



# Welcome Kit



**LEGADO**  
FINANCIAL GROUP

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# About our team and services

Welcome to Legado Financial Group, a financial advisory firm that values your financial dreams as our mission and strives to help you live a great story. We are committed to creating a safe and judgment-free environment where our clients can openly discuss their financial aspirations and challenges. Our team is devoted to listening to your goals objectively and working diligently to help you achieve them. We believe in meeting our clients where they are, with an unwavering commitment to their best interests.

We also firmly uphold the golden rule, treating every client with the respect, integrity, and familial warmth they deserve. We believe that the foundation of a meaningful relationship lies in upholding these principles.

Our services include:

- Financial Planning
- Wealth Management
- Risk Management
- Guidance Through Life Transitions
- Goal Planning
- Retirement Planning
- Intergenerational Wealth Transfer

## LIVE A GREAT STORY

*We all have the power to write our own story, shaping our destinies with purpose and vision. Where do we go from here? What steps do we take? It's all within our control. With a solid plan and our relationship, we can pave the way to a future where our dreams become reality. Let's embark on this journey together, crafting a narrative that reflects our aspirations and drives us towards success.*

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# Team Directory



**Hector Elizondo, Jr.**

*CFP®*

512.794.2306

[hector@legadofinancialgroup.com](mailto:hector@legadofinancialgroup.com)

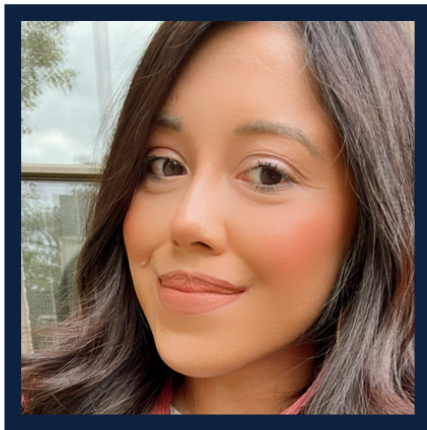


**Diana Keyser**

*Planning Coordinator*

512.794.2350

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*Marketing Director*

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# Create your social security account online

## How to create a *my* Social Security account



Securing today  
and tomorrow

To create  
an account,  
you must:

18

Be at least 18  
years of age



Have a Social  
Security number



Have an email  
address

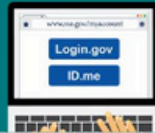


1



Visit [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount),  
select the "Create an Account" button.

2



Create a credential with one of our two credential service providers, Login.gov or ID.me. If you have a Login.gov or ID.me account, you can select the appropriate button to access your personal *my* Social Security account.

3



If you don't have a Login.gov or ID.me account, select the "Create an Account" link to create a Login.gov credential to access your personal *my* Social Security account.

4



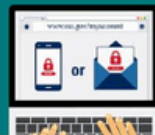
If you create a new Login.gov credential, you will still need to provide some personal information to verify your identity. You will also receive an activation code to complete the process.

5



Read and agree to the *my* Social Security Terms of Service prior to accessing your account.

6



Now that you have successfully created your personal *my* Social Security account, choose email or text under Message Center Preferences to receive courtesy notifications for notices and messages from us.

Note: If you have previously verified your identity with our credential service providers Login.gov or ID.me, you do not need to verify your identity again with us. Many online services can now be accessed overseas with an ID.me account. Please visit [www.ssa.gov/foreign](http://www.ssa.gov/foreign) for more information.

To learn more, read *How to Create an Online Account* at [www.ssa.gov/pubs/EN-05-10540.pdf](http://www.ssa.gov/pubs/EN-05-10540.pdf).

Create Your Account Today!

SSA.gov



Social Security Administration | Publication No. 05-10378  
April 2024 (Recycle prior editions)  
Produced at U.S. taxpayer expense

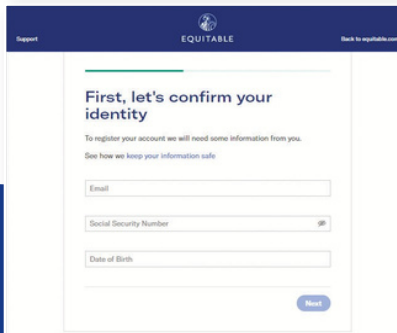
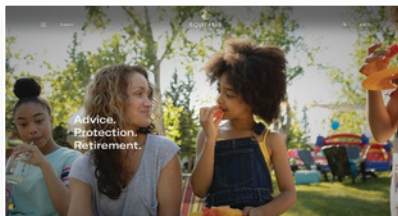
# Equitable online: a secure, simple way to access your accounts

## equitable.com sign-in instructions

Setting up and securing your online account is easy – just three quick steps. Once online, you can view your account balance, update your investment options, and view account activity and statements.

