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# The Legacy Report

Volume 9, Issue 2 April, 2017

## WATCH OUT FOR THESE TAX SCAMS

Tax season is in full swing... and tax scams are everywhere.

**How can you tell if a crook is claiming to be the I.R.S., trying to steal your money or personal information? Watch for these giveaways.**

**The I.R.S. will never call you to demand immediate payment of income taxes.** Anyone owing federal taxes first receives a written notice from the agency, in the form of a bill.

**The I.R.S. never leaves a taxpayer with no chance of appeal.** Taxpayers are perfectly within their rights to question and contest I.R.S. claims that they owe federal taxes.

**The I.R.S. never threatens to sue taxpayers.** A call, email, or letter threatening legal action regarding your taxes is not an Internal Revenue Service communication.

**The I.R.S. never calls the police or sheriff to arrest taxpayers.** It does not hire local law enforcement officers to collect taxes.

**The I.R.S. never asks for your credit or debit card number over the phone.** Anyone who does this is a criminal preying on you. If a caller demands that you pay taxes using a prepaid debit card, this is a dead giveaway of a scam.

If you think you may have been victimized by a tax scam – either this year or in previous years – you should take the following actions:

- \*Go to the U.S. Treasury's website. Visit [treasury.gov/tigta/contact\\_report\\_scam.shtml](http://treasury.gov/tigta/contact_report_scam.shtml), the Treasury Inspector General for Tax Administration's IRS Impersonation Scam Reporting web page and report what happened to you.
- \*Go to [ftc.gov](http://ftc.gov), the website of the Federal Trade Commission. Report what happened to you via the "FTC Complaint Assistant," and put "IRS Telephone Scam" in the comments window.<sup>1</sup>

Citations. 1 - Content.govdelivery.com/accounts/USIRS/bulletins/185a479?reqfrom=share [2/7/17]



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### Our Advisors are here for you...



Brian J. Hood, CFP®



Scott Arnburg

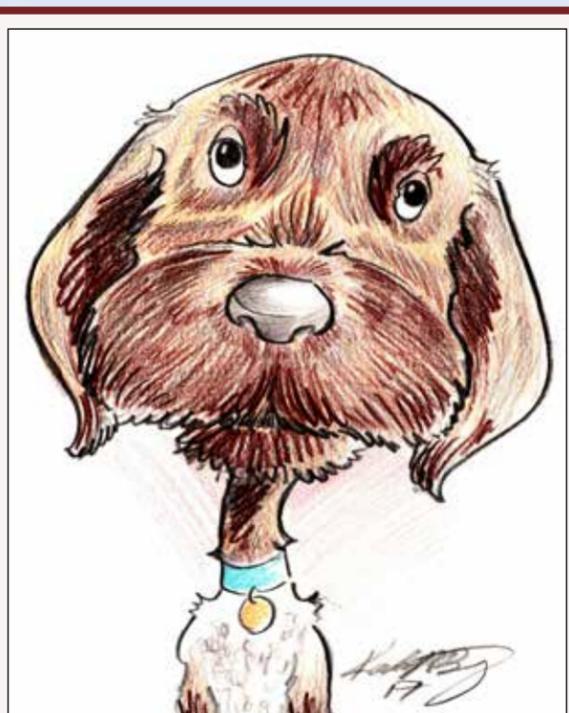
**Please contact us if you have any questions about your financial planning:**

**515-334-5266**

### MEET JAX!

The next time you visit the office, you may be greeted by our newest team member. Jax is a German Wirehaired Pointer and was born in October. He's still going through puppy stages, and is definitely growing fast!

(Not a puppy fan? Just let us know and Jax won't say hi.)





## LEGACY'S UPDATED FINANCIAL WELLNESS PROGRAMMING

**Legacy is rolling out our updated financial programming for individuals and employers, offering several components in a flexible format!**

**Lunch and Learn Program:** The "7 Barriers to My Financial Freedom" will share ideas to help navigate your financial life. Presented in 30-60 minutes for groups of 10 or more employees, the program will help inspire them to get more involved with their finances. And, this free presentation can help assess your organization's interest in offering an onsite workshop series.

**Workshop Series:** For those ready to take more control in their financial life, we offer the financial education series "My Financial Life: My Money, My Plan, My Future."

