

THE WEALTH NAVIGATOR SYSTEM™

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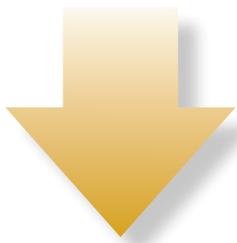
Invested in You



## Fee Based Planning Process

You pay a flat fee to go through the first three steps of our process.

You will not need to decide on Steps 4 and 5 until after the completion and delivery of your Breakthrough Game Plan.



There are four sub-processes that may be utilized to create your game plan and allow you to reach your goals and objectives.



- 1 The Secure Retirement Maximizer™
- 2 The Optimized Portfolio Solution™
- 3 The Legacy Optimizer™
- 4 The Confidential Underwriting Process™

## UNDERSTANDING YOUR DANGERS, OPPORTUNITIES, AND STRENGTHS



**Capitalizing on your greatest opportunities and steering clear of your worst fears to create your best lifetime experience.**

# THE SECURE RETIREMENT MAXIMIZER™

## BEFORE

Standard Deviation =  $\sqrt{\text{var}}$

Beta

$$B_i = \frac{P_i \sigma_i}{\sigma_m}$$

Sharpe Ratio

$$SR = \frac{R_p - R_f}{\sigma_p}$$

\$ Weighted Return

$$CF_0(1+R_{DW}) + CF_0(1+R_{DW}) = TV$$

All of your assets put together may or may not equal financial independence, but it may be impossible to tell unless you break them apart with different time horizons and risk levels.

## DURING

Retirement goals and expenses are defined

Time horizons are determined

Assets are divided into separate accounts and allocated accordingly

Risk is reduced and returns are optimized

Income streams are established



## AFTER

Greater financial clarity and confidence

Desired incomes are produced for the lifetime of those involved

Increased happiness

Less financial stress

**Harnessing the power of your assets to allow you to reach your goals and objectives.**

# THE SECURE RETIREMENT MAXIMIZER™



## Market declines LATE in retirement

(Average return over 20 years equals 13.98%)

Years in Retirement	S&P 500 Index Return	Beginning Value	Gain/Loss	Withdrawal Amount	Ending Value
1983	22.51%	\$1,000,000	\$225,100	\$75,000	\$1,150,100
1984	6.27%	\$1,150,100	\$72,111	\$77,250	\$1,144,961
1985	32.16%	\$1,144,961	\$368,220	\$79,568	\$1,433,613
1986	18.47%	\$1,433,613	\$264,788	\$81,955	\$1,616,447
1987	5.23%	\$1,616,447	\$84,540	\$84,413	\$1,616,574
1988	16.81%	\$1,616,574	\$271,746	\$86,946	\$1,801,375
1989	31.49%	\$1,801,375	\$567,253	\$89,554	\$2,279,074
1990	-3.17%	\$2,279,074	-\$72,247	\$92,241	\$2,114,587
1991	30.55%	\$2,114,587	\$646,006	\$95,008	\$2,665,585
1992	7.67%	\$2,665,585	\$204,450	\$97,858	\$2,772,177
1993	9.99%	\$2,772,177	\$276,941	\$100,794	\$2,948,324
1994	1.31%	\$2,948,324	\$38,623	\$103,818	\$2,883,130
1995	37.43%	\$2,883,130	\$1,079,155	\$106,932	\$3,855,353
1996	23.07%	\$3,855,353	\$889,430	\$110,140	\$4,634,643
1997	33.36%	\$4,634,643	\$1,546,117	\$113,444	\$6,067,316
1998	28.58%	\$6,067,316	\$1,734,039	\$116,848	\$7,684,507
1999	21.04%	\$7,684,507	\$1,616,820	\$120,353	\$9,180,974
2000	-9.11%	\$9,180,974	-\$836,387	\$123,964	\$8,220,624
2001	-11.88%	\$8,220,624	-\$976,610	\$127,682	\$7,116,331
2002	-22.10%	\$7,116,331	-\$1,572,709	\$131,513	\$5,412,109

Because positive returns occurred early – and declines happened later in retirement – *this investor was able to increase withdrawals and still have a sustainable nest egg remaining.*

The Standard & Poor's (S&P) 500 Index is an unmanaged index that tracks the performance of 500 widely held, large-capitalization U.S. stocks. Indices are not managed and do not incur fees or expenses. It is not possible to invest directly in an index. Past performance is not indicative of future results. Diversification cannot assure profit or guarantee against loss.