### 1 Go to [equitable.com](https://equitable.com)

- Go to [equitable.com/registration](https://equitable.com/registration).
- Select **Individual** and the applicable product.
- Enter your email.
- Enter your SSN and date of birth.
- Click **Next**.



Support **EQUITABLE** Back to equitable.com

### First, let's confirm your identity

To register your account we will need some information from you. See how we keep your information safe.

Email

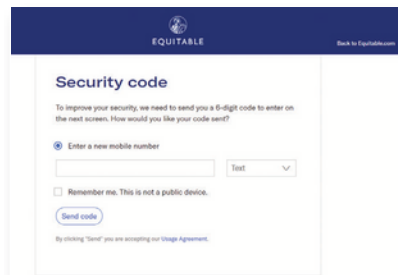
Social Security Number

Date of Birth

**Next**

### 2 Select ID and password

- For additional security, you will need to enter your phone number and choose your authentication method: text message or via phone. You will then enter the code on the next screen.



**EQUITABLE** Back to Equitable.com

### Security code

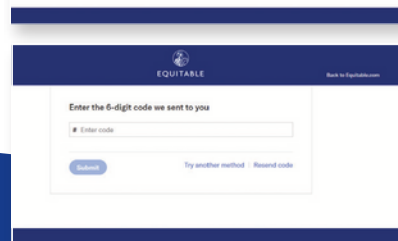
To improve your security, we need to send you a 6-digit code to enter on the next screen. How would you like your code sent?

Enter a new mobile number

Remember me. This is not a public device.

**Send code**

By clicking "Send" you are accepting our Usage Agreement.



**EQUITABLE** Back to Equitable.com

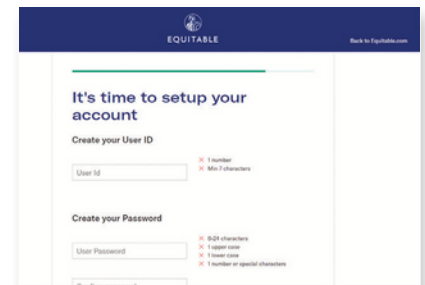
### Enter the 6-digit code we sent to you

# Enter code

**Submit** Try another method | Resend code

### 3 Secure your account

- Finalize your registration by creating your User ID, password and confirming your email.
- Choose three security questions and answers.
- Sign up for eDelivery now!



**EQUITABLE** Back to Equitable.com

### It's time to setup your account

Create your User ID

User ID

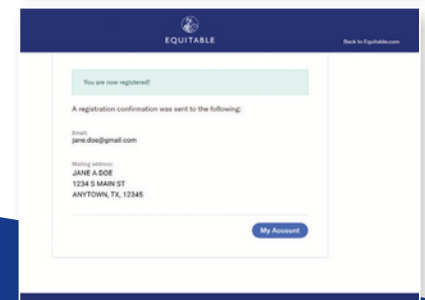
1 number  
Min 7 characters

Create your Password

User Password

8-24 characters  
1 upper case  
1 lower case  
1 number or special character

Confirm password



**EQUITABLE** Back to Equitable.com

**You are now registered!**

A registration confirmation was sent to the following:

Email: [jane.doe@gmail.com](mailto:jane.doe@gmail.com)

mailing address  
JANE A DOE  
1234 S MAIN ST  
ANYTOWN, TX, 12345

**My Account**

Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY). Distributors: Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC., all located at 1345 Avenue of the Americas, NY, NY 10105. Equitable Financial, Equitable Advisors and Equitable Distributors are affiliated companies and do not provide legal or tax advice.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (NY, NY); Equitable Financial Life Insurance Company of America, an AZ stock company with an administrative office located in Charlotte, NC; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying abilities.



Let's pursue  
what's possible



EQUITABLE

We don't start  
by asking how  
much you earn.

We start by  
learning who  
you are.

We understand financial planning is about more than money. It's about your personal needs, responsibilities and goals. Those are the key factors informing your path toward economic stability. That's why we offer a humanistic and holistic approach to financial services that takes into account the whole you.

With honesty, openness and optimism, we help you build toward the life you want to live based on your unique profile that's designed to meet your changing needs and vision for tomorrow. At Equitable, we're on a mission to help people build fulfilling futures.

**We are Equitable.**





# Strength and stability

At Equitable, we put our experience to work to earn your trust. Our financial stability. Our innovative strategies. Our abiding commitment to know you and guide you.

Wherever you are on your journey and whatever financial well-being means to you, we meet you where you are with advice and strategies tailored to you, continuing a tradition of service we've honored since 1859.

