LFG PREMIER

2905 Ring Road
Elizabethtown, KY 42701

(877) 573-2043

Form ADV Part 2B Brochure Supplement for Patrick Rumoro

Date of Brochure: October 2, 2024

This brochure supplement provides information about Patrick Rumuro that supplements the LFG Wealth Partners, LLC, doing business as LFG Premier ("LFG Premier" or the "Firm") ADV 2A brochure. You should have received a copy of that brochure. Please contact our compliance department at (877) 573-2043 if you did not receive a copy of the brochure or if you have any questions about the contents of this supplement.

Additional information about Patrick Rumoro is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Name: Patrick Rumoro

Year of Birth: 1997

Education: University of Louisville
B.S. Finance, 2019

University of Louisville
Master of Business Administration, 2020

Business Background: LFG Wealth Partners, LLC doing business as LFG Premier
Investment Adviser Representative, 10/2024 – Present

LFG Wealth Partners, LLC
Investment Adviser Representative, 06/2024- Present

Legato Insurance Group, Inc. dba Legato Financial Group, Inc.
Financial Advisor, 03/2023 – Present

AE Wealth Management, LLC
Investment Adviser Representative, 04/2023 – 09/2024

Magnate Advisory Services, LLC
Investment Advisor Representative, 05/2021 – 03/2023

Silver Oak Securities
Registered Representative, 11/2021 – 03/2023

Magnate Wealth Management
Financial Planning Analyst, 11/2020 – 03/2023

Harshaw Trane
Finance / Accounting Intern, 08/2019 – 11/2020

University of Louisville
Student, 07/2015 – 08/2020

Item 3 – Disciplinary Information

Mr. Rumoro has no civil, criminal, administrative or regulatory events to report. Additional information regarding Mr. Rumoro's registration as an Investment Adviser Representative may be found by accessing the SEC's public disclosure website at https://www.adviserinfo.sec.gov.

Item 4 – Other Business Activities

Insurance Products:

Mr. Rumoro is a licensed insurance agent through our affiliate Legato Insurance Group, Inc. As an insurance agent, Mr. Rumoro sell other products or provide services outside of his role as an investment adviser representative. As part of the client's overall financial planning services, Mr. Rumoro has the option to recommend the use of certain insurance products to accomplish the client's financial or investment objectives. This could be in conjunction with their existing advisory services in lieu of separately managed accounts (specifically, in lieu of cash and fixed income asset classes).

Although LFG Premier and its investment adviser representatives owe you a fiduciary duty, it should be noted that the receipt of a commission by the financial professional and our affiliate provides a variety of incentives to recommend these products. For example, Mr. Rumoro and the affiliate will earn a larger upfront commission the more assets are invested in an annuity, therefore they are economically incentivized to recommend that you purchase an annuity over placing those assets in a brokerage or advisory account, which may provide lower total compensation. Our financial professional and affiliate could also be incentivized to recommend a product that pays a commission now, versus an advisory product that pays fees over a longer period. As an example, all other variables held equal, a 5% commission paid by an insurance company upon sale of a $100,000 annuity product may be more attractive to a financial professional than a one percent (1%) advisory fee charged on a $100,000 account paid over a period of five (5) years despite the overall pre-tax compensation paid to the financial professional being equal. Note that some products pay a higher street or bonus commission than others, increasing this incentive and creating an economic incentive to favor higher fee-paying products.

In exchange for selling insurance products, Mr. Rumoro and our affiliate may also receive additional compensation or incentives in the form of bonus commissions, gifts, meals or entertainment, reimbursement for training, marketing, education, advertising, or travel expenses associated with sponsored conferences or events. The exact compensation cannot be accurately calculated at the time of recommendation because they rely on sales goals, but you should be aware that there are a variety of forms of indirect compensation paid by carriers and insurance marketing organizations, and this compensation creates a conflict of interest.

You should be aware you have the option to implement any insurance recommendations through outside insurance brokers or agents. You are in no way required to implement any insurance product recommendations through your LFG Premier representative in their capacity as a licensed insurance agent.

Other Outside Business Activities:

Mr. Rumoro is a partner of The Albatross Group, LLC a holding company.

Mr. Rumoro is the owner of Thigh Tie, LLC a travel accessory product company.

Item 5 – Additional Compensation

Mr. Rumoro may receive compensation or benefits through his affiliation with Legato Insurance Group, Inc. Such additional compensation generally consists of cash bonus payments and reward trips based on insurance product sales performance. This presents a conflict of interest, as it creates an incentive to meet sales goals. LFG Premier addresses this potential conflict with disclosures and supervisory procedures, which require all investment advisory recommendations to be in the best interests of our clients.

LFG Premier investment adviser representatives may also receive bonuses based on their or the Firm's overall assets under management during a specific period of time. These bonuses may include cash payments and reward trips. These benefits are not a result of achieving sales quotas related to specific product lines. This presents a conflict of interest that LFG Premier addresses by providing disclosures, following procedures, and acting in accordance with the Firm's fiduciary obligation to each client.

Item 6 – Supervision

Mr. Rumoro is supervised by Matt Swendiman, the Firm's Chief Compliance Officer who supervises all activities of the Firm. Matt Swendiman's contact information is mswendiman@keybridgecompliance.com or (513) 562-1675. Mr. Rumoro adheres to all applicable regulatory requirements, together with all policies and procedures outlined in the Firm's code of ethics and compliance manual.