

THE WEALTH MANAGER™



 **KOSS OLINGER**
Invested in You



NOW THAT YOU HAVE A GAME PLAN FOR YOUR LIFE, ASSETS, AND INVESTMENTS IT'S TIME TO TAKE ACTION

You can implement your plan yourself, utilize someone you currently work with, or hire Koss Olinger or a firm like Koss Olinger to put your plan into action.

If you choose Koss Olinger, we utilize our trademarked implementation process, The Wealth Manager™. The Wealth Manager™ is a proven system of implementation and monitoring that helps keep you, your assets, and your investments on track while helping you reach your goals.

Learn more about our investment philosophy below and our ongoing planning services on the pages that follow.

Focus One: Investment Philosophy

Koss Olinger's investment philosophy is based on the following five core beliefs:

1. Client objectives are the ultimate benchmark.
2. Diversification is key to reducing the risk of individual securities in a portfolio.
3. Markets are generally efficient, but there are periods of excessive greed and fear.
4. Asset allocation accounts for most of the return and risk in a portfolio.
5. Factors exist that are rewarded above and beyond the return of the broad market.

Focus Two: Discipline Through Strategic Asset Allocation

More conservative portfolios assume a shorter time horizon, whereas more aggressive portfolios assume a longer time horizon. Portfolio construction follows the steps detailed below.

1. Selection of asset classes that will enhance diversification
2. Development of capital market expectations regarding risk and return
3. Optimization of the portfolio through mean-variance-optimization (MVO)
4. Reflection of strategic asset allocation in Investment Policy Statement (IPS)
5. Ongoing monitoring and rebalancing

Focus Three: Tactical Asset Allocation - "Dials"

Our tactical asset allocation strategies stay within guidelines set forth in the IPS. By monitoring a set of "dials," we have a set of triggers that we pull when conditions warrant either a more conservative or more aggressive approach to an asset class. Any tactical changes are approved by the firm's Investment Advisory Committee (IAC).

FIDUCIARY STANDARD VS. SUITABILITY STANDARD

A fiduciary is a person or organization that owes to another the duties of good faith and trust. When an advisor is held to a fiduciary standard they are to make decisions with the best interest of the client as their only guide.

Alternatively, when one acts in accordance with the suitability standard they are only providing recommendations that are appropriate but may not be the best option for the client.

Laws, regulations, and rulings requiring advisors to act as fiduciaries tend to change over the years, but Koss Olinger has always been a fiduciary regardless of the latest ruling.

Our core principle is to provide you with advice and manage your money with your goals and best interests as our only guiding principles. This has been our promise to our clients since we opened our doors in 1969.



Invested in You

A TEAM APPROACH: THE IAC

Koss Olinger's Investment Advisory
Committee (IAC)

A fluctuating market requires vigilance and ongoing attention. Accordingly, our clients' portfolios are overseen daily by our Senior Investment Director, Benjamin Doty, CFA®.

We believe in proactive dialogue and defensive strategy, so in addition to daily monitoring, the IAC meets every two weeks to discuss the state of the investments in your portfolio and make necessary changes. Our IAC is comprised of our Senior Investment Director, as well as a portion of our partners, advisors, and professional staff.



Benjamin Doty, CFA®, MBA
Senior Investment Director

Investment Experience:

- Over 15 years investment experience
- Chartered Financial Analyst (CFA®)





Will Olinger, CIMA®
Managing Partner, Chair of IAC

- Investment Experience:
- Over 25 years investment experience
 - Certified Investment Management Analyst (CIMA®) designation received through IMCA and Wharton



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

- Investment Experience:
- Over 50 years investment experience
 - Chartered Financial Consultant (ChFC®)
 - Master of Science in Financial Services (MSFS)



W.J. Rossi, CFP®, ChFC®
Partner

- Investment Experience:
- Over 20 years investment experience
 - Certified Financial Planner (CFP®)
 - Chartered Financial Consultant (ChFC®)



Brian Watson, CFP®
Partner

- Investment Experience:
- Over 18 years investment experience
 - Certified Financial Planner (CFP®)



Bob Eberhard FLMI®, SPHR
Chief Compliance Officer and Chief Operations Officer

- Investment Experience:
- Over 35 years experience monitoring systems in the financial industry
 - Fellow, Life Management Institute (FLMI®)



Tim Roark, CFP®
Advisor

- Investment Experience:
- Over 5 years investment experience
 - Certified Financial Planner (CFP®)

OUR CREDENTIALS

Our team members have what we feel are some of the most valuable and prestigious investment professional designations in the industry. Including:

Chartered Financial Analyst (CFA®)

Certified Investment Management Analyst (CIMA®)

Certified Financial Planner (CFP®)

Chartered Financial Consultant (ChFC®)

Receiving these designations signifies:

- Mastery of a body knowledge in the industry
- Work experience in the field
- A pledge to high ethical conduct

We believe years of experience, however, provides the best education. The majority of our IAC members have managed investments through at least two market cycles, including the Great Recession of 2008 and tech bubble of 2000/2001.



