



*"See The Latko Wealth  
Management Difference."*

# TABLE OF CONTENTS

Overview	2
Eight Ways You Can Benefit From Latko Wealth Management	3
A Tailor-Made Portfolio to Suit Your Needs	5
High-End Client Service	6
Our Well-Established Team	7
Working with A Fiduciary	9
Competitive & Transparent Fees	10
Comprehensive Investment Strategy	11
Education	12
A Well-Rounded Financial Plan	12
Compare Us	13
Disclosures	14

# OVERVIEW



- ✓ Helping you achieve your financial goals is our most important job. Once we believe we are a good fit for each other and your needs are understood, a personalized portfolio is created for you that can include ETF's, Mutual funds, and other securities.
- ✓ You will have first class customer service and a dedicated point of contact. **A real human**, not a robot, will always be available. Someone who knows you by name and provides personal attention tailored to your needs.
- ✓ For your comfort and security all accounts are held at the largest independent Broker Dealer in the country. A secure institution who specializes in asset custody, making your money available to you at any time and to you **ONLY**.
- ✓ Latko Wealth Management manages over \$150 million in assets for over 350 families.
- ✓ Your fees are based on the value and complexity of the assets managed, averaging from .80% to 1.35% annually. This approach means we do not earn commissions on trades, aligning our interests with yours.

# EIGHT WAYS YOU CAN BENEFIT FROM LATKO WEALTH MANAGEMENT

## ① **We Create A Tailor-made Portfolio to Suit Your Needs**

Your portfolio recommendation is based on your specific needs, time horizon, risk tolerance, goals and so forth.

## ② **You'll Receive High-End Client Service**

Our team is always in your corner and available to assist with anything you might need, ensuring your peace of mind.

## ③ **We Have a Well-Established Team**

Latko Wealth Management has been in business for over 40 years. Our professionalism and expertise have helped us to achieve a client retention rate of over 98%.

## ④ **You'll Be Working with a Fiduciary**

By law fiduciaries are bound to do what is in your best interest. As a fiduciary, we sit on the same side of the table as our clients.

## 5 We Have Competitive and Transparent Fees

Our fee structure is very straightforward: our clients on average pay between **.80% and 1.35%** annually based on the size and complexity of their accounts.

## 6 Comprehensive Investment Strategy

Every portfolio is managed in house and built around the lowest cost ETF's and Mutual funds combined with the highest **Morningstar** ratings.

## 7 Financial Education

We have and always will go to great lengths to help make sure our clients understand everything that is going on in their account as well as the financial world around them.

## 8 You'll Receive Well-Rounded Financial Guidance

We are here to help, whether you're buying a new car or need to protect your estate. We always want to help inform our clients of all the various financial strategies that are available to them and the best way to handle them.



# A TAILOR-MADE PORTFOLIO TO SUIT YOUR NEEDS

Much like a tailor who alters the hem, sleeve and collar of a suit to fit your proportions, we consider a variety of factors to create a portfolio tailored to your needs.

Understanding your financial blueprint is the first step in building a portfolio to meet your financial goals. We use many tools to help us communicate effectively so we're always on the same page.

.....

**Investment objectives:** What is your primary goal? Is it long-term growth, cash flow or a combination of both?

**Investment Time Horizon:** How long can you leave your money to work towards your goals?

**Cash Flow:** How should your portfolio be managed to accommodate any current or future income needs?

**Capital Gains/Taxes:** How can we keep more money in your pocket and more away from the tax man?

**Restrictions:** Do you have any personal needs or desires when it comes to your portfolio? Things we need to know?

**Risk Tolerance:** How does your risk number reflect you or do you even know your current risk number?

.....

We focus on much more than just picking a fund off of a shelf and "selling" it to you. We want to understand your needs and desires, so we can best work towards the goals you have for your future.

Nothing we do at Latko Wealth Management is ever set in stone. Since there are never any up-front, back-end, or hidden fees your portfolio can change in an instant, if you change. It can be for any reason: risk tolerance, outlook of the market, a financial need, etc. We never want you to be in a place that doesn't allow you flexibility with YOUR money.



