rachel Housel, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Management of Real Estate. Since May 21/2018, Mr. Chamberlain, is the co-owner of 226 Realty MGR, LLC, real estate management firm, located 650 New Road, Suite B, Linwood, NJ 08221. While certain clients of Masters Legacy Planning may currently engage in this activity, it is closed to new participants.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Rachel Housel, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Housel at (609) 601-0800.

Item 1 Cover Page

A.

Jacob Mack

Masters Legacy Planning

ADV Part 2B, Brochure Supplement

Dated: March 29, 2022

Contact: Rachel Housel, Chief Compliance Officer
650 New Road, Suite B
Linwood, NJ 08221

B.

This Brochure Supplement provides information about Jacob Mack that supplements the Masters Legacy Planning Brochure; you should have received a copy of that Brochure. Please contact Rachel Housel, Chief Compliance Officer, if you did *not* receive Masters Legacy Planning's Brochure or if you have any questions about the contents of this supplement.

Additional information about Jacob Mack is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Jacob Mack was born in 1963. Mr. Mack graduated from Berea College in 1986 with a degree in Business Management and from the University of South Carolina in 1990, with a Master of Business Administration degree. Mr. Mack has been a Member of Masters Legacy Planning since April 2018. From September 2006 to October 2018, Mr. Mack was an investment adviser representative and a registered representative of Commonwealth Financial Network. From September 2006 to June of 2016, Mr. Mack was a Financial Planner at Masters Legacy Planning, Inc.

Mr. Mack is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners

to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent**. Mr. Mack, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Mack to purchase insurance products on a commission basis. **Conflict of Interest**: The recommendation by Mr. Mack that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Mack. Clients are reminded that they may purchase insurance products recommended by Mr. Mack through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Rachel Housel, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Rachel Housel, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Housel (609) 601-0800.