Along the way, we've gained respect as one of America's leading financial services companies. And we've earned the trust of our clients and their families for generations.

Over **165** years and counting<sup>1</sup>

More than **\$248**

billion assets under management<sup>1</sup>

Over **2.8** million clients

Approximately **4,500**

dedicated financial professionals in communities all over the United States<sup>2</sup>

<sup>1</sup> The 165-year history and assets under management shown apply solely and exclusively to Equitable Financial Life Insurance Company.

<sup>2</sup> All financial professionals are associates of affiliates Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Network, LLC (Equitable Network Insurance Agency of California, LLC; Equitable Network Insurance Agency of Utah, LLC; Equitable Network of Puerto Rico, Inc.).

# Innovations that work

Our approach has stood the test of time by uncovering opportunities, understanding changing markets and adapting to the evolving needs of everyday savers and dreamers. Our bold yet grounded decisions keep us ahead of the curve — designing adaptable strategies that anticipate where the world is going and what you'll need to meet its challenges.

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**Leader in the development of unique strategies designed to offer accumulation and growth: structured annuities, variable annuities with living benefits and index-linked variable annuities**

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**Leading provider of 403(b) plans, with over 1,000 financial professionals who focus on the K-12 education market<sup>2</sup>**

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**Created and launched the variable universal life policy**



# Commitment to what matters

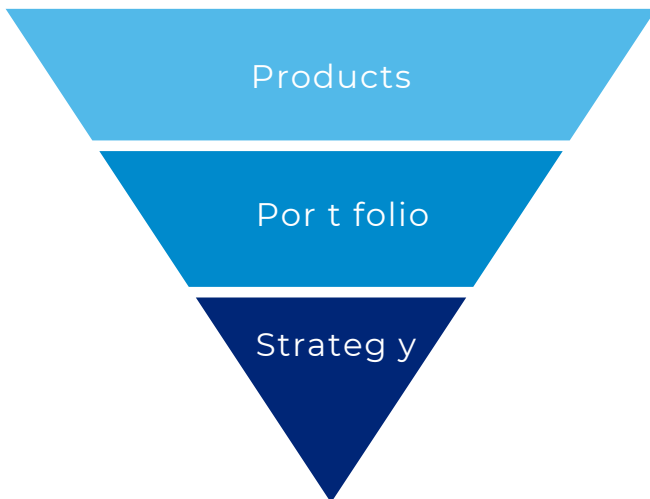
Your well-being doesn't begin or end with your finances. It starts with — and is always about — you.

Equitable Advisors' committed financial professionals know the path to fulfillment begins with getting to know who you are, what matters to you and how you've made decisions so far. We then use this knowledge to create a plan customized to you and your life.

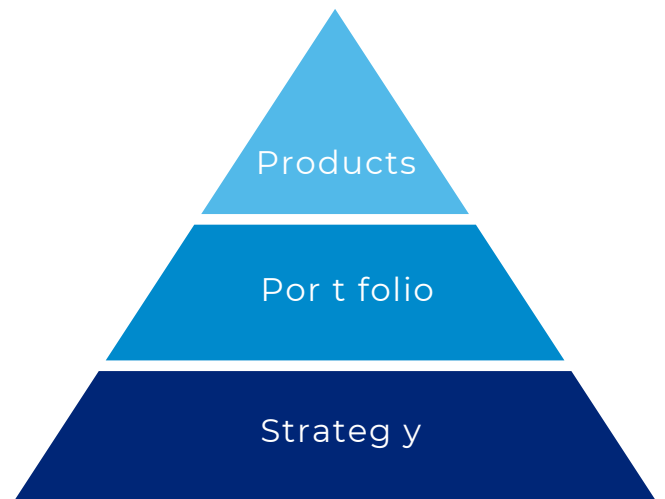
And we know financial planning for life isn't a one-time thing. As your life evolves, so will your goals. We'll be there with you, helping you shift your strategy, update your portfolio and leverage the right products to make smart choices for every chapter of your life.

- Financial professionals committed to helping you live the life you want — recruited to meet rigorous standards, supported by our commitment to continuous learning and augmented by our professionals in focused areas of financial services.
- Access to extensive investment and insurance options from leading companies — so you and your financial professional build a plan for your life.

A common approach



The Equitable Advisors approach





# Our promise to clients

Together, we'll face the future with courage, strength and wisdom.

## Here for you.



### Understand your situation

The most important work we do is getting to know who you are.



### Respect your assets

We listen, learn and build on your existing assets — respecting choices you've made.

## Professionals alongside you.



### Educate you on your options

When you have questions, we'll be ready with answers about the options to help fulfill your goals and objectives.



### Provide clear recommendations

With insight and clarity, we help you make your own life's most important decisions.