RISK  
58

# HIGH-END CLIENT SERVICE

You will quickly become accustomed to client service that will help ensure you understand our approach and are comfortable with the management of your portfolio.

You will have direct contact with Latko Wealth Management. When you call us, there isn't a call center or a robot that can't understand you. You will be assisted by a real human being who will provide personal attention and ongoing service tailored to your needs, allowing us to. . .

- Explain anything that is happening in your account and why.
- Review with your account regularly.
- Handle your day-to-day needs in a smooth and timely manner.
- Send out or add money to your bank accounts without having to sign a form each time or wait weeks for a physical check to arrive.

## WEALTH MANAGEMENT WITH A PERSONAL TOUCH

We want to make sure our clients get the attention they deserve and are always up-to-date with their accounts and the future events at Latko Wealth Management. That's why we go out of our way to ensure we have a minimum of at least 127 personal touches a year. These touches include but are not limited to:

- Weekly Newsletters
- Monthly Statements
- Quarterly Statements
- Invites to Client-Only Events
- Semi/Annual Reviews
- Client Seminars
- An Annual Birthday Card

# YOU'LL WORK WITH A STABLE AND WELL-ESTABLISHED TEAM

Your portfolio's management will be overseen by founder and president David W. Latko, with over 40 years of investment expertise. Alongside David is David Latko Jr. who assists in the creation and implementation of each account and develops client financial plans. Everything is done in house.

Latko Wealth Management manages over 350 families spanning more than 20 different states, with over \$150 Million under management. In the 39 years we have been in business there have been zero client complaints filed against Latko Wealth Management, Ltd. or any of its members.



## **David W. Latko**

### *President*

- Started in the Financial industry in 1980.
- Founded Latko Wealth Management in 1989.
- Wrote two bestselling books, *Everybody Wants Your Money* (Harper Collins) and *Financial Strategies for Today's Widow* (Simon & Schuster).
- Has appeared on national TV shows on CBS, FOX, ABC, CNN and many more.
- Former host of his own nationally broadcast talk radio show, David Latko's "Money and More."



## **David W. Latko Jr.**

### *Advisor*

- Graduated from Olivet Nazarene University with a double major in Finance and Business Administration.
- Started working for Latko Wealth Management in 2012.
- Responsible for portfolio construction and implementation.
- Develops and delivers custom financial plans for all clients.
- Regularly presents at all client seminars and events.





**Janice Latko** | *Director of Public Relations*

- Worked for Xerox as a sales representative and at N.I.U College of Law as alumni director.
- Graduated Stephens College with a degree in business administration.
- Began working for Latko Wealth Management in 1989.



**Tiffany Latko** | *Director of First Impressions*

- Holds her Illinois Real Estate License.
- Handles all marketing campaigns and events for clients.
- Graduated from Olivet Nazarene University with a degree in Communications.
- Began working for Latko Wealth Management in 2011.



**Jenn Szwajkowski** | *Director of Client Services*

- Essential for all back-office operations.
- Studied at DePaul University.
- Takes care of client requests such as distributions, beneficiaries, rollovers and helps with all client events and seminars.
- Began working for Latko Wealth Management in 2008.



**Jonathan Chinavong** | *Director of Operations*

- Worked for Orbus Exhibit and Display group as a Sales Representative.
- Responsible for the re-organization and systematization of the office.
- Studied at Olivet Nazarene University.
- Began working for Latko Wealth Management in 2020.

# YOU’LL BE WORKING WITH A FIDUCIARY

As *Registered Investment Advisors*, we are legally bound to work in your best interest. Under the Investment Advisers Act of 1940, Registered Investment Advisors are held to a fiduciary standard of care. By law, we must ensure that each investment recommendation we make is based on your best interest. In the event that a conflict of interest should arise, RIAs are required to let you know in advance. Additionally, we are required to have a written code of ethics that govern our actions and fully disclose how we are compensated.

	Fiduciary (RIA)	Broker
Focus	The client and building a relationship	Transactions
Legally Obligated to client	Yes	No
Primary Business	Advice	Buying & Selling
Compensation	Fee-Only	Commissions & hidden charges
Transparency	Yes	No
Incentives	If your account grows, we grow with you	Kickbacks, Revenue Sharing, More Trades
Quotas	No Product Quotas	Sales Quotas on specific Products

It’s our job to understand the complexity of your situation and our financial plans are designed with your personal goals in mind. We don’t want our clients to doubt our suggestions because they believe there is a conflict of interest regarding commissions.

