

**FORM ADV**

**Uniform Application for Investment Advisor Registration**

**Part II - Page 1**

OMB APPROVAL	
OMB Number:	3235-0049
Expires:	February 28 2011
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Name of Investment Advisor: Koss•Olinger Consulting, LLC	
Address: 2700-A NW 43rd Street, Gainesville, FL 32606	Telephone Number: 352-373-3337

This part of Form ADV gives information about the investment advisor and its business for the use of clients.  
The information has not been approved or verified by any government authority.

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(Schedules A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

**FORM ADV**

Applicant:

SEC File Number:

Date:

Part II - Page 2

Koss•Olinger Consulting, LLC

801-58175

03/24/2010

**1. A. Advisory Services and Fees.** (check the applicable boxes)

For each type of service provided, state the approximate % of total advisory billings from that service. (see instruction below.)

**Applicant:**

- (1) Provides investment supervisory services..... 12 %
- (2) Manages investment advisory accounts not involving investment supervisory services..... 82 %
- (3) Furnishes investment advice through consultations not included in either service described above..... 2 %
- (4) Issues periodicals about securities by subscription..... %
- (5) Issues special reports about securities not included in any service described above..... %
- (6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities..... %
- (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities..... 4 %
- (8) Provides a timing service..... %
- (9) Furnishes advice about securities in any manner not described above..... %

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

**B.** Does the applicant call any of the services it checked above financial planning or some similar term?  Yes  No

**C.** Applicant offers investment advisory services for: (check all that apply)

- (1) A percentage of assets under management  (4) Subscription fees
- (2) Hourly charges  (5) Commissions
- (3) Fixed fees (not including subscription fees)  (6) Other

**D.** For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the advisor on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

**2. Types of clients** - Applicant generally provides investment advice to: (check those that apply)

- A. Individuals  E. Trusts, estates, or charitable organizations
- B. Banks or thrift institutions  F. Corporations or business entities other than those listed above
- C. Investment companies
- D. Pension and profit sharing plans  G. Other (describe in Schedule F)

**3. Types of Investments.** Applicant offers advice on the following: (check those that apply)

- A. Equity Securities
- (1) exchange-listed securities
- (2) securities traded over-the-counter
- (3) foreign issues
- B. Warrants
- C. Corporate debt securities (other than commercial paper)
- D. Commercial Paper
- E. Certificates of deposit
- F. Municipal securities
- G. Investment company securities
- (1) variable life insurance
- (2) variable annuities
- (3) mutual fund shares
- H. United States government securities
- I. Options contracts on:
- (1) securities
- (2) commodities
- J. Future contracts on:
- (1) tangibles
- (2) intangibles
- K. Interests in partnerships investing in:
- (1) real estate
- (2) oil and gas interests
- (3) other (explain on Schedule F)
- L. Other (explain on Schedule F)

**4. Methods of Analysis, Sources of Information, and Investment Strategies.**

## A. Applicant's security analysis methods include: (check those that apply)

- (1) Charting
- (2) Fundamental
- (3) Technical
- (4) Cyclical
- (5) Other (explain on Schedule F)

## B. The main sources of information applicant uses include: (check those that apply)

- (1) Financial newspapers and magazines
- (2) Inspections of corporate activities
- (3) Research materials prepared by others
- (4) Corporate rating services
- (5) Timing Services
- (6) Annual reports, prospectuses, filings with the Securities and Exchange Commission
- (7) Company press releases
- (8) Other (explain on Schedule F)

## C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- (1) Long term purchases (securities held at least a year)
- (2) Short term purchases
- (3) Trading (securities sold within 30 days)
- (4) Short Sales
- (5) Margin transactions
- (6) Option writing, including covered options, uncovered options or spreading strategies
- (7) Other (explain on Schedule F)

5. Education and Business Standards.

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients?

Yes  No

(If yes, describe these standards on Schedule F.)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- name
- formal education after high school
- year of birth
- business background for the preceding five years

7. Other Business Activities. (check those that apply)

- A. Applicant is actively engaged in a business other than giving investment advice.
- B. Applicant sells products or services other than investment advice to clients.
- C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box, describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading advisor.
- C. Applicant has arrangements that are material to its clients with a related person who is a:
 

<input type="checkbox"/> (1) broker-dealer	<input type="checkbox"/> (7) accounting firm
<input type="checkbox"/> (2) investment company	<input type="checkbox"/> (8) law firm
<input type="checkbox"/> (3) other investment advisor	<input type="checkbox"/> (9) insurance company or agency
<input type="checkbox"/> (4) financial Planning firm	<input type="checkbox"/> (10) pension consultant
<input type="checkbox"/> (5) commodity pool operator, commodity trading advisor or futures commission merchant	<input type="checkbox"/> (11) real estate broker or dealer
<input type="checkbox"/> (6) banking or thrift institution	<input type="checkbox"/> (12) entity that creates or packages limited partnerships

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

D. Is applicant or a related person a general partner in which clients are solicited to invest?.....  Yes  No

(If yes, describe on Schedule F the partnerships and what they invest in.)

**9. Participation or Interest in Client Transactions.**

Applicant or a related person: (check those that apply)

- A. As principal, buys securities for itself from or sells securities it owns to any client.
- B. As broker or agent effects securities transactions for compensation for any client.
- C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures are used for conflicts of interest in those transactions.)

Describe, on Schedule F your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

**10. Conditions for Managing Accounts.**

Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account?

Yes      No  
     

(If yes, describe on Schedule F.)

**11. Review of Accounts.**

If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

See Schedule F for details

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

See Schedule F for details

12. Investment or Brokerage Discretion.

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

- (1) securities to be bought or sold?.....  Yes  No
- (2) amount of the securities to be bought or sold?.....  Yes  No
- (3) broker or dealer to be used?.....  Yes  No
- (4) commission rates paid?.....  Yes  No

B. Does applicant or a related person suggest brokers to clients?.....  Yes  No

For each yes answer to A, describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for products and research services received.

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients?.....  Yes  No
- B. directly or indirectly compensates any person for client referrals?.....  Yes  No

(For each yes, describe the arrangements on Schedule F.)

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); or
  - requires repayment of more than \$500 in fees per client and 6 or more months in advance
- Has applicant provided a Schedule G balance sheet?.....  Yes  No

Item of Form	Answer
Part II, 1D	<p><b>I. Description of Koss•Olinger Consulting, LLC</b></p> <p>Koss Olinger Consulting, LLC (referred to as “Adviser” or “Koss Olinger”) is a registered investment advisory firm under the Investment Advisers Act of 1940.</p> <p><u>The Wealth Navigator System™</u></p> <p>Koss Olinger provides a client-centered planning process that takes a client through our Wealth Navigator System™.</p> <p><u>Engagement and Discovery™</u></p> <p>The first step of the planning process is the Engagement and Discovery. The Adviser gathers as much pertinent information as possible, allowing the Adviser to create a financial game plan that is unique to the Client. The Adviser discusses the Client’s current financial situation, their goals and objectives and available resources.</p> <p><u>The Critical Factors Analysis™</u></p> <p>The second step of the planning process is the Critical Factors Analysis. Using the information from the Discovery Process, the Adviser analyzes the Client’s current financial strengths and weaknesses, as well as, the financial opportunities available to the Client. Combining the Client’s personal information and the Adviser’s wisdom, experience, and creativity, the Adviser will develop a financial game plan that is unique to the Client and will begin to move the Client forward.</p> <p><u>The Breakthrough Game Plan™</u></p> <p>The Breakthrough Game Plan is the next step in our planning process. The Breakthrough Game Plan is a comprehensive strategy customized for the Client that may include retirement planning, estate planning, tax planning, business planning, risk management, and asset management. The Adviser educates the Client on the various options available in the marketplace that may be needed to implement the Client’s Game Plan. The Adviser explains the Client’s options in an objective, unbiased manner and the Adviser provides their recommendations.</p> <p>Utilizing The Legacy Optimizer™, The Secure Retirement Optimizer™, The Optimized Portfolio Solution™ as tools the Adviser can identify, evaluate, analyze and develop a customized financial plan that is unique to the goals and objectives for each client.</p> <p><u>The Implementation Solution™</u></p> <p>Once the Client is presented the Breakthrough Game Plan, Koss Olinger will guide the Client to which strategies they want to implement, based on the Client’s unique financial situation, goals and available resources. Koss Olinger will execute the Client’s game plan at the request of the client.</p> <p><u>The Wealth Manager™</u></p> <p>Koss Olinger will provide ongoing advice and management of the Client’s Breakthrough Game Plan. As the Client’s situation, goals, and objectives change, the Adviser will provide</p>