# THE SECURE RETIREMENT MAXIMIZER™

## Market declines EARLY in retirement

(Average return over 20 years equals 13.98%)

Years in Retirement	S&P 500 Index Return	Beginning Value	Gain/Loss	Withdrawal Amount	Ending Value
2002	-22.10%	\$1,000,000	-\$221,000	\$75,000	\$704,000
2001	-11.88%	\$704,000	-\$83,635	\$77,250	\$543,115
2000	-9.11%	\$543,115	-\$49,478	\$79,568	\$414,070
1999	21.04%	\$414,070	\$87,120	\$81,955	\$419,235
1998	28.58%	\$419,235	\$119,817	\$84,413	\$454,640
1997	33.36%	\$454,640	\$151,668	\$86,946	\$519,362
1996	23.07%	\$519,362	\$119,817	\$89,554	\$549,625
1995	37.43%	\$549,625	\$205,724	\$92,241	\$663,108
1994	1.31%	\$663,108	\$8,687	\$95,008	\$576,787
1993	9.99%	\$576,787	\$57,621	\$97,858	\$536,550
1992	7.67%	\$536,550	\$41,153	\$100,794	\$476,910
1991	30.55%	\$476,910	\$145,696	\$103,818	\$518,789
1990	-3.17%	\$518,789	-\$16,446	\$106,932	\$395,411
1989	31.49%	\$395,411	\$124,515	\$110,140	\$409,786
1988	16.81%	\$409,786	\$68,885	\$113,444	\$365,227
1987	5.23%	\$365,227	\$19,101	\$116,848	\$267,481
1986	18.47%	\$267,481	\$49,404	\$120,353	\$196,531
1985	32.16%	\$196,531	\$63,204	\$123,964	\$135,772
1984	6.27%	\$135,772	\$8,513	\$127,682	\$16,603
1983	22.51%	\$16,603	\$3,737	\$131,513	-\$111,173

If the sequence of returns were reversed – presenting declines early in retirement – *this investor would not have been able to sustain withdrawals, and would have run out of money in less than 20 years.*

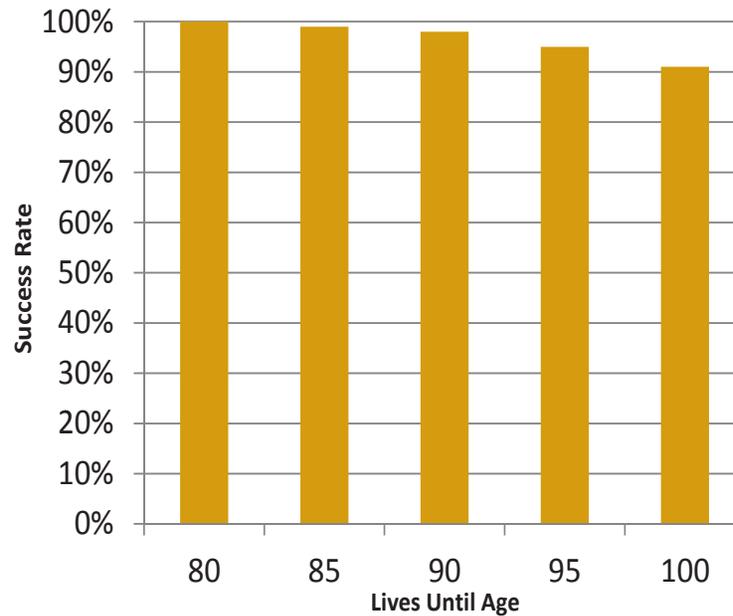
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# THE SECURE RETIREMENT MAXIMIZER™