## Evolving with you.



### Track your progress

We help you understand performance and, more specifically, progress toward the goals you've communicated to us.



### Stay in touch

With advice designed for you at every stage of life, we help you secure your well-being, so you can live the life that's most meaningful to you.



# Progress toward your goals

Whatever matters most to you, you deserve to pursue what's possible. Strategies that evolve with you and adapt to your needs can help your goals of today become your accomplishments of tomorrow.

- Investments and wealth management through your Equitable Advisors Financial Professional.

# Prepare for your next chapter

Whether you're just starting out, juggling the demands of mid-life, transitioning to your next act or defining your legacy, it's about making the most of what you have to achieve the freedom to pursue your passions.

- Annuities
- Individual retirement accounts
- Workplace retirement plans — 403(b), 401(k), 457(b)

# Protect today and tomorrow

Protecting your loved ones and your life's work from uncertainties — and letting your money work harder for you — are smart goals for any plan.

- Permanent life insurance
- Term life insurance
- Long-term care insurance
- Business continuation programs
- Employee benefits

# Equitable Foundation

We have a history of serving people — in our business and communities — under the direction of Equitable Foundation. Through philanthropy and volunteerism, we use our resources to serve our clients, our employees and our communities.



Our signature program, **Equitable Excellence®**, recognizes remarkable college-bound students and high school educators with **scholarships** in **college** and **local school grants** annually.



Each year, **thousands of our people** join in community-based philanthropy through our **matching gifts program** and our national volunteer program, **Equitable in Action**.



# Plan for a fulfilling life

The hard work, love and commitment you put into everyday life should carry you toward a meaningful future. Your Equitable Advisors Financial Professional will meet you where you are, with advice and strategies designed for you, so you can make smart choices as your life evolves.

- Holistic life planning for your finances, your retirement and all aspects of a life well-lived.



# Let's get started together

Learn more about how Equitable can help you plan for a future that reflects all of who you are.

Visit [equitable.com](https://equitable.com) to learn more or to find an Equitable Advisors Financial Professional near you. We're here to help support you every step of the way.

Variable annuities and variable universal life insurance are offered by prospectus, which you can obtain from your financial professional or the insurance company. The prospectus contains detailed information about investment objectives, risks, charges and expenses. You should read the prospectus and consider this information carefully before purchasing a variable annuity contract or variable universal life insurance policy.

Annuities are long-term financial products designed for retirement purposes. Variable investment options within variable annuities are subject to fluctuation in value and market risk, including the possibility of loss of principal. Annuities have fees, exclusions and limitations, and early withdrawals may be subject to surrender charges and, if taken prior to age 59½, a 10% federal income tax penalty. For costs and complete details, contact your Equitable Advisors Financial Professional.

Life insurance and annuities are issued by Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY) and, depending on the particular contract and its distributor, by Equitable Financial Life Insurance of America (Equitable America), an AZ stock corporation. With an administrative office in Charlotte, NC. Co-distributed by affiliates.

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Duly-registered and licensed representatives offer securities through Equitable Advisors, LLC (NY, NY (212) 314-4600), member FINRA, SIPC (Equitable Financial Advisors in MI & TN), offer investment advisory products and services through Equitable Advisors, LLC, an SEC-registered investment advisor, and offer annuity and insurance products through Equitable Network, LLC (Equitable Network Insurance Agency of California, LLC; Equitable Network Insurance Agency of Utah, LLC; Equitable Network of Puerto Rico, Inc.).

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial, Equitable America, Equitable Distributors, LLC. The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying abilities. Equitable Advisors is the brand name of Equitable Advisors, LLC.



# Questions

## What are the next steps?

**Now that you have all of your welcome materials, let's schedule a follow up meeting. To get started, contact our office and we will set our next strategic planning meeting.**

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*Thank you so much for allowing us to serve your needs. Please know that we are here for you as you embark on your journey toward your financial goals. We are committed to providing personal service to our clients and we look forward to getting to know you and your family in the years to come. If you have any questions for us, please do not hesitate to reach out to us.*

Duly-registered and duly-licensed representatives offer securities through Equitable Advisors, LLC (NY, NY (212) 314-4600), member FINRA, SIPC (Equitable Financial Advisors in MI and TN), offer investment advisory products and services through Equitable Advisors, LLC, an SEC-registered investment advisor, and offer annuity and insurance products through Equitable Network, LLC (Equitable Network Insurance Agency of California, LLC; Equitable Network Insurance Agency of Utah, LLC; Equitable Network of Puerto Rico, Inc.). Legado Financial Group is not a registered investment advisor and is not owned or operated by Equitable Advisors or Equitable Network.

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