# ABOUT US

Alto Financial Group is a full-service retirement planning company with highly trained licensed agents and registered investment advisors nationwide. Our agents and advisors specialize in helping understand how a holistic retirement plan can be assembled around these to address income gaps for their retirement and ensure their family is protected in the event of a tragedy.

**We want to earn the right, over time, to be considered by you as your retirement planning professionals. We look forward to working with you through all stages of your life.**

# OUR MISSION

Alto Financial Group started as a family-owned business that focused on the retirement needs of public sector employees and educators. We set out to help make our clients' retirement goals a reality. We knew what it could mean for their futures. And we believed if we put their needs first, everything would work out for us. Today, we have grown to work with over 200 agents and advisors providing financial planning services nationwide. Some of our clients want to retire as soon as possible. Others want to work well past retirement age. We take the time to understand who our clients are and what matters most to them. By focusing on their needs, we're able to help our clients make progress toward their financial goals immediately.

# CONTACT US


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ALTO
FINANCIAL GROUP

WWW.ALTOFG.COM

*Over a thousand families helped every year and counting!*

# OUR SERVICES

Sometimes, our clients come to us skeptical that they will retire with confidence. The driving force of everything we do is education. Our job is to present the facts about the different tools and strategies our clients can use to get from where they are to where they want to go. We want all our clients and prospective clients to know that they can make a big difference in their retirement, if they start today.

Through our wide range of investment, annuity, and life insurance products and services, we're able to help all our clients achieve their financial goals at every stage of life.

## RETIREMENT

Will your retirement savings cover your anticipated retirement expenses? Have you accounted for spousal benefit needs? We provide the resources, guidance, and solutions you need to plan your retirement. Whether just starting out or enjoying tenure, we have the tools to help you succeed.

## INSURANCE

By focusing on your whole family, we can help you protect your loved ones with death benefits or surviving spouse benefits as part of your overall retirement financial plan. We can help you to provide security for you and your loved ones through a variety of insurance offerings.

## FINANCIAL PLANNING

Financial planning is an ongoing process that will reduce your stress about money, support your current needs and help you build a nest egg for your long-term goals, like retirement. Our licensed agents and financial advisors have the knowledge and experience you need to answer your questions and provide a personalized analysis.

## WORKPLACE BENEFITS

We never know what life will throw our way. But employees can prepare for the unexpected with employee benefits like disability, life, and supplemental health insurance solutions that can work together to help provide them with the financial protection they need.

# FAQs

***What are the biggest financial mistakes people make when it comes to retirement?***

Many people don't begin saving early enough. Even when they start saving early, they often make the mistake of not putting money away consistently.

***How do I get started?***

You will want to make sure that you're working with a firm that puts your needs first and that has the specialized knowledge needed to address your needs as a public sector employee. Many people may think they can't afford to invest in retirement. We specialize in showing people where they can find that money and use it to build toward their retirement goals.

***What is the number one thing that can derail retirement?***

Many times it's a catastrophic incident. We have solutions for that. Consider a situation where a person is diagnosed with a chronic illness or critical injury. Maybe it's terminal. Life insurance with living benefits may be what you'll need should such an unfortunate situation arise. In the event that a person becomes ill or injured, the living benefit will pay for those needs. Your retirement savings will remain intact.

***How do I know if I have enough Life Insurance? How do I know if it's the right kind?***

We work with our clients to understand their situation and customize their insurance to their needs. As a full-service financial firm, we look at the big picture and make sure our clients are putting money in the right places for their goals.

***How do I know when I can retire?***

Our experienced agents and advisors will work with you to lay out a plan based on your needs so you'll have peace of mind and understanding of when is the best time for you to retire.