



ARE YOU READY TO
RETIRE?

You've dreamed about retirement.
But have you prepared for it?

Legato

Financial Group, Inc.



You've Dreamed About Retirement.

BUT HAVE YOU PREPARED FOR IT?

Something that seemed so far away when you started your first job is suddenly right around the corner.

You've dreamed about it, and you've fantasized about the days when your time can truly be your own. But now, as retirement is coming faster with the close of each workday, are you ready?

If you're like many of the people who come see us, you may have some doubts about whether you're prepared to leave your steady paycheck behind. Or maybe you just want reassurance that your current strategy is leading you toward where you want to go.

THAT'S WHY WE'RE HERE.



At Legato Financial Group, we believe everyone should be able to live the retirement they've always wanted. Your financial situation is different than that of your parents, your neighbors and even your closest friends, so a cookie-cutter approach isn't going to cut it. We can work with you to create a retirement strategy that fits your unique retirement needs — a strategy designed to work toward your goals. And when you have concerns about things like how long your money will last or what will happen if you pass away before your spouse, we can help you address those questions, too.

Maybe it's been a while since you've thoroughly reviewed your bank statements, investments, insurance policies and other accounts. Or maybe you have all your information ready to go, but you just aren't sure where to begin. Whether we're your first step or just a second set of eyes to provide reassurance that everything is on track, we want to help you have the retirement you've always imagined.

Can Your Strategy Endure the Unexpected?

FOR MOST AMERICANS, RETIREMENT IS THE LARGEST FINANCIAL UNDERTAKING THEY WILL EVER TAKE ON.

Mortgages, health care costs and even how long you live can all factor in to what it will take to retire. However, those aren't the only things to consider.

Your lifestyle also impacts how much you need for retirement. Who would blame you for wanting to enjoy the fruits of your career by traveling to new places, spoiling your grandkids or purchasing that house on the beach you and your spouse have dreamed about? All of this adds to the amount of money you'll need to live comfortably.

But preparing for retirement isn't always a matter of saving enough. Sometimes it's a question of how the markets perform. As it turns out, the stock market isn't always steady.

Did you know that market losses can impact your portfolio values more than gains?

For example, if you invested \$100,000 into an investment that experienced a 20% loss, you would lose \$20,000. The account value on your next statement (assuming there are no other losses or gains) would be \$80,000.

Pop quiz:

For you to get your statement balance back to \$100,000, would a 20% gain in one year be sufficient?

Let's crunch the numbers:*

\$80,000

x 20%

\$16,000

\$80,000

+ \$16,000

\$96,000

ANSWER: NO. Because you are starting from a lower value, you will need a 25% return for the following year to fully recoup your loss.

It's simple math. And that math is a notable example of why you might not want to rely on the stock market alone to fund your retirement nest egg. That's why we help our clients think through their options, including insurance products like annuities that can create guaranteed income, in order to build a custom-tailored retirement income strategy that helps support their retirement vision.

There are so many things out of our control, and the economy is a key example. But while outside circumstances are uncertain, the power to prepare is in our hands.

AND PREPARATION BEGINS WITH A STRATEGY.

**This is a hypothetical example that demonstrates a mathematical principle. It does not illustrate any specific investment product and is not an indication of past or future results.*

Annuities are insurance contracts designed for retirement or other long-term needs. They provide guarantees of principal and credited interest, subject to surrender charges. Annuity guarantees and protections are backed by the financial strength and claims-paying ability of the issuing insurance carrier.

Investing involves risk, which includes the potential loss of principal.



**AT YOUR FIRST VISIT,
WE'LL COVER THESE
5 TOPICS:**

1. INCOME PLANNING

Our goal is to help ensure your expenses are paid with reliability and predictability for the rest of your life.

2. INVESTMENT PLANNING

We'll talk risk tolerance, portfolio fees (and some of the ways we may be able to reduce them), volatility control and our comprehensive money management approach.

3. TAX OPTIMIZATION

We'll look at the taxable nature of your current assets and potential ways to include tax-deferred or tax-free money in your financial plan.

4. HEALTH CARE PLANNING

We'll look at Medicare, Parts A, B and D, as well as long-term care options, in order to address rising health care costs.

5. LEGACY PLANNING

Together with qualified professionals, we'll create a plan that is designed so your hard-earned assets go to your beneficiaries in the most tax-efficient manner.



Plan For Your Future

LET'S MAKE A PLAN.

At Legato Financial Group, we have a three-step process for building a financial strategy that gives you a firm foundation for pursuing your goals.

GET STARTED IN 3 EASY STEPS:

1 DISCOVER

Schedule a meeting to sit down with us and discover what your ideal retirement looks like.

2 EVALUATE

Using our LFG Retirement Blueprint we'll examine your current financial situation and determine your retirement income needs.

3 PLAN

Receive a custom strategy designed to help you reach your unique retirement goals.

THE RESULT?

A tailor-made financial strategy that addresses your goals. Because the main thing we want you to worry about in retirement is how to spend your time.





Connect With Us

ARE YOU READY TO TAKE CONTROL OF YOUR RETIREMENT?

We bet you have some questions about us and how we can help put you on the path to the lifestyle you want. Take the first step by scheduling a time to meet with us. There's no pressure — just a chance for you to get to know us and get your questions answered.

Don't spend more time wondering about whether you're ready to retire. Prepare now, so you can look forward to the years ahead with confidence.

Seize the moment. Seize your retirement.

Call us at (877) 573-2043 to take the first step.



Legato

Financial Group, Inc.

LOUISVILLE OFFICE
10200 FOREST GREEN BLVD., SUITE 600
LOUISVILLE, KY 40223

ELIZABETHTOWN OFFICE
2905 RING ROAD
ELIZABETHTOWN, KY 42701

(877) 573-2043

LEGATOFINANCIAL.COM

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