**MARKET
CHANGES**



**ECONOMIC
TRENDS**



**LIFE
EVENTS**

WE WORRY SO YOU DON'T HAVE TO

What Can You Expect From Us?

You should always feel comfortable and knowledgeable about your money, therefore our investment process is designed to be as transparent as possible. We strive to constantly communicate with you about:

- Our outlook for the market
- Changes in your investment portfolio as a result of market conditions
- Rationale for why a particular investment fits into the diversified portfolio that has been created for you

The investment process is just one piece of The Wealth Manager™. All efforts within the larger system aim to increase the likelihood that you will have enough assets and income to reach your family's goals and objectives. Through bucketing investable assets and identifying appropriate investment opportunities based on your personal goals, we are able to keep you on track.

The IAC acts as a shield, striving to protect what's most important to you no matter what's going on around you. We worry so you don't have to.

A CLIENT UTILIZING THE WEALTH MANAGER™ RECEIVES:

ASSET MANAGEMENT

- Provides Koss Olinger Investment Portfolios
- Rebalancing portfolios to maintain risk level (no trading costs)
- Investment Advisory Committee (IAC) overseeing proper holdings (changes, monitoring, additional analysis and in-house Chartered Financial Analyst® (CFA®))
- Quarterly Performance Reporting
- IAC video updates
- Bucketing strategy
- Investment Policy Statement (IPS) by account
- Chief Operating Officer (COO) - Compliance/outside audit annually
- Personalized meetings annually or semiannually
- Fee and benchmark transparency

FAMILY SERVICES

- Resource to family and friends
- Family pricing
- Younger generation of Advisors
- General financial sounding board - Home buying liability, car purchases, 401(k), etc.
- On call for general questions
- A team of 20 seasoned professionals
- Caring approach through listening and education
- Spousal and generational wealth transfer guidance
- Notary service

WEALTH MANAGEMENT

- The Legacy Optimizer™ (LO™) updates
- The Secure Retirement Maximizer™ (SRM™) updates
- Life event strategy sessions - Selling a business, property sales, etc.
- Client web portal (online access)
- Outside account aggregation (consolidated net worth)
- Optimize existing and new life insurance
- Long term care analysis
- College funding
- Simplifying paperwork, transfers, beneficiary changes, monthly cash flow
- Independent, multigenerational and Partner owned
- 200 years of combined Partner planning experience
- Professional designations: ChFC®, CLU®, CFP®, CIMA®, CFA®

TAX PLANNING

- Tax analysis of each portfolio
- Tax loss harvesting
- Ability to bill directly
- Coordinating with CPA
- Philanthropic planning
- Required Minimum Distribution (RMD) planning
- Tax losses to carry forward for future property or business sales

BEYOND THE BASICS

While most firms focus only on asset management, at Koss Olinger we go far beyond that service.

We understand that your life and wealth present questions and challenges outside of asset management.

As your wealth managers we are also available as a resource to those you care about through our family services. We provide advice and insights as to any number of events involving your wealth through our wealth management services. Finally, tax analysis and strategy are available to you through our tax planning services.

SUPPORT ANYTIME YOU NEED IT

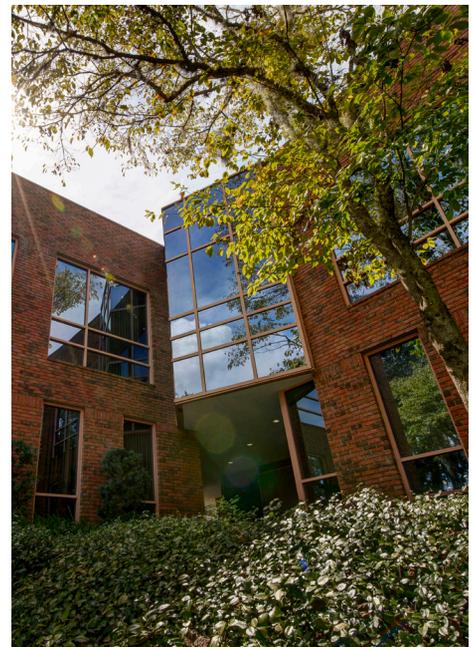


BUILT FOR OUR CLIENTS

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 Gainesville only firm, today we proudly represent clients in over 30 states.

Should you have further questions about The Wealth Manager™, please do not hesitate to contact us at 352.373.3337 or toll free at 1.800.373.3302 or send us an email at info@kossolinger.com.



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