

THE WEALTH NAVIGATOR SYSTEM™



Invested in You

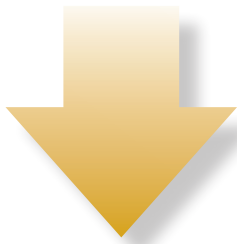


THE WEALTH NAVIGATOR SYSTEM™

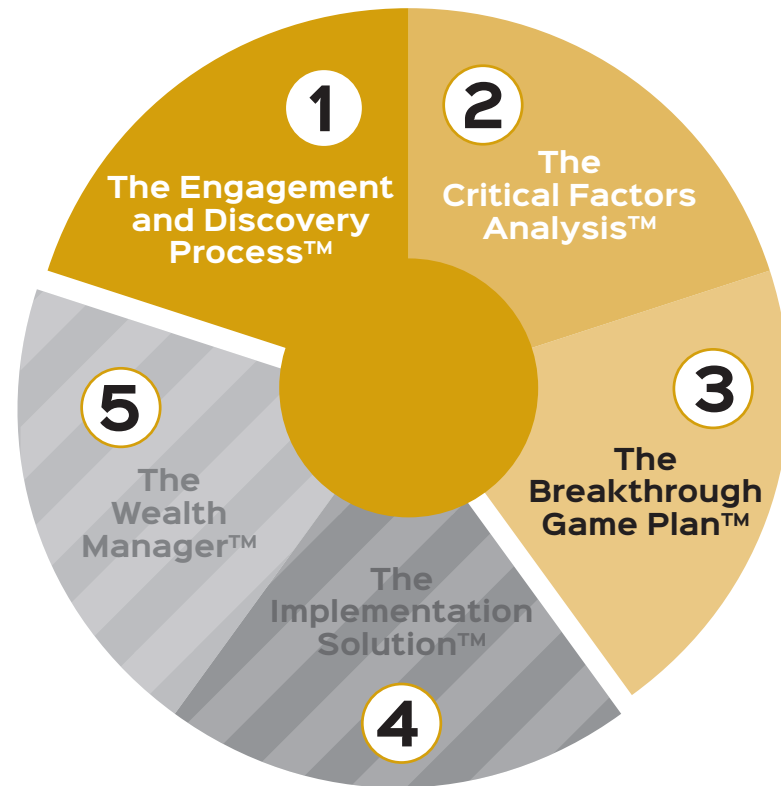
Fee-Based Planning Process

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 five 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™
- 5 The Business Sale Evaluator™

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 $B_i = \frac{P_i - \bar{P}}{\sigma_m}$

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

Goals of the Process

Greater financial clarity and confidence

Generate desired income for your lifestyle

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.*

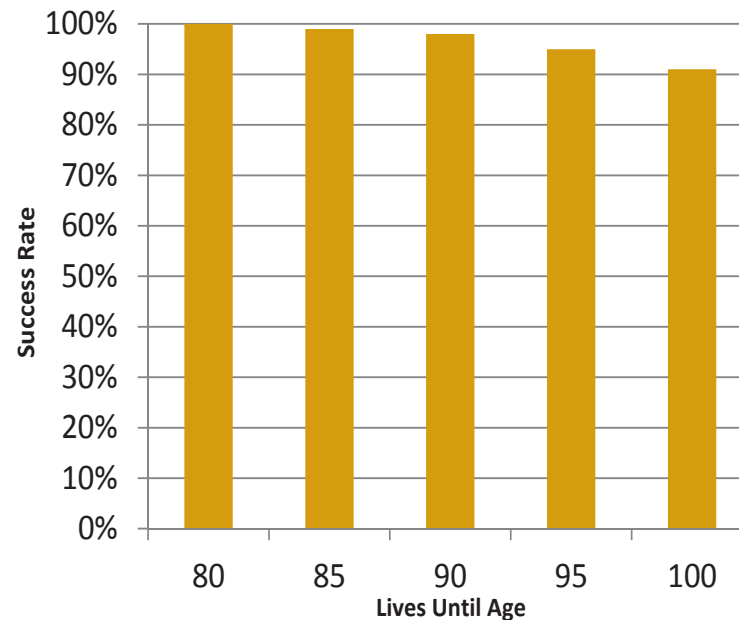
The Standard & Poor's (S&P) 500 Index is an unmanaged index that tracks the performance of 500 widely held, large-capitalization U.S. stocks. Indices are not managed and do not incur fees or expenses. It is not possible to invest directly in an index. Past performance is not indicative of future results.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

