



2905 Ring Road
Elizabethtown, KY 42701

(877) 573-2043

**Form ADV Part 2B
Brochure Supplement
for
Troy Todd**

Date of Brochure: September 27, 2024

This brochure supplement provides information about Troy Todd that supplements the LFG Wealth Partners, LLC ("LFG Wealth" 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 LFG Wealth Partners, LLC's brochure or if you have any questions about the contents of this supplement.

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

Item 2 – Educational Background and Business Experience

Name: Troy Todd

Year of Birth: 1964

Education: Elizabethtown Community College
Attended, 04/1983 – 08/1983

Business

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

AE Wealth Management, LLC
Investment Adviser Representative, 06/2020 – 09/2024

Legato Insurance Group, Inc. dba Legato Financial Group, Inc.
Service Adviser, 09/2019 – Present

Kerr Workplace Solutions
Account Executive, 02/2017 – 09/2019

Pinkham Lincoln Automotive
Finance and Insurance Manager, 12/2015 – 02/2017

Item 3 – Disciplinary Information

Mr. Todd has no civil, criminal, administrative or regulatory events to report. Additional information regarding Mr. Todd'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. Todd is a licensed insurance agent through our affiliate Legato Insurance Group, Inc. As an insurance agent, Mr. Todd sell other products or provide services outside of his role as an investment adviser representative with LFG Wealth Partners, LLC ("LFG"). As part of the client's overall financial planning services, Mr. Todd 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 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. Todd 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. Todd 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 representative in their capacity as a licensed insurance agent.

Item 5 – Additional Compensation

Mr. Todd 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 meetsales goals. LFG Wealth 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 Wealth 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 Wealth addresses by providing disclosures, following procedures, and acting in accordance with the Firm's fiduciary obligation to each client.

Item 6 – Supervision

Mr. Todd 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. Todd adheres to all applicable regulatory requirements, together with all policies and procedures outlined in the Firm's code of ethics and compliance manual.