When the differences between a Fiduciary and a Broker are laid out before you, there is usually never a reason to be on the side whose biggest concern is how to take the money from your pocket and put it into their own.

# COMPETITIVE AND TRANSPARENT FEES IN YOUR BEST INTEREST

## Why is Transparency Important?

We want our clients to fully comprehend every cost incurred on their account because understanding your investments is only half the battle. With brokers, most costs are **HIDDEN**, they do not like to explain what you are about to pay. We show you every possible cost and how that impacts your investments over the years, so hopefully you will never have a surprise.

We want the market to be your **ONLY** enemy, not us. How can it be in your best interest if you're fighting against things like hidden costs, up-front, back-end or surrender fees that were never fully explained to you? Those types of fees eliminate any sort of transparency as well as flexibility for our clients.

## How Our Fees Work

Based on the size and complexity of your account; our account fees for client's average from...

### **.80 - 1.35% Annually**

- ◆ When our fees are aligned as such, this places our firm on the same side of the table as you. When your account value goes up it benefits the both of us. Our recommendations are done solely to benefit you and your future. Likewise, should your account decline in value, we both lose.
- ◆ For household accounts that are valued at more than \$500,000, you will benefit by receiving **FREE** trading costs that Latko Wealth Management will absorb on your behalf.
- ◆ For those who have accounts under \$500,000 you will be responsible for our current average of trading cost:
  - ◇ \$9.00 Per Equity Trade (Stock, ETF) (many are free)
  - ◇ \$26.50 Per Mutual Fund Trade (many are free)
  - ◇ \$0.00 Per Fixed Income Trade (Bonds, Structured Products, CD's)
- ◆ Our incentive is not to trade your account, as Latko Wealth Management, Ltd. does not receive a penny of the trading fees above. The cost incurred is simply to use the trading system at LPL.
- ◆ There are **NEVER** appointment or phone call fees. We do not charge THOUSANDS of dollars for our financial plans. Everything we do is encompassed in our annual fee.

# COMPREHENSIVE INVESTMENT STRATEGY

## Morningstar

As an Investor there are literally hundreds of thousands of individual stocks, bonds, ETF's and Mutual Funds to choose from. How could any individual or Investment firm possibly look through all the different options in the investment universe? The answer is, they can't.

If properly done, a single investment can take several days to look through and vet. It would take a lifetime to go through each and every investment option available. Therefore, we use Morningstar and other research tools to help us filter through that long list.

**Only 4 and 5 Star Rated ETF's and Mutual funds are considered.** To receive a Morningstar 5 Star rating you must be in the top 10% of that category. We will override this rule occasionally if we believe, based on research, a fund has the potential to be greater than its Morningstar rating.

## What Drives Investment Returns?

- ▶ Asset allocation and diversification are responsible for the majority of favorable returns. Focusing on a well-diversified portfolio is our first step. Analyzing our market environment, investor sentiment and how they impact asset classes go hand in hand with setting up a diversified portfolio.
- ▶ How do you know what sector you should focus on? Value, growth, small, mid or large cap Investments? Should you consider certain sectors such as technology, healthcare or financials? Or is a shift to fixed income the correct decision? What Investment grade is acceptable to you? Are municipal, government or corporate bonds the right investments for your portfolio?
- ▶ Risk tolerance is vital to an appropriately managed portfolio. Your returns will be based around the amount of risk you are willing to take. Your personal risk tolerance will greatly affect your return on both the positive and negative spectrum regarding total return.
- ▶ Knowing what asset classes to diversify into must be made intelligently, while using timely research, combined with Morningstar's expertise. Then we strive to pick the best investment for each category in your portfolio to hopefully help you reach your individual goals.

# EDUCATION

In the 2008-2009 financial crash, many investors could have had much different results if their financial advisor would have taken the time to educate their clients. So many people were over invested and had no idea how much risk they were taking because of poor communication. Individuals believed they were conservative, yet had 100% in stocks. When the dust settled in 2009 many investors had lost over half of all the assets they had invested.