Item of Form	Answer																				
Part II, 1D	<p>proactive objective advice to ensure the Client’s goals are successfully accomplished.</p> <p><b>II. Consulting Fees</b></p> <p>The planning fees are based on the complexity of the Client’s needs and whether there is a fit and are established at the time of signing the Financial Advisory Agreement. In no case will Koss Olinger collect fees of \$500 or more six months in advance. Fee will be paid when the Financial Advisory Agreement is signed. In most cases, these recommendations will be in writing, but in the case of financial advice on only one or two topics, the advice may be provided in a face-to-face meeting.</p> <p><b>III. Investment Advisory Account Fees</b></p> <p><u>Private Client Accounts</u></p> <p>The Adviser provides a managed account program to its clients referred to as “Private Client Accounts” or “PCA.” The fee charged to clients covers the fee for investment advisory services, as well as commissions for brokerage execution, in most circumstances.</p> <p>“Unsolicited trades” (i.e., those trades requested by the Client) will be charged applicable commissions and/or transaction fees. Trades solicited by Koss Olinger will, most often, have either no transaction/commission charged for the transaction or Koss Olinger will reduce the quarterly fee by the amount of transaction/commissions charged to the Client by the custodian for the account, Charles Schwab. The majority of trades solicited by Koss Olinger will be for mutual funds, which have no transaction charge or commission imposed by Charles Schwab. Koss Olinger does not share in any transaction fees or commissions charged or earned by Charles Schwab.</p> <p>Fees will be billed quarterly in advance based on the market value of the Client’s account on the last day of the previous quarter. The initial fee under the fee schedule is calculated from the date of inception to the end of the initial calendar quarter under the terms of the Client Agreement. Fees will be pro-rated with respect to amounts added to or withdrawn from accounts during each quarter. Adviser’s fees will be automatically deducted from the Client’s custodial account (i.e., Schwab account).</p> <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p>Fees to Koss Olinger are as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Market Value of Client Assets</th> <th style="text-align: left;">Annual Fee</th> </tr> </thead> <tbody> <tr> <td>\$0 to \$1,000,000</td> <td>1.00%</td> </tr> <tr> <td>\$1,000,001 to \$2,000,000</td> <td>0.90%</td> </tr> <tr> <td>\$2,000,001 to \$3,000,000</td> <td>0.80%</td> </tr> <tr> <td>\$3,000,001 to \$4,000,000</td> <td>0.70%</td> </tr> <tr> <td>\$4,000,001 to \$5,000,000</td> <td>0.60%</td> </tr> <tr> <td>\$5,000,001 to \$7,500,000</td> <td>0.50%</td> </tr> <tr> <td>\$7,500,001 to \$10,000,000</td> <td>0.45%</td> </tr> <tr> <td>\$10,000,001 to \$20,000,000</td> <td>0.40%</td> </tr> <tr> <td>\$20,000,001 or more</td> <td>0.35%</td> </tr> </tbody> </table> </div> <p>The Client will receive a statement showing the amount of the fee and the value of the Client’s assets on which the fee was based. The Client is responsible for verifying the accuracy of</p>	Market Value of Client Assets	Annual Fee	\$0 to \$1,000,000	1.00%	\$1,000,001 to \$2,000,000	0.90%	\$2,000,001 to \$3,000,000	0.80%	\$3,000,001 to \$4,000,000	0.70%	\$4,000,001 to \$5,000,000	0.60%	\$5,000,001 to \$7,500,000	0.50%	\$7,500,001 to \$10,000,000	0.45%	\$10,000,001 to \$20,000,000	0.40%	\$20,000,001 or more	0.35%
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\$0 to \$1,000,000	1.00%																				
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Item of Form	Answer																					
Part II, 1D	<p>the fee calculation, as the Client's custodian will not determine whether or not the fee was properly calculated. Fees may be negotiated or waived under certain circumstances. For instance, related accounts, i.e., households, family relationships, can be consolidated for valuation of assets to determine the negotiation of the fees to be charged.</p> <p><b>IV. iMAP™ Program Fees</b></p> <p>The Adviser may have existing clients in programs, commonly called Wrap Fee Programs, in which the Client has executed an all-inclusive investment services agreement with the Adviser and/or the broker/dealer ("wrap sponsor") for a single all-inclusive fee based on a percentage of the Client's assets ("wrap asset"). <i>(These advisory services are not currently being offered to new clients)</i>. The wrap fee typically covers fees to the investment adviser and execution by the sponsor of all portfolio transactions. In addition, the wrap sponsor typically provides some or all of the following services: recommends selection of investment advisers, pays the advisory fee for client accounts, monitors and evaluates the performance of the investment advisers and provides all custodial services for the Client's account. The advisory fees paid by the Client to the wrap sponsors under these programs are as follows:</p> <table border="1" data-bbox="462 861 1177 1144"> <thead> <tr> <th colspan="3" data-bbox="511 871 755 903">Wrap Fee Schedule:</th> </tr> <tr> <th data-bbox="511 934 836 966">Assets Under Management</th> <th data-bbox="990 934 1128 966">Annual Fee</th> <th></th> </tr> </thead> <tbody> <tr> <td data-bbox="511 966 836 997">\$100,000 - \$500,000</td> <td data-bbox="990 966 1144 997">1.00 - 2.50%</td> <td></td> </tr> <tr> <td data-bbox="511 997 836 1029">\$500,000 - \$1,000,000</td> <td data-bbox="990 997 1144 1029">1.00 - 2.20%</td> <td></td> </tr> <tr> <td data-bbox="511 1029 836 1060">\$1,000,001 - \$5,000,000</td> <td data-bbox="990 1029 1144 1060">.90 - 1.75%</td> <td></td> </tr> <tr> <td data-bbox="511 1060 836 1092">\$5,000,001 - \$10,000,000</td> <td data-bbox="990 1060 1144 1092">.75 - 1.50%</td> <td></td> </tr> <tr> <td data-bbox="511 1092 836 1123">\$10,000,001 - up</td> <td data-bbox="990 1092 1144 1123">.50 - 1.25%</td> <td></td> </tr> </tbody> </table> <p>A portion of the fees deducted by the wrap fee sponsor is paid to Koss Olinger for its services. The fees payable to Koss Olinger will normally be between 0.75% and 1.50%, depending on the level of assets under management.</p> <p>The Adviser currently provides advisory services through the iMAP™ Program offered by Brokers Xpress Investment Advisory Services. iMAP™ is considered an all-inclusive wrap fee program.</p> <p>Fees include quarterly reports, all transaction and custodial fees, payment to the money manager, Brokers Xpress Investment Advisory Services' Manager selection, and due diligence. Please refer to the iMAP™ Schedule H, as well as the disclosure brochures for the third party money managers for complete details on the fees, the program specifics and how fees are calculated.</p> <p><b>V. GENERAL NOTES</b></p> <p>Advisory fees charged are separate and distinct from the fees and expenses charged by mutual funds, which may be recommended to clients. Clients may incur certain charges imposed by third parties other than the Adviser. A description of these and other expenses are available in each fund's prospectus.</p> <p>The Adviser will not be compensated on the basis of a share of capital gains or on capital</p>	Wrap Fee Schedule:			Assets Under Management	Annual Fee		\$100,000 - \$500,000	1.00 - 2.50%		\$500,000 - \$1,000,000	1.00 - 2.20%		\$1,000,001 - \$5,000,000	.90 - 1.75%		\$5,000,001 - \$10,000,000	.75 - 1.50%		\$10,000,001 - up	.50 - 1.25%	
Wrap Fee Schedule:																						
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**Schedule F of  
FORM ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:

Koss•Olinger Consulting, LLC

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Item of Form	Answer
Part II, 1D	<p>appreciation of the funds or any portion of the funds of the Client.</p> <p>All information and advice furnished by either to the other, including their agents and employees, shall be treated as confidential and not disclosed to third parties except as agreed upon in writing or required by law.</p> <p>The Client may choose to use the programs individually or in combination. They are not restricted to only financial planning, for example. All fees may be negotiable at the sole discretion of the Adviser.</p> <p>The Client or the Adviser may cancel the Agreement at any time with 10 days' written notice to the other. In the event that the Client wishes to cancel the Agreement prior to any services being performed, any advance payments shall be fully refunded. If the Client cancels the Agreement after Adviser has begun the services requested, the Client shall be charged for the services completed and the remainder of any advance payments, if any, shall be refunded to the Client within 30 days of the written request. If additional payment is due Adviser (time spent exceeds the deposit), an invoice shall be presented to the Client and will be due upon receipt. Should the Client terminate the Agreement within five business days after signing, no charges or penalties will be assessed. The Client will be responsible for any fees or charges incurred by the Client from third parties as a result of maintaining the account or for any securities transactions executed.</p> <p>Should outside consultants be required in areas of special concern or expertise, their fee and/or time charge will be in addition to the planner's fee.</p> <p>A Client may invest in some mutual funds directly without the services of Adviser. In that case, the Client would not receive the services provided by Adviser, which are designed, among other things, to assist the Client in determining which investment management programs and money managers are most appropriate to the Client's financial situation and objectives. The Client should review both the fees charged by the funds and the fees charged by Adviser and the other investment advisers chosen to fully understand the total amount of fees to be paid by the Client. Only then will the Client be able to fully evaluate the advisory services being provided and the fees being paid.</p> <p>In addition, the Client may pay fees for custodial services, account maintenance, transaction fees and other fees associated with maintaining an account. Adviser does not share in any portion of such fees. Additional assets deposited into the account after the calendar quarter begins will be charged a pro-rata fee based upon the number of days remaining in the quarter. No fee adjustments will be made for partial withdrawals or for account appreciation or depreciation.</p> <p>The Client will receive a statement at least quarterly from the custodian of their account, detailing all transactions and fees deducted from the account for that calendar quarter.</p>
Part II, 3L	<p><b>VI. Types of Investments</b></p> <p>Koss Olinger provides clients with the opportunity to invest in equity securities, certificates of deposit, municipal securities, investment company securities, option contracts on securities, and US government securities. In addition, clients have the opportunity to invest in ETFs (exchange traded funds), 529 College Savings Plans and hedge funds.</p>

Item of Form	Answer
Part II, 3L	<p>Koss Olinger provides clients the opportunity to invest in partnerships in real estate, oil and gas interests, and possibly CMOs (collateralized mortgage options).</p> <p>The Adviser does not offer variable life insurance and/or variable annuities. However, the Adviser does provide advice to clients on variable life insurance and variable annuities.</p>
Part II, 4A (5)	<p><b>VII. Other Methods of Analysis, Sources of Information and Investment Strategies</b></p> <p>The Adviser evaluates clients' investments to ascertain that the fundamental features are synchronized with the clients' financial objectives. A proposed portfolio is designed to help the client attain future financial security, and the investments in the portfolio are stated in generic terms (for example, "growth stocks", "Municipal bonds").</p>
Part II, 5	<p><b>VIII. Education and Business Standards for Investment Adviser Representatives (IAR)</b></p> <p>Koss Olinger requires a college education and/or experiences in related areas (financial &amp; estate planning, investments, insurance, etc.) as the minimum standard for its professional staff. Koss Olinger also requires its professional staff to be properly licensed and registered, unless exempted, in states in which such individuals are conducting investment advisory business.</p>
Part II, 6	<p><b>IX. Education and Background of Principals, Officers, Investment Advisors and Investment Committee</b></p> <p><b>A. Principals and Officers</b></p> <p><u>William D. Olinger, III</u></p> <p><i>Year of Birth:</i> 1969</p> <p><i>Education:</i></p> <ul style="list-style-type: none"> <li>• Bachelor of Art in Economics, Wake Forest University</li> <li>• Certified Investment Management Analyst</li> </ul> <p><i>Business Experience:</i></p> <ul style="list-style-type: none"> <li>• Managing Member, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Managing Member, Koss Olinger and Company, LLC, 2009-present</li> <li>• President and Managing Partner, Koss Olinger Consulting, Inc., 2004 - 2009</li> <li>• President and Managing Partner, Koss Olinger and Company, Inc., 2005 - 2009</li> <li>• Investment Advisor, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Investment Advisor, Koss Olinger Consulting, Inc., 1999-2009</li> <li>• Registered Representative, ValMark Securities, Inc., 1999-present</li> <li>• Financial Advisor, Koss Olinger Financial Group, 1993-present</li> <li>• Investment Adviser, ValMark Advisers, Inc., 1999-2004</li> <li>• Agent/Registered Representative, Ascend Financial Services, 1993-1998</li> </ul> <p><u>Kirk E. Klein</u></p> <p><i>Year of Birth:</i> 1970</p> <p><i>Education:</i></p>

