KOSS OLINGER

Invested in You

Focusing on What Matters

Koss Olinger provides more than wealth management services. We are committed to long-term relationships focused on you, your family, and your legacy.

At Koss Olinger, we care for you like we would family, helping you reach your goals so you can focus on what matters most to you.

Individual clients deserve individual strategies. Through careful conversation, we learn about your concerns and we create a plan to serve your unique needs. Like family, we are there when you need us should those needs change.

Since 1969, we have been a trusted and responsive provider of multigenerational wealth management services.

Our Process

The Koss Olinger team provides independent, unbiased, comprehensive advice.

At Koss Olinger, we understand the complexities of wealth and all of its implications. We also understand the value of providing you with objective fee-based advice, free from the pressures or constraints of any individual product or company's interests.

The Wealth Navigator System™ is a five-step, goal-based process that begins with a discussion of what you can expect from our unique, client-centered consulting process.

1. **Engagement and Discovery™** During our first non-obligatory meeting, we discuss your unique needs and goals. Then we talk in depth about how our process can help you.

2. **The Critical Factors Analysis™** Next, we conduct an analysis of your current financial strengths and weaknesses, as well as your available financial opportunities.

3. **The Breakthrough Game Plan™** Based on the information gathered in steps one and two, we recommend a comprehensive strategy customized for your needs. This strategy may include retirement planning, estate planning, tax planning, business planning, risk management, and asset management.

4. **The Implementation Solution™** Together we determine which of the strategies we created for you in step three will be implemented. Your plan is custom crafted and prioritized in order to achieve your goals and objectives.

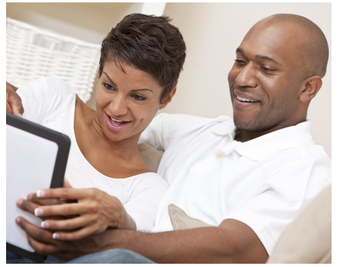
5. **The Wealth Manager™** Your life is full of change, so our final step is ongoing advice and management of your strategic game plan.

Our Services

Our independence empowers us to creatively develop unique financial solutions that overcome our clients' challenges both today and decades into the future.

Our wealth management services include:

- Estate Planning
- Retirement Solutions
- Investment Services
- Insurance Optimization
- Business Planning
- Employer Plans and Executive Benefits
- Asset and Income Protection
- Account Aggregation
- TOLI Vault℠-Life Insurance Analysis, Optimization and Management



We Are Invested In You

As we work through The Wealth Navigator System™, one or more of our sub-processes may be recommended to optimize your financial growth and security. These include:

The Legacy Optimizer™
The Legacy Optimizer™ produces a clear and easy-to-understand estate plan that aligns with your goals and objectives. Estate plan clarity provides peace of mind for you and harmony within your family. You can feel comfortable knowing that we will be here for decades to come.

The Secure Retirement Maximizer™
Many individuals accumulate a large net worth of investment and business assets, but they are unsure of how to position them to provide lifetime income. The Secure Retirement Maximizer™ is a proven tool for creating a plan with a consistent stream of predictable income while simultaneously achieving other financial goals.

The Optimized Portfolio Solution™
This process enables us to build a custom, optimized portfolio that is in alignment with your time horizon, return objectives, and risk tolerance. Your customized solution helps to alleviate your financial stress.

The Confidential Underwriting Process™
Use of this highly confidential process provides assurance that life insurance carriers have the most accurate picture of your health. By protecting and monitoring the information shared, we are able to obtain the best possible results for you and your family.

History

Building Trust

Through the years, Koss Olinger has helped thousands of individuals and multiple generations of families by providing each and every client a customized plan for their unique situation. Our deep-rooted commitment to understanding and serving clients' individual needs is at the forefront of everything we do.

1961

Bill Koss and Bill Olinger began a long-term friendship at the University of Florida after the two athletes met in the old Florida Gym.

1966

Bill Olinger and Bill Koss studied for the Charter Life Underwriter designation.

1969

Koss Olinger opened their first office at 603 Northwest 10th Avenue in Gainesville.

1989

Koss Olinger relocated to the prestigious Meridien Centre at 2700 Northwest 43rd Street in Gainesville.

1992

Will Olinger joined Koss Olinger, bringing the second generation of Olinger to the firm.

1995

Kirk Klein joined the firm supplying Koss Olinger with expertise in estate and business planning.

1997

WJ Rossi joined the firm with a background in finance and economics, and soon acquired his CFP® & ChFC® designations.

1998

Brian Watson joined the firm and quickly became a member of the Koss Olinger Investment Advisory Committee.

2004

All the advisors became Partners and owners of Koss Olinger in 2004. The Firm was awarded Chamber of Commerce Business of the Year.

2009

Koss Olinger celebrated 40 years in business.

TODAY

Koss Olinger continues to be Invested in You.

KOSS OLINGER

Invested in You

800-373-3302

www.kossolinger.com