## Monte Carlo Simulation: Scenario 1

Retirement Goal	Age	Success Rate	10 <sup>th</sup> Percentile	50 <sup>th</sup> Percentile	90 <sup>th</sup> Percentile
\$13,000/month	100	90.60%	\$134,457	\$5,737,858	\$14,943,181
\$13,000/month	95	94.50%	\$1,248,319	\$6,055,463	\$14,444,667
\$13,000/month	90	97.90%	\$2,243,156	\$6,391,653	\$13,714,223

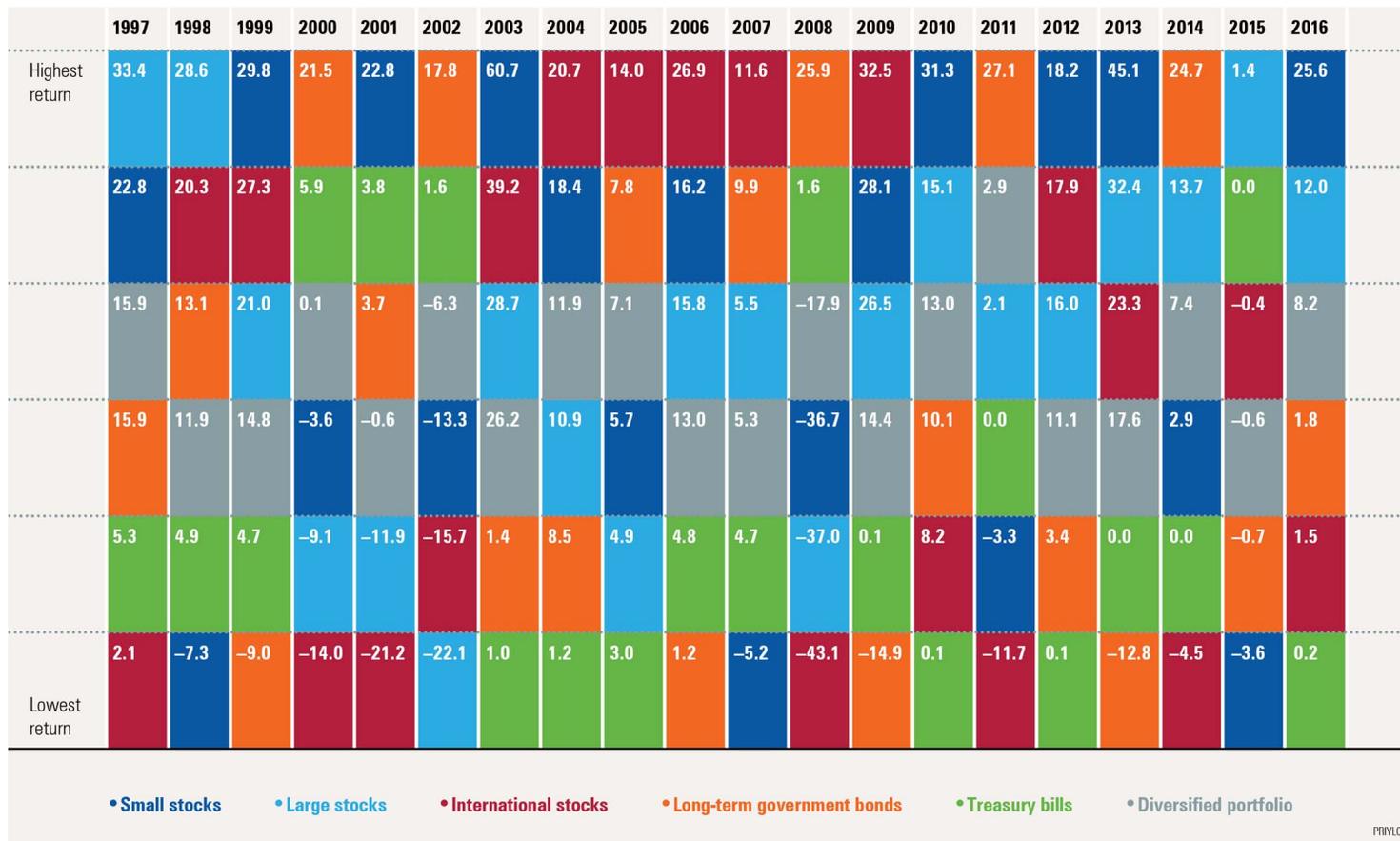
### Retirement Goal



# THE OPTIMIZED PORTFOLIO SOLUTION™

## Educational Process

Through our educational process we are able to build an optimized portfolio that matches up with your time horizon, return objective and risk tolerance. This will allow you to focus on what is important in your life because financial stress has been minimized.