Schedule F of  
FORM ADV

Continuation Sheet for Form ADV Part II

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03/24/2010

Item of Form	Answer
Part II, 6	<ul style="list-style-type: none"><li>• Bachelor of Art in Finance and Marketing, Illinois State University</li><li>• CERTIFIED FINANCIAL PLANNER™ Professional</li><li>• Chartered Financial Consultant</li></ul> <p><i>Business Experience:</i></p> <ul style="list-style-type: none"><li>• Managing Member, Koss Olinger Consulting, LLC, 2009-present</li><li>• Managing Member, Koss Olinger and Company, LLC, 2009-present</li><li>• Secretary and Managing Partner, Koss Olinger Consulting, Inc., 2004 - 2009</li><li>• Secretary and Managing Partner, Koss Olinger and Company, Inc., 2005 - 2009</li><li>• Investment Advisor, Koss Olinger Consulting, LLC, 2009-present</li><li>• Investment Advisor, Koss Olinger Consulting, Inc., 1999-2009</li><li>• Registered Representative, ValMark Securities, Inc., 1999-present</li><li>• Financial Advisor, Koss Olinger Financial Group, 1995-present</li><li>• Agent/Registered Representative, Ascend Financial Services, 1993-1998</li></ul> <p><u>William D. Olinger, II</u></p> <p><i>Year of Birth:</i> 1942</p> <p><i>Education:</i></p> <ul style="list-style-type: none"><li>• Bachelor of Art in Political Science and Economics, University of Florida</li><li>• Master of Science in Financial Services, American College</li><li>• Chartered Financial Consultant</li><li>• Chartered Life Underwriter</li></ul> <p><i>Business Experience:</i></p> <ul style="list-style-type: none"><li>• Member, Koss Olinger Consulting, LLC, 2009-present</li><li>• Member, Koss Olinger and Company, LLC, 2009-present</li><li>• Vice President and Founding Partner, Koss Olinger Consulting, Inc., 2004 - 2009</li><li>• Secretary and Treasurer, Koss Olinger Consulting, Inc., 1983-2003</li><li>• Vice President and Founding Partner, Koss Olinger and Company, Inc., 2005 - 2009</li><li>• President, Koss Olinger and Company, Inc., 1969 - 2004</li><li>• Investment Advisor, Koss Olinger Consulting, LLC, 2009-present</li><li>• Investment Advisor, Koss Olinger Consulting, Inc., 1987-2009</li><li>• Financial Advisor, Koss Olinger Financial Group, 1969-present</li><li>• Branch Manager and Registered Principal, ValMark Securities, Inc., 1999-present</li><li>• Branch Manager/Independent Contractor, Raymond James Financial, Inc. 1987-2000</li></ul> <p><u>William F. Koss</u></p> <p><i>Year of Birth:</i> 1942</p> <p><i>Education:</i></p> <ul style="list-style-type: none"><li>• Bachelor of Art in Business Administration, University of Florida</li><li>• Master of Science in Financial Services, American College</li><li>• Chartered Financial Consultant</li><li>• Chartered Life Underwriter</li></ul> <p><i>Business Experience:</i></p> <ul style="list-style-type: none"><li>• Member, Koss Olinger Consulting, LLC, 2009-present</li></ul>

**Schedule F of  
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**Continuation Sheet for Form ADV Part II**

Applicant:

Koss•Olinger Consulting, LLC

SEC File Number:

801-58175

Date:

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Item of Form	Answer
Part II, 6	<ul style="list-style-type: none"> <li>• Member, Koss Olinger and Company, LLC, 2009-present</li> <li>• Treasurer and Founding Partner, Koss Olinger Consulting, Inc., 2004 - 2009</li> <li>• President, Koss Longer Consulting, Inc., 1983-2003</li> <li>• Treasurer and Founding Partner, Koss Olinger and Company, Inc., 2005 - 2009</li> <li>• Secretary/Treasurer, Koss Olinger and Company, Inc., 1969 - 2004</li> <li>• Investment Advisor, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Investment Advisor, Koss Olinger Consulting, Inc., 1987-2009</li> <li>• Financial Advisor, Koss Olinger Financial Group, 1969-present</li> <li>• Registered Representative, ValMark Securities, Inc., 1999-present</li> <li>• Registered Representative, Ascend Financial Services, 1989-1998</li> </ul> <p><u>William J. Rossi, III</u></p> <p><i>Year of Birth:</i> 1974</p> <p><i>Education:</i></p> <ul style="list-style-type: none"> <li>• Bachelor of Science in Finance and Bachelor of Art in Economics, University of Florida</li> <li>• CERTIFIED FINANCIAL PLANNER™ Professional</li> <li>• Chartered Financial Consultant</li> </ul> <p><i>Business Experience:</i></p> <ul style="list-style-type: none"> <li>• Member, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Member, Koss Olinger and Company, LLC, 2009-present</li> <li>• Partner and Investment Advisor, Koss Olinger Consulting, Inc., 2004 - 2009</li> <li>• Partner and Financial Advisor, Koss Olinger and Company, Inc., 2005 - 2009</li> <li>• Investment Advisor, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Registered Representative, ValMark Securities, Inc., 1999-present</li> <li>• Investment Advisor, Koss Olinger Consulting, Inc., 1997-2009</li> <li>• Financial Advisor, Koss Olinger Financial Group, 1997-present</li> <li>• Registered Representative/Independent Contractor Raymond James Financial, Inc., 1997-2000</li> <li>• Finance Intern, Koss Olinger Financial Group, 1996-1997</li> </ul> <p><u>Brian Watson</u></p> <p><i>Year of Birth:</i> 1976</p> <p><i>Education:</i></p> <ul style="list-style-type: none"> <li>• Bachelor of Art in Business Administration, University of Florida</li> <li>• CERTIFIED FINANCIAL PLANNER™ Professional</li> </ul> <p><i>Business Experience:</i></p> <ul style="list-style-type: none"> <li>• Member, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Member, Koss Olinger and Company, LLC, 2009-present</li> <li>• Partner and Investment Advisor, Koss Olinger Consulting, Inc., 2004-2009</li> <li>• Partner and Financial Advisor, Koss Olinger and Company, Inc., 2005-2009</li> <li>• Investment Advisor, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Investment Advisor, Koss Olinger Consulting, Inc., 2000-2009</li> <li>• Registered Representative, ValMark Securities, Inc., 1999-present</li> <li>• Financial Advisor, Koss Olinger Financial Group, 1998-present</li> </ul>

Item of Form	Answer
Part II, 6	<p><u>Robert Eberhard</u></p> <p><i>Year of Birth:</i> 1945</p> <p><i>Education:</i></p> <ul style="list-style-type: none"> <li>• Bachelor of Science in Business Administration, Capital University</li> <li>• Fellow Life Management Institute™ Professional</li> <li>• Series 7, and 24 licensed</li> </ul> <p><i>Business Experience:</i></p> <ul style="list-style-type: none"> <li>• Chief Operating Officer and Chief Compliance Officer, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Chief Operating Officer and Chief Compliance Officer, Koss Olinger and Company, LLC, 2009-present</li> <li>• Chief Operating Officer and Chief Compliance Officer, Koss Olinger Consulting, Inc., 2007-2009</li> <li>• Chief Operating Officer and Chief Compliance Officer, Koss Olinger and Company, Inc., 2007-2009</li> <li>• Registered Principal, ValMark Securities, Inc., 2007-present</li> <li>• Human Resource Director, Nationwide Insurance 1970-2007</li> </ul> <p><b><i>B. Investment Advisors</i></b></p> <p><u>William D. Olinger, III</u></p> <p><i>Year of Birth:</i> 1969</p> <p><i>Education:</i></p> <ul style="list-style-type: none"> <li>• Bachelor of Art in Economics, Wake Forest University</li> <li>• Certified Investment Management Analyst</li> </ul> <p><i>Business Experience:</i></p> <ul style="list-style-type: none"> <li>• Managing Member, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Managing Member, Koss Olinger and Company, LLC, 2009-present</li> <li>• President and Managing Partner, Koss Olinger Consulting, Inc., 2004 - 2009</li> <li>• President and Managing Partner, Koss Olinger and Company, Inc., 2005 - 2009</li> <li>• Investment Advisor, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Investment Advisor, Koss Olinger Consulting, Inc., 1999-2009</li> <li>• Registered Representative, ValMark Securities, Inc., 1999-present</li> <li>• Financial Advisor, Koss Olinger Financial Group, 1993-present</li> <li>• Investment Adviser, ValMark Advisers, Inc., 1999-2004</li> <li>• Agent/Registered Representative, Ascend Financial Services, 1993-1998</li> </ul> <p><u>Kirk E. Klein</u></p> <p><i>Year of Birth:</i> 1970</p> <p><i>Education:</i></p> <ul style="list-style-type: none"> <li>• Bachelor of Art in Finance and Marketing, Illinois State University</li> <li>• CERTIFIED FINANCIAL PLANNER™ Professional</li> </ul>