Latko Wealth Management prides itself on the hours it spends with every client. From going over each question they have, explaining risk tolerance, pinpointing their risk and not just using the words “aggressive” or “conservative.” Those two words mean very different things to many different people. We strive to do everything we can to make sure each client understands their account fully in advance and during each review.

You can expect:

- Annual Reviews
- Quarterly performance reports
- 2 Educational Seminars a year
- Open contact with your financial advisor

## A WELL-ROUNDED FINANCIAL PLAN

The most commonly asked question from our clients is **will I run out of money?** Investors sometimes pay thousands of dollars a year for a custom financial plan to help answer that exact question. Latko Wealth Management does not charge for financial plans, everything is included in our annual advisory fee. Every client has the option of creating their own custom financial plan that encompasses items such as...

- Goals for retirement income
- Insurance Needs
- Social Security income
- Leaving Money to Loved Ones/Charity
- Pensions or Part-time Jobs
- Taxes
- Traveling Expenses
- Long-Term Care
- The Proper Age to Retire
- Help with Wedding/College Expenses

Your financial goals are personal. We want to help build a tailored plan around your life while meeting specific goals you set. This is an all-inclusive plan that focuses on more than just your investments or the “what did I earn this year” theory.

# COMPARE LATKO WEALTH MANAGEMENT TO YOUR CURRENT ADVISOR

	Latko Wealth Management	Your Advisor
Your advisor is a fiduciary.	✓	?
Your portfolio is tailor-made to your specific needs, considering your investment objectives, risk tolerance, time horizon for the assets, cash flow needs and other factors specific to you.	✓	?
You get proactive service and communication from your investment advisor who keeps you up-to-date and on track with your goals.	✓	?
You have a tailor-made financial plan that outlines your future and shows what retirement can look like.	✓	?
Your investment advisor has been in practice for over 40 years, written bestselling books, appeared on television and hosted his own national radio show.	✓	?
Your annual management fee is competitive and transparent. There are no up-front, hidden or surrender fees.	✓	?
You are using the highest rated investments with the lowest expense ratios.	✓	?

# DISCLOSURES

The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your situation. The opinions expressed and material provided are for general information and should not be considered a solicitation for the purchase or sale of any security. No strategy assures success or protection against loss.

Securities offered Through LPL Financial. Member FINRA/SIPC. Investment advice offered through Latko Wealth Management, Ltd., a Registered Investment Advisor and separate entity from LPL Financial. This information is not intended to be used as the primary basis for investment decisions, nor should it be considered as advice to meet the specific needs of an individual investor. Please seek the advice of professionals, as appropriate, regarding the evaluation of any specific information, opinion, advice or other content.

LATKO WEALTH MANAGEMENT, LTD. OR ITS AFFILIATES ARE NOT BANKS OR CREDIT UNIONS AND THE PRODUCTS WE OFFER ARE NOT FEDERALLY GUARANTEED OR FDIC INSURED, ARE NOT DEPOSITS OR OBLIGATIONS OF, OR GUARANTEED BY, A FINANCIAL INSTITUTION, AND INVOLVE RISKS INCLUDING POSSIBLE LOSS OF PRINCIPAL AND FLUCTUATIONS IN VALUE.

Additional information about Latko Wealth Management, Ltd. and our advisors is also available online at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) or <http://brokercheck.finra.org/>. You can view our firm's information on these websites by searching for Latko Wealth Management (CRD number: 282423) under the FIRM TAB OR David W Latko (CRD number: 1013326) David W Latko Jr (CRD number: 6147725) under the INDIVIDUALS TAB.

**If You're Ready To Experience  
The Latko Wealth Management  
Difference, Give Us A Call Today!**

 **800.469.8887**



**Fax:** 815.469.8808  
**Web:** [LatkoWealth.com](http://LatkoWealth.com)  
**Address:** 45 East Colorado Ave  
Frankfort, IL 60423

 **Latko**  
Wealth Management, Ltd.  
A Registered Investment Advisor  
*Managing Wealth Through The Transitions of Life*