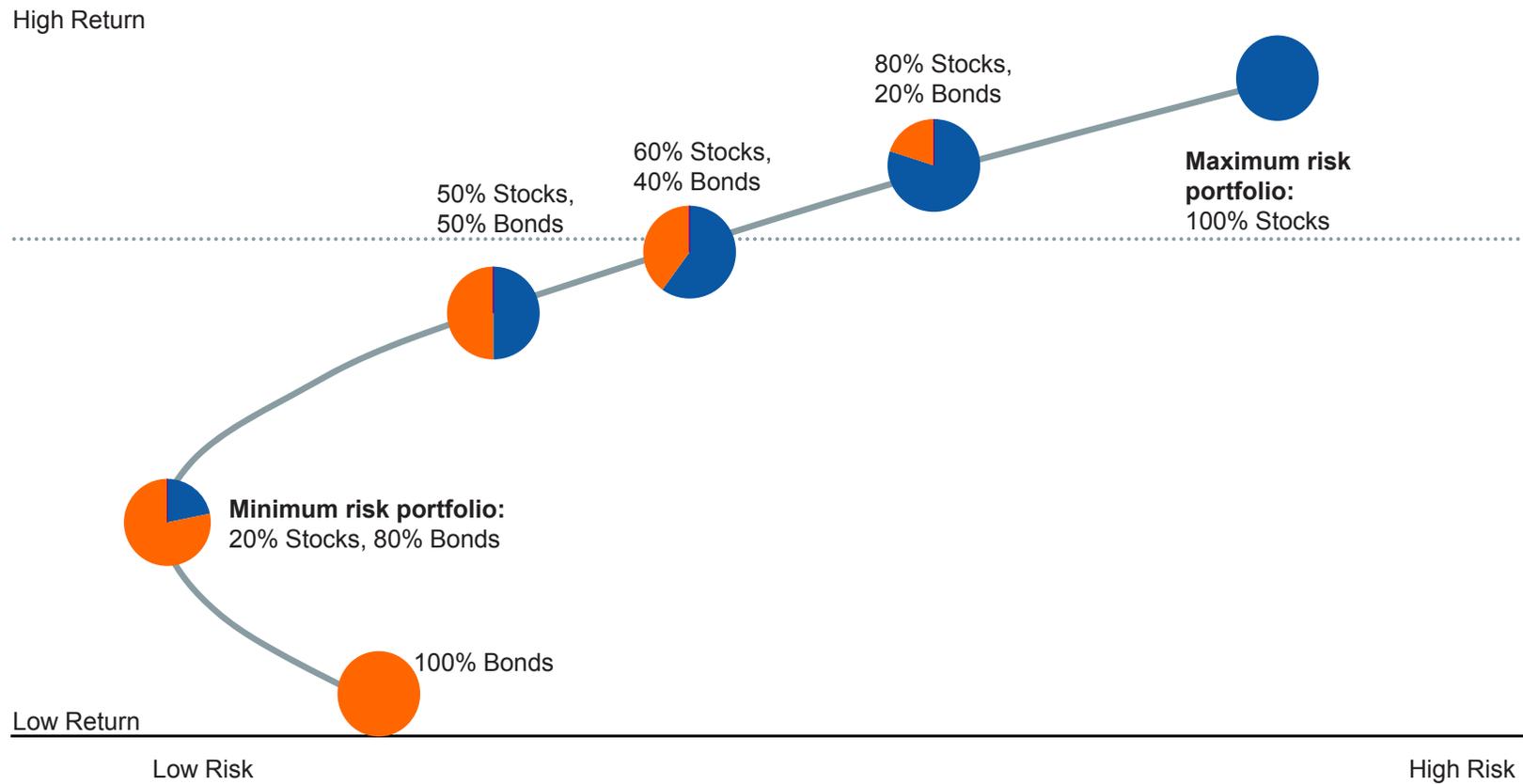


Risk is measured by standard deviation. Return is measured by arithmetic mean. Risk and return are based on annual data over the period 1970–2016. Portfolios presented are based on Modern Portfolio Theory (MPT). MPT demonstrates how an investor can create a portfolio that will maximize return for a given risk level by combining multiple assets. (Markowitz, 1952)