**Schedule F of  
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**Continuation Sheet for Form ADV Part II**

Applicant:

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Item of Form	Answer
Part II, 6	<ul style="list-style-type: none"> <li>• Chartered Financial Consultant</li> </ul> <p><i>Business Experience:</i></p> <ul style="list-style-type: none"> <li>• Managing Member, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Managing Member, Koss Olinger and Company, LLC, 2009-present</li> <li>• Secretary and Managing Partner, Koss Olinger Consulting, Inc., 2004 - 2009</li> <li>• Secretary and Managing Partner, Koss Olinger and Company, Inc., 2005 - 2009</li> <li>• Investment Advisor, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Investment Advisor, Koss Olinger Consulting, Inc., 1999-2009</li> <li>• Registered Representative, ValMark Securities, Inc., 1999-present</li> <li>• Financial Advisor, Koss Olinger Financial Group, 1995-present</li> <li>• Agent/Registered Representative, Ascend Financial Services, 1993-1998</li> </ul> <p><u>William D. Olinger, II</u></p> <p><i>Year of Birth:</i> 1942</p> <p><i>Education:</i></p> <ul style="list-style-type: none"> <li>• Bachelor of Art in Political Science and Economics, University of Florida</li> <li>• Master of Science in Financial Services, American College</li> <li>• Chartered Financial Consultant</li> <li>• Chartered Life Underwriter</li> </ul> <p><i>Business Experience:</i></p> <ul style="list-style-type: none"> <li>• Member, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Member, Koss Olinger and Company, LLC, 2009-present</li> <li>• Vice President and Founding Partner, Koss Olinger Consulting, Inc., 2004 - 2009</li> <li>• Secretary and Treasurer, Koss Olinger Consulting, Inc., 1983-2003</li> <li>• Vice President and Founding Partner, Koss Olinger and Company, Inc., 2005 - 2009</li> <li>• President, Koss Olinger and Company, Inc., 1969 - 2004</li> <li>• Investment Advisor, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Investment Advisor, Koss Olinger Consulting, Inc., 1987-2009</li> <li>• Financial Advisor, Koss Olinger Financial Group, 1969-present</li> <li>• Branch Manager and Registered Principal, ValMark Securities, Inc., 1999-present</li> <li>• Branch Manager/Independent Contractor, Raymond James Financial, Inc. 1987-2000</li> </ul> <p><u>William F. Koss</u></p> <p><i>Year of Birth:</i> 1942</p> <p><i>Education:</i></p> <ul style="list-style-type: none"> <li>• Bachelor of Art in Business Administration, University of Florida</li> <li>• Master of Science in Financial Services, American College</li> <li>• Chartered Financial Consultant</li> <li>• Chartered Life Underwriter</li> </ul> <p><i>Business Experience:</i></p> <ul style="list-style-type: none"> <li>• Member, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Member, Koss Olinger and Company, LLC, 2009-present</li> <li>• Treasurer and Founding Partner, Koss Olinger Consulting, Inc., 2004 - 2009</li> </ul>

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Applicant:

Koss•Olinger Consulting, LLC

SEC File Number:

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Item of Form	Answer
Part II, 6	<ul style="list-style-type: none"> <li>• President, Koss Longer Consulting, Inc., 1983-2003</li> <li>• Treasurer and Founding Partner, Koss Olinger and Company, Inc., 2005 - 2009</li> <li>• Secretary/Treasurer, Koss Olinger and Company, Inc., 1969 - 2004</li> <li>• Investment Advisor, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Investment Advisor, Koss Olinger Consulting, Inc., 1987-2009</li> <li>• Financial Advisor, Koss Olinger Financial Group, 1969-present</li> <li>• Registered Representative, ValMark Securities, Inc., 1999-present</li> <li>• Registered Representative, Ascend Financial Services, 1989-1998</li> </ul> <p><u>William J. Rossi, III</u></p> <p><i>Year of Birth:</i> 1974</p> <p><i>Education:</i></p> <ul style="list-style-type: none"> <li>• Bachelor of Science in Finance and Bachelor of Art in Economics, University of Florida</li> <li>• CERTIFIED FINANCIAL PLANNER™ Professional</li> <li>• Chartered Financial Consultant</li> </ul> <p><i>Business Experience:</i></p> <ul style="list-style-type: none"> <li>• Member, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Member, Koss Olinger and Company, LLC, 2009-present</li> <li>• Partner and Investment Advisor, Koss Olinger Consulting, Inc., 2004 - 2009</li> <li>• Partner and Financial Advisor, Koss Olinger and Company, Inc., 2005 - 2009</li> <li>• Investment Advisor, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Registered Representative, ValMark Securities, Inc., 1999-present</li> <li>• Investment Advisor, Koss Olinger Consulting, Inc., 1997-2009</li> <li>• Financial Advisor, Koss Olinger Financial Group, 1997-present</li> <li>• Registered Representative/Independent Contractor Raymond James Financial, Inc., 1997-2000</li> <li>• Finance Intern, Koss Olinger Financial Group, 1996-1997</li> </ul> <p><u>Brian Watson</u></p> <p><i>Year of Birth:</i> 1976</p> <p><i>Education:</i></p> <ul style="list-style-type: none"> <li>• Bachelor of Art in Business Administration, University of Florida</li> <li>• CERTIFIED FINANCIAL PLANNER™ Professional</li> </ul> <p><i>Business Experience:</i></p> <ul style="list-style-type: none"> <li>• Member, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Member, Koss Olinger and Company, LLC, 2009-present</li> <li>• Partner and Investment Advisor, Koss Olinger Consulting, Inc., 2004-2009</li> <li>• Partner and Financial Advisor, Koss Olinger and Company, Inc., 2005-2009</li> <li>• Investment Advisor, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Investment Advisor, Koss Olinger Consulting, Inc., 2000-2009</li> <li>• Registered Representative, ValMark Securities, Inc., 1999-present</li> <li>• Financial Advisor, Koss Olinger Financial Group, 1998-present</li> </ul>

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Applicant:

Koss•Olinger Consulting, LLC

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Item of Form	Answer
Part II, 6	<p data-bbox="316 304 609 336"><u>Charles W. Clemons, Sr.</u></p> <p data-bbox="414 367 641 399"><i>Year of Birth:</i> 1957</p> <p data-bbox="414 430 544 462"><i>Education:</i></p> <ul data-bbox="414 462 1096 556" style="list-style-type: none"><li>• Bachelor of Science in Advertising, University of Florida</li><li>• Associate of Arts, Lake City Community College</li><li>• Chartered Financial Consultant</li></ul> <p data-bbox="414 588 673 619"><i>Business Experience:</i></p> <ul data-bbox="414 619 1477 850" style="list-style-type: none"><li>• Vice President of Development, Santa Fe College, 2007-present</li><li>• State Director, USDA Rural Development, Florida/US Virgin Islands, 2001-2007</li><li>• Investment Advisor, Koss Olinger Consulting, LLC, 2009-present</li><li>• Investment Advisor, Koss Olinger Consulting, Inc., 2000-2009</li><li>• Registered Representative, ValMark Securities, Inc., 1999-present</li><li>• Financial Advisor, Koss Olinger Financial Group, 1991-present</li><li>• Registered Representative/Independent Contractor Raymond James Financial, Inc., 1992-2000</li></ul> <p data-bbox="316 871 600 903"><u>Christopher Brent Boyd</u></p> <p data-bbox="414 934 641 966"><i>Year of Birth:</i> 1969</p> <p data-bbox="414 997 544 1029"><i>Education:</i></p> <ul data-bbox="414 1029 1096 1102" style="list-style-type: none"><li>• Bachelor of Science in Accounting, University of Florida</li><li>• CERTIFIED FINANCIAL PLANNER™ Professional</li></ul> <p data-bbox="414 1134 673 1165"><i>Business Experience:</i></p> <ul data-bbox="414 1165 1291 1323" style="list-style-type: none"><li>• Investment Advisor, Koss Olinger Consulting, LLC, 2009-present</li><li>• Investment Advisor, Koss Olinger Consulting, Inc., 2007-2009</li><li>• Registered Representative, ValMark Securities, Inc., 2007-present</li><li>• Investment Consultant, Sun Trust Investment Services, Inc., 2006-2007</li><li>• Financial Advisor, Securian Financial Services, 2002-2006</li></ul> <p data-bbox="316 1354 487 1386"><u>Aaron Gilman</u></p> <p data-bbox="414 1417 641 1449"><i>Year of Birth:</i> 1985</p> <p data-bbox="414 1480 544 1512"><i>Education:</i></p> <ul data-bbox="414 1512 1063 1606" style="list-style-type: none"><li>• Bachelor of Science in Finance, University of Florida</li><li>• Series 7 and 66 licensed</li><li>• 2010 CFA Level 3 Candidate</li></ul> <p data-bbox="414 1638 673 1669"><i>Business Experience:</i></p> <ul data-bbox="414 1669 1226 1837" style="list-style-type: none"><li>• Investment Advisor, Koss Olinger Consulting, LLC, 2009-present</li><li>• Investment Advisor, Koss Olinger Consulting, Inc., 2009</li><li>• Financial Advisor, Koss Olinger Financial Group, 2008-present</li><li>• Registered Representative, ValMark Securities, Inc., 2008-present</li><li>• Finance Intern, Koss Olinger Financial Group, 2007-2008</li></ul>

Item of Form	Answer
Part II, 6	<p><b>C. Investment Advisory Committee</b></p> <p><u>William D. Olinger, III</u></p> <p><i>Year of Birth:</i> 1969</p> <p><i>Education:</i></p> <ul style="list-style-type: none"> <li>• Bachelor of Art in Economics, Wake Forest University</li> <li>• Certified Investment Management Analyst</li> </ul> <p><i>Business Experience:</i></p> <ul style="list-style-type: none"> <li>• Managing Member, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Managing Member, Koss Olinger and Company, LLC, 2009-present</li> <li>• President and Managing Partner, Koss Olinger Consulting, Inc., 2004 - 2009</li> <li>• President and Managing Partner, Koss Olinger and Company, Inc., 2005 - 2009</li> <li>• Investment Advisor, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Investment Advisor, Koss Olinger Consulting, Inc., 1999-2009</li> <li>• Registered Representative, ValMark Securities, Inc., 1999-present</li> <li>• Financial Advisor, Koss Olinger Financial Group, 1993-present</li> <li>• Investment Adviser, ValMark Advisers, Inc., 1999-2004</li> <li>• Agent/Registered Representative, Ascend Financial Services, 1993-1998</li> </ul> <p><u>William D. Olinger, II</u></p> <p><i>Year of Birth:</i> 1942</p> <p><i>Education:</i></p> <ul style="list-style-type: none"> <li>• Bachelor of Art in Political Science and Economics, University of Florida</li> <li>• Master of Science in Financial Services, American College</li> <li>• Chartered Financial Consultant</li> <li>• Chartered Life Underwriter</li> </ul> <p><i>Business Experience:</i></p> <ul style="list-style-type: none"> <li>• Member, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Member, Koss Olinger and Company, LLC, 2009-present</li> <li>• Vice President and Founding Partner, Koss Olinger Consulting, Inc., 2004 - 2009</li> <li>• Secretary and Treasurer, Koss Olinger Consulting, Inc., 1983-2003</li> <li>• Vice President and Founding Partner, Koss Olinger and Company, Inc., 2005 - 2009</li> <li>• President, Koss Olinger and Company, Inc., 1969 - 2004</li> <li>• Investment Advisor, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Investment Advisor, Koss Olinger Consulting, Inc., 1987-2009</li> <li>• Financial Advisor, Koss Olinger Financial Group, 1969-present</li> <li>• Branch Manager and Registered Principal, ValMark Securities, Inc., 1999-present</li> <li>• Branch Manager/Independent Contractor, Raymond James Financial, Inc. 1987-2000</li> </ul> <p><u>William J. Rossi, III</u></p> <p><i>Year of Birth:</i> 1974</p> <p><i>Education:</i></p>

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Part II, 6	<ul style="list-style-type: none"> <li>• Bachelor of Science in Finance and Bachelor of Art in Economics, University of Florida</li> <li>• CERTIFIED FINANCIAL PLANNER™ Professional</li> <li>• Chartered Financial Consultant</li> </ul> <p><i>Business Experience:</i></p> <ul style="list-style-type: none"> <li>• Member, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Member, Koss Olinger and Company, LLC, 2009-present</li> <li>• Partner and Investment Advisor, Koss Olinger Consulting, Inc., 2004 - 2009</li> <li>• Partner and Financial Advisor, Koss Olinger and Company, Inc., 2005 - 2009</li> <li>• Investment Advisor, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Registered Representative, ValMark Securities, Inc., 1999-present</li> <li>• Investment Advisor, Koss Olinger Consulting, Inc., 1997-2009</li> <li>• Financial Advisor, Koss Olinger Financial Group, 1997-present</li> <li>• Registered Representative/Independent Contractor Raymond James Financial, Inc., 1997-2000</li> <li>• Finance Intern, Koss Olinger Financial Group, 1996-1997</li> </ul> <p><u>Brian Watson</u></p> <p><i>Year of Birth:</i> 1976</p> <p><i>Education:</i></p> <ul style="list-style-type: none"> <li>• Bachelor of Art in Business Administration, University of Florida</li> <li>• CERTIFIED FINANCIAL PLANNER™ Professional</li> </ul> <p><i>Business Experience:</i></p> <ul style="list-style-type: none"> <li>• Member, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Member, Koss Olinger and Company, LLC, 2009-present</li> <li>• Partner and Investment Advisor, Koss Olinger Consulting, Inc., 2004-2009</li> <li>• Partner and Financial Advisor, Koss Olinger and Company, Inc., 2005-2009</li> <li>• Investment Advisor, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Investment Advisor, Koss Olinger Consulting, Inc., 2000-2009</li> <li>• Registered Representative, ValMark Securities, Inc., 1999-present</li> <li>• Financial Advisor, Koss Olinger Financial Group, 1998-present</li> </ul> <p><u>Robert Eberhard</u></p> <p><i>Year of Birth:</i> 1945</p> <p><i>Education:</i></p> <ul style="list-style-type: none"> <li>• Bachelor of Science in Business Administration, Capital University</li> <li>• Fellow Life Management Institute™ Professional</li> <li>• Series 7, and 24 licensed</li> </ul> <p><i>Business Experience:</i></p> <ul style="list-style-type: none"> <li>• Chief Operating Officer and Chief Compliance Officer, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Chief Operating Officer and Chief Compliance Officer, Koss Olinger and Company, LLC, 2009-present</li> <li>• Chief Operating Officer and Chief Compliance Officer, Koss Olinger Consulting, Inc., 2007-2009</li> </ul>