We deliver financial education tools and resources to help strengthen skills in key areas of personal finance: cash flow, risk management, investment concepts, tax management, estate and retirement planning.

- Engaging instruction paired with financial technology eMoney.
- Three weekly classes, with an optional fourth class for those close to retirement.
- Followed by a 1-on-1 consultation with a financial adviser to help review their plan, answer questions and set goals with action steps.
- Attendees gain the confidence and understanding with the financial plan they will build and put in place.
- Programs can be offered onsite for groups of 12 or more. Small groups or individuals are invited to our public workshops.
- Nominal workshop fee covers cost of registration, materials, and eMoney access.
- Couples are encouraged to attend and share one registration.

**Individuals:** If your organization doesn't offer financial wellness programming, here are some options for you:

- Join a program we'll be offering for individuals or small organizations, or
- Encourage your employer to offer education at your worksite. Just contact us for additional details.
- Visit with a Legacy adviser for personal planning without the workshop.

Want to learn more?

If you are interested in more information for yourself or would like us to contact your employer, please email us at [info@LFGplanners.com](mailto:info@LFGplanners.com). Or, give us a call at (515) 334-5266 and visit with Scott Nelson or Kathy Krogmeier.

### Mark Your Calendars!

#### Quarterly Market Update

Thursday, April 27, 2017

Noon - 1:00 PM

Presenter: Brian

We'll even provide the sandwiches! RSVP to [Kathy@LFGplanners.com](mailto:Kathy@LFGplanners.com) or call (515) 334-5266.

#### Shakespeare on the Lawn

Legacy is proud to be a 2017 sponsor of Shakespeare on the Lawn, presenting "Taming of the Shrew." The event will be held at the Salisbury House & Gardens, June 15-18, 2017. For more information, go to [www.salisburyhouse.org](http://www.salisburyhouse.org).

#### Shredding

Papers to shred? Feel free to drop them off at our office at any time and we'll make certain they are properly destroyed. We have elected not to do the shred event this year, so we won't be able to take your electronics. But we're really good at the paper thing!

## WHY FINANCIAL WELLNESS IN THE WORKPLACE?

**A growing body of research shows a direct link between workers' financial stability, productivity and performance at work. Money worries affect every part of employees' lives: relationships, focus on the job, safety, and their physical health.**

In fact, we spend most of our adult lives coping with financial matters, yet we receive virtually no formal instruction to prepare us for the challenges.

- 75% of Americans agree they would benefit from having financial education and information.<sup>1</sup>
- 63% of employees report some level of financial stress.<sup>2</sup>
- 57% of employers state that financial advice and guidance programs can be effective in improving employee productivity.<sup>3</sup>



### Potential Employee Benefits

- Improves overall financial well-being.
- Helps improve understanding, participation, and appreciation of employer-sponsored benefits.
- Increases confidence making financial decisions.
- Reduce worry and stress about finances.
- Supports access to voluntary benefits.
- Gains in job performance.
- Improved family relationships.
- Encourages a focus on developing an overall lifetime financial program.

### Additional Services

- Customized executive education: Market updates plus a financial planning topic, presented on a regular basis, are customized to your organization.
- 1-on-1 on-site advisor visits: Offered with your assistance in scheduling and a private meeting area, employees receive personal attention.
- Wellness fairs: We are happy to add a financial component to your wellness fairs in support of our ongoing relationship.

### Potential Employer Benefits

- Increases participation in benefit programs.
- Results in positive impact on employee morale and productivity.
- Reduced costs associated with employees' personal financial problems, such as absenteeism.
- Reduces health claims and costs.
- Becomes a valuable recruiting and retention tool.
- Encourages culture of self-reliance and increases support for company values.
- Helps meet regulatory guidelines and reduce ERISA-related liability.

Employers can give us a call and we'll be happy to discuss offering financial education in their place of business – (515) 334-5266 or [info@LFGplanners.com](mailto:info@LFGplanners.com).

Sources: 1) National Foundation for Credit Counseling 2015;  
2) [www.financialfitness.com/assets/pdf/2015-financial-stress-report.pdf](http://www.financialfitness.com/assets/pdf/2015-financial-stress-report.pdf)  
3) Consumer Financial Protection Bureau, 2014