# THE OPTIMIZED PORTFOLIO SOLUTION™

## Bucketing

By bucketing assets the sequence of return risk that impacts systematic withdrawals is lessened. In doing this we increase the successful percentage of outcomes in your cash flow models.



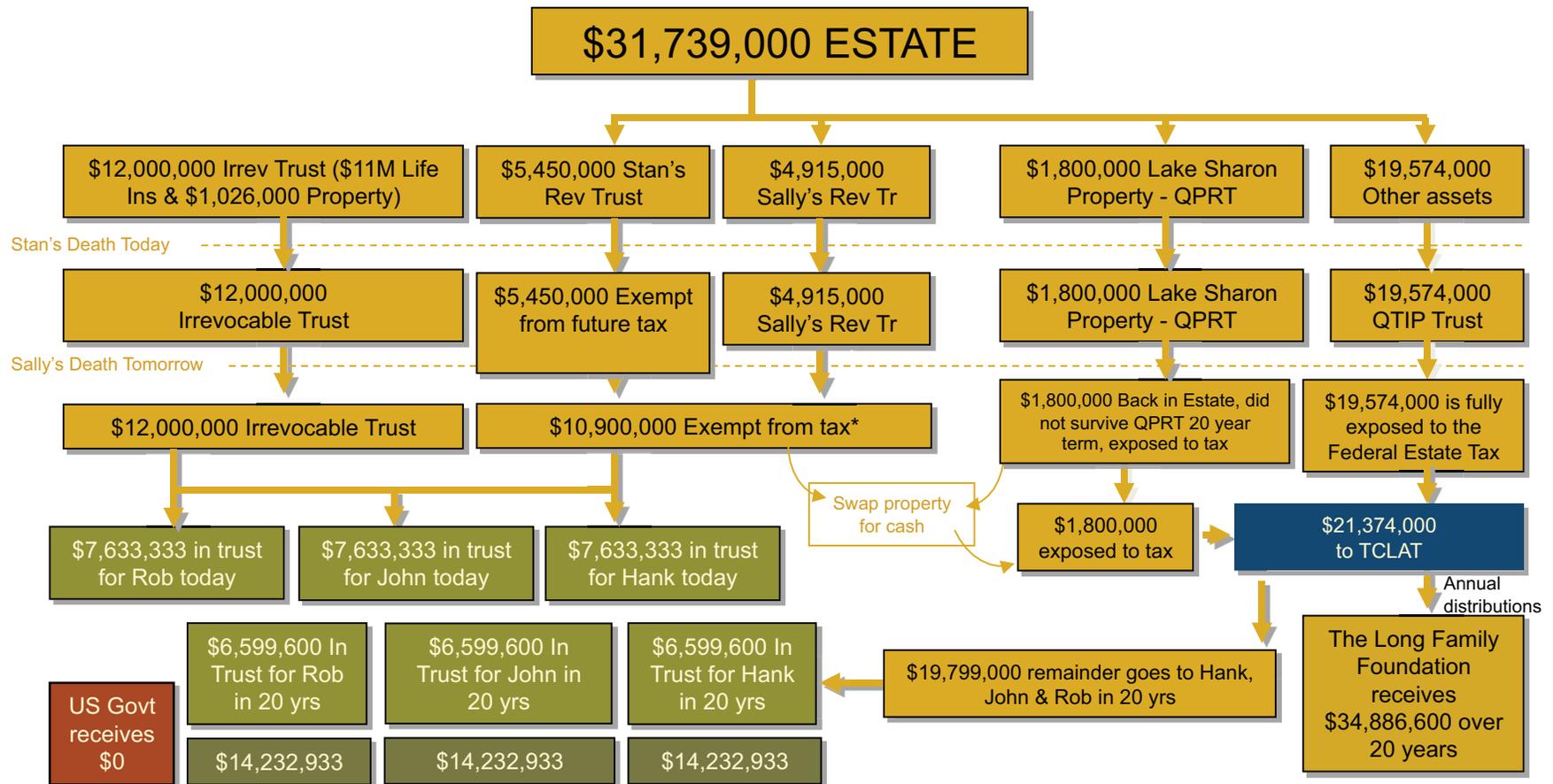
Past performance is no guarantee of future results. Risk is measured by standard deviation. Return is measured by arithmetic mean. Risk and return are based on annual data over the period 1970–2015. Portfolios presented are based on modern portfolio theory.