Item of Form	Answer
Part II, 6	<ul style="list-style-type: none"> <li>• Chief Operating Officer and Chief Compliance Officer, Koss Olinger and Company, Inc., 2007-2009</li> <li>• Registered Principal, ValMark Securities, Inc., 2007-present</li> <li>• Human Resource Director, Nationwide Insurance 1970-2007</li> </ul> <p><u>Aaron Gilman</u></p> <p><i>Year of Birth:</i> 1985</p> <p><i>Education:</i></p> <ul style="list-style-type: none"> <li>• Bachelor of Science in Finance, University of Florida</li> <li>• Series 7 and 66 licensed</li> <li>• 2010 CFA Level 3 Candidate</li> </ul> <p><i>Business Experience:</i></p> <ul style="list-style-type: none"> <li>• Investment Advisor, Koss Olinger Consulting, LLC, 2009-present</li> <li>• Investment Advisor, Koss Olinger Consulting, Inc., 2009</li> <li>• Financial Advisor, Koss Olinger Financial Group, 2008-present</li> <li>• Registered Representative, ValMark Securities, Inc., 2008-present</li> <li>• Finance Intern, Koss Olinger Financial Group, 2007-2008</li> </ul>
Part II, 7	<p><b>X. Other Business Activities</b></p> <p>The principal business of Koss Olinger is as a Registered Investment Adviser. The principals and/or related persons of Koss Olinger are also licensed as insurance and securities professionals, and as such, are also in the business of offering securities and insurance products. Approximately 30% of the time of these principals and/or related persons is spent on activities related to these other products.</p> <p>Certain of Adviser’s principals and/or related persons are also registered representatives of ValMark Securities, Inc., a FINRA registered broker/dealer (“ValMark”) and, as such, may place securities transactions through ValMark on behalf of their Clients. In such instances, the principals and/or related persons may receive commissions, 12b-1 fees or other sums for any securities transactions placed through ValMark. Clients are not required to place their securities transactions through ValMark and may use any broker/dealer they desire. For securities transactions placed through ValMark, commissions for securities paid pursuant to a prospectus will be the same. However, commissions or fees for other securities transactions may be higher or lower if placed through ValMark than if placed through another broker/dealer. ValMark provides related persons/ registered representatives with due diligence, compliance information and regulatory review. Furthermore, all securities transactions made on behalf of a Client and placed through ValMark are reviewed and approved by ValMark supervisory principals as required by the FINRA.</p> <p>Additionally, certain of Adviser’s principals and/or related persons are affiliated with Executive Insurance Agency, Inc., a general insurance agency, and as such, represent numerous insurance companies. Any insurance product placed through these principals and/or related persons may generate standard and customary insurance commissions and other sums, a portion of which may be paid to the principals and/or related persons.</p> <p>ValMark Securities and Executive Insurance Agency are material relationships to the Adviser, but are not related persons as defined in Form ADV. ValMark may be contacted at:</p>

Item of Form	Answer
Part II, 7	<p>ValMark Securities, Inc., 130 Springside Drive, Suite 300, Akron, OH 44333-2431, (800) 765-5201. Executive Insurance Agency may be contacted at Executive Insurance Agency, 130 Springside Drive, Suite 300, Akron, OH 44333-2431, (800) 765-5201.</p> <p>These other industry affiliations may cause a conflict of interest as the registered persons may earn reasonable and customary commissions and/or 12b-1 fees on the sale of insurance, advisory or securities products. Clients are advised that they are not required to place securities transactions through these broker/dealers and may use any broker/dealer they choose. Clients are also under no obligation to act upon any of the Adviser’s recommendations. The same or similar services may be available through other firms or individuals at the same, higher, or lower prices.</p> <p>ValMark has a “clearing” relationship with RBC Correspondent Services (“Dain”), member NYSE, SIPC. Dain will execute trades in Client investment accounts at the direction of the Adviser or its chosen money managers and performs clearance of same. Dain will serve as the clearing broker/dealer and custodian of the securities in Clients’ accounts in some cases. Koss Olinger will never serve as the custodian of either customer securities or accounts.</p> <p>Koss Olinger will recommend securities products offered by ValMark.</p>
Part II, 9 B& E	<p><b>XI. Participation or Interest in Client Transactions</b></p> <p>Associated persons of the Adviser are affiliated with ValMark Securities, Inc., a registered broker/dealer. The Client will be advised that the Advisor may be receiving a fee for investment advice and the related persons a commission for any securities transactions effected. Activities listed and commissions earned are independent from and in addition to those of the Adviser.</p> <p>Additionally, certain of Adviser’s principals and/or related persons are affiliated with Executive Insurance Agency, Inc., a general insurance agency that represents numerous insurance companies. Any insurance product placed through these principals and/or related persons may generate standard and customary insurance commissions and other sums, a portion of which may be paid to the principals and/or related persons. Koss Olinger advises its clients that the receipt of commissions and other sums by its related persons for securities and insurance transactions may represent a conflict of interest.</p> <p>Client accounts receive priority over any personal purchases and sales made by the principals and any such transactions will be fully disclosed to the Client. Koss Olinger will abide by the rules and regulations of the Insider Trading and Securities Fraud Enforcement Act of 1988.</p> <p><b>XII. Code of Ethics</b></p> <p>All personnel and associated persons of Koss Olinger strive to meet the highest ethical standards of behavior. Koss Olinger has adopted a formal Code of Ethics Policy, a copy of which is available to Clients upon request. The objective of Koss Olinger’s policy is to assure that all personnel and associated persons clearly understand the level of commitment that is required on behalf of the Clients of Koss Olinger; to assure that Client interest always take priority over the interests of Koss Olinger and its personnel; that personal securities transactions must avoid even the appearance of conflict with the interests of the Clients; and that all applicable federal and state securities laws are complied with.</p>

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Part II, 10	<p><b>XIII. Conditions for Managing Accounts</b></p> <p>The new Koss Olinger Private Client should have a minimum is \$1,000,000 in investable assets and/or \$5 million in net worth. However, the minimum may be waived for existing client relationships, employees and their relatives. There is no minimum account size for financial planning Clients.</p>																																																				
Part II, 11 A&B	<p><b>XIV. Review of Accounts</b></p> <p>Reviews will be made on a periodic basis or upon request by the Client, or in the event of a substantial change in the Client's financial situation, i.e. sale or purchase of assets, death, etc. Changes in financial or family status during the previous year will be reviewed to determine changes in objectives of the Client. Recommendations by the Adviser, if any, will be implemented entirely at the Client's discretion; the Client is under no obligation to implement any recommendations by the Adviser nor is the Client under obligation to engage the services of the applicant for reviews. Financial plans and account reviews may be done by any person affiliated with Adviser and listed under Item #6.</p> <p>Clients receive quarterly reports, which will generally include a list of transactions for the quarter, current investment allocations, and their account balances.</p>																																																				
Part II, 12 A&B	<p><b>XV. Investment Discretion</b></p> <p>Koss Olinger may exercise discretion upon rebalancing accounts based on the Client's investment policy summary.</p> <p>Rebalancing will be prepared as needed, as per the Client's Investment Policy Summary. Allocation variances are as follows:</p> <table border="1" data-bbox="332 1228 1291 1669"> <thead> <tr> <th>Allocation Variance</th> <th>Style</th> <th>Subclass</th> <th>Major Class</th> </tr> </thead> <tbody> <tr> <td>Fixed Income</td> <td></td> <td></td> <td>±7%</td> </tr> <tr> <td>Equity</td> <td></td> <td></td> <td>±7%</td> </tr> <tr> <td>U.S. Large Cap</td> <td></td> <td>±5%</td> <td></td> </tr> <tr> <td>U.S. Large Cap Growth</td> <td>±3%</td> <td></td> <td></td> </tr> <tr> <td>U.S. Large Cap Value</td> <td>±3%</td> <td></td> <td></td> </tr> <tr> <td>U.S. Small Cap</td> <td></td> <td>±5%</td> <td></td> </tr> <tr> <td>U.S. Small Cap Growth</td> <td>±3%</td> <td></td> <td></td> </tr> <tr> <td>U.S. Small Cap Value</td> <td>±3%</td> <td></td> <td></td> </tr> <tr> <td>International</td> <td></td> <td>±5%</td> <td></td> </tr> <tr> <td>Natural Resources</td> <td>±2%</td> <td></td> <td></td> </tr> <tr> <td>Real Estate</td> <td>±2%</td> <td></td> <td></td> </tr> <tr> <td>Emerging Markets</td> <td></td> <td>±3%</td> <td></td> </tr> </tbody> </table> <p><i>Investment or Brokerage Discretion</i></p> <p>The corporation may suggest the availability of ValMark Securities, Inc., a broker/dealer, to place transactions on behalf of the Client. The relationship between Adviser principals and ValMark Securities, Inc. will receive commissions based on the compensation schedule for the</p>	Allocation Variance	Style	Subclass	Major Class	Fixed Income			±7%	Equity			±7%	U.S. Large Cap		±5%		U.S. Large Cap Growth	±3%			U.S. Large Cap Value	±3%			U.S. Small Cap		±5%		U.S. Small Cap Growth	±3%			U.S. Small Cap Value	±3%			International		±5%		Natural Resources	±2%			Real Estate	±2%			Emerging Markets		±3%	
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Item of Form	Answer
Part II, 12 A& B	<p>investment the Client chooses to make. ValMark Securities, Inc. is recommended because of the wide variety of products offered, through research it makes available and the excellent Client services it provides. ValMark Securities, Inc.'s commissions may not be the lowest in the industry.</p> <p>With respect to clients investing in the iMAP™ Program, the Adviser receives fees in exchange for this service. In this arrangement, the Adviser refers Clients to the wrap sponsor and meets with Clients on a periodic basis to review the Client's portfolios and recommend changes as warranted. The Adviser typically relies upon information provided by the wrap sponsor to help the Adviser recommend asset allocations, and specific investment managers or mutual funds for wrap program client accounts. In these arrangements, the Adviser relies upon wrap sponsors to provide the Adviser access to investment management and brokerage services at reduced fees and for reduced minimum investment amounts. This arrangement involves the Adviser getting a fee from someone other than the Client. Clients are informed that they may experience fees and commissions by participating in wrap programs higher than the fees and commissions, which they may experience if they did not participate in the wrap program. The Adviser's fee in these programs is disclosed on ADV Part II, Item 1.D. of Schedule F.</p>
Part II, 13 A	<p><b>XVI. Additional Compensation</b></p> <p>Associated persons of the Adviser when acting as registered representative of ValMark Securities, Inc. may receive commissions through the sale of securities and insurance products to clients of the Adviser. This may create a conflict of interest. Commission rates may be found at other broker/dealers which may be higher or lower than those charged at ValMark Securities, Inc. All accounts of the Adviser have been researched to the extent needed to produce financial advice or make investment suggestions for the Client based on Client goals, objectives, risk tolerances, and needs.</p>
Proxy Voting	<p><b>XVII. Proxy Voting</b></p> <p>Koss Olinger has adopted the following policies and the procedures regarding proxy voting for its clients' accounts:</p> <p>Currently, Adviser has chosen not to retain voting authority over its clients' proxy voting and has left the voting authority to the Clients. All proxy ballots will be sent directly to the Client and not to the Adviser. Should the Client wish to speak with the Adviser about advice on how to vote their proxies, they may do so by contacting Koss Olinger at 352-373-3337.</p> <p>At all times, Adviser has a "duty of care" to its Clients, and Koss Olinger recognizes and accepts this responsibility. Should the Adviser exercise voting authority over its Clients' proxies, it must ensure that all proxies are handled in the best interests of its Clients.</p>
Business Continuity Plan	<p><b>XVIII. Business Continuity Plan</b></p> <p>Koss Olinger has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.</p>

Item of Form	Answer
Business Continuity Plan	<p>We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm’s books and records, and undertaking steps designed to permit our firm to resume operations as quickly as possible. Our business continuity plan addresses: data back-up and recovery; mission critical systems; financial and operational assessments; and alternative methods for communication with customers, employees, business partners, and regulators.</p> <p>Significant business disruptions can vary in their scope and the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within the same business day. In a disruption affecting our business district, city, or region, we will transfer our operations outside of the affected area, and recover and resume business within ten business days. In either situation, we plan to continue business and notify you through our web site <a href="http://www.kossolinger.com">http://www.kossolinger.com</a> on how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will promptly notify our customers.</p>
Privacy Policy	<p><b>XIX. Privacy Policy Notice</b></p> <p><b><i>Your Privacy is Koss Olinger’s Highest Priority</i></b></p> <p>At Koss Olinger and its affiliated companies, our customers are our highest priority. As providers of financial products and services that involve the collection of personal – and often sensitive – information, protecting the confidentiality of that information has been, and will continue to be, a top priority for Koss Olinger. Due to the sensitive nature of this personal information, Koss Olinger believes that you should know how your information is handled, the measures we have taken to safeguard that information and the situations in which we might share your information to complete transactions and/or service your account(s).</p> <p>Our privacy promise to you is based upon the basic principles of trust, ethics and integrity.</p> <p><b><i>The Information Collected by Koss Olinger</i></b></p> <p>When you deal with Koss Olinger, certain personal and financial information is collected from you. Koss Olinger uses this information to serve your financial needs and to fulfill legal and regulatory requirements. The information gathered for these purposes varies depending on the products or services that you request, but may include, for example, your name, address, social security number, net worth, annual income and certain medical information.</p> <p><b><i>To Whom Your Information May Be Disclosed</i></b></p> <p>For both current and former customers, Koss Olinger restricts access to your personal and financial information to those instances described below:</p> <p><b>Individuals.</b> Your personal and financial information will be provided to those employees, registered representatives, their assistants and those who process information or the transactions of Koss Olinger in connection with the products or services being provided to you.</p>

Schedule F of  
FORM ADV

Continuation Sheet for Form ADV Part II

Applicant:

Koss•Olinger Consulting, LLC

SEC File Number:

801-58175

Date:

03/24/2010

Item of Form	Answer
Privacy Policy	<p><b>Where required by law or regulation.</b> Koss Olinger may be required by law or regulation to disclose your personal and /or financial information to a third party. For example, in response to a subpoena or to comply with industry rules and regulations.</p> <p><b>As authorized by you.</b> Only upon your direction or with your permission will Koss Olinger share your information with a third party other than as described in this notice.</p> <p><b><i>Protection of Information</i></b></p> <p>Koss Olinger has instituted security procedures that limit employee access to nonpublic personal information to those with a business reason for knowing such information. We educate our employees so that they will understand the importance of confidentiality and customer privacy. All Koss Olinger employees are aware of the company's privacy guidelines and Koss Olinger will take the appropriate disciplinary measures to enforce customer privacy assurances. Koss Olinger maintains appropriate security standards and procedures to prevent unauthorized access to customer information and to preserve the integrity of that information.</p>