## THE LEGACY OPTIMIZER™

There are many pieces that make up the puzzle that is your life. Our independence and team-based approach allow us to analyze those puzzle pieces and produce a clear, easy-to-understand estate plan that aligns with your goals and objectives.



## Estate Planning Diagram (Recommended Plan, Both Die Today)



\*Sally's Exemption Amount restored (by \$535,000 gift) to \$5,450,000 since she did not outlive QPRT's 20 year term

# THE CONFIDENTIAL UNDERWRITING PROCESS™



Our retained Medical Doctor directs your health information to dozens of carriers through a discreet process. During this process the most complete and best health picture is presented to each company.

The top offers are received and analyzed. We match the best underwriting results to the appropriate product and optimized solution. The client and all team members are educated on all of the information so that an informed decision can be made.



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# THE WEALTH NAVIGATOR SYSTEM™



Once your game plan is completed you will have clarity and confidence from knowing your wealth is optimized to capture your greatest opportunities, avoid your worst fears and create your best future possible.

THIRD GENERATION  
ADVISORS



Shannon Hord  
*Advisor*



Tim Roark, CFP®  
*Advisor*

SECOND GENERATION  
ADVISORS



Will Olinger, CIMA®  
*Managing Partner*



Kirk Klein, CFP®,  
ChFC®  
*Managing Partner*

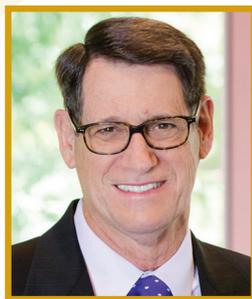


W.J. Rossi, CFP®,  
ChFC®  
*Partner*

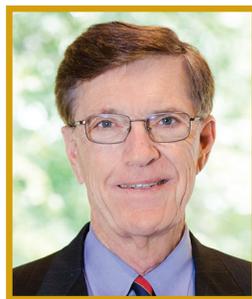


Brian Watson, CFP®  
*Partner*

FIRST GENERATION  
ADVISORS



Bill Olinger,  
CLU®, ChFC®, MSFS  
*Founding Partner*



Bill Koss,  
CLU®, ChFC®, MSFS  
*Founding Partner*

SUPPORT ANYTIME YOU NEED IT

## Built For Our Clients

Our advisory team is supported by a client centered support staff of more than a dozen professionals.

You will always speak to a real person when you call Koss Olinger. While we began as a Florida only firm, today we proudly represent clients in over 30 states.

Should you have further questions, please do not hesitate to contact us at (352) 373-3337 or toll free at 1-800-373-3302 or [info@kossolinger.com](mailto:info@kossolinger.com).





Invested in You



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