THE SECURE RETIREMENT MAXIMIZER™

Monte Carlo Simulation: Scenario 1

Retirement Goal	Age	Success Rate	10 th Percentile	50 th Percentile	90 th 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

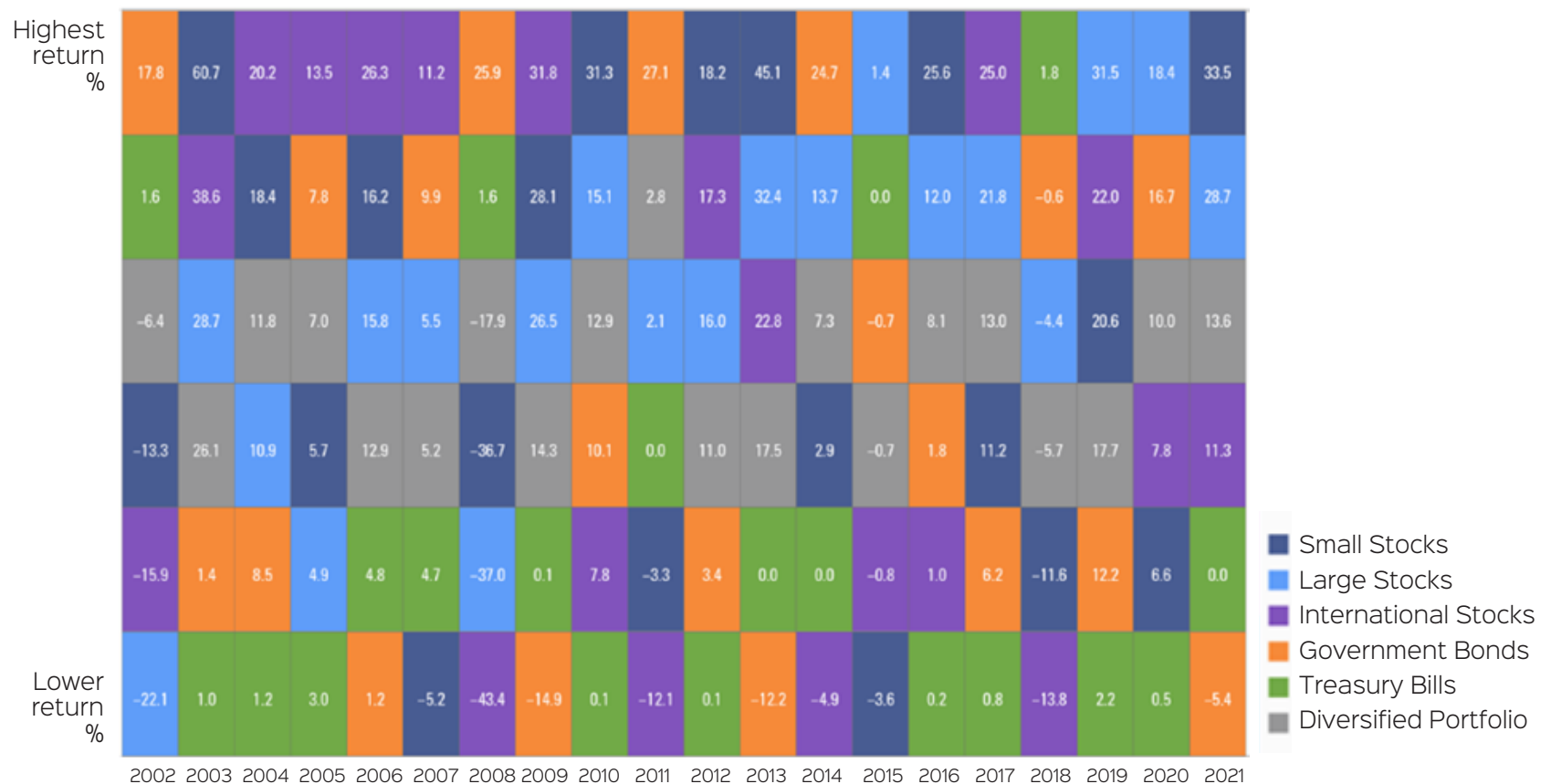


The results shown are for illustrative purposes only; actual results will vary. A mathematical process called Monte Carlo Analysis is used to chart the probability of certain financial outcomes in the future. This charting is accomplished by generating 1,000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. The outcomes presented using the Monte Carlo simulation represent only a few of the many possible outcomes. Since past performance and market conditions may not be repeated in the future, your investment goals may not be fulfilled by following advice that is based on the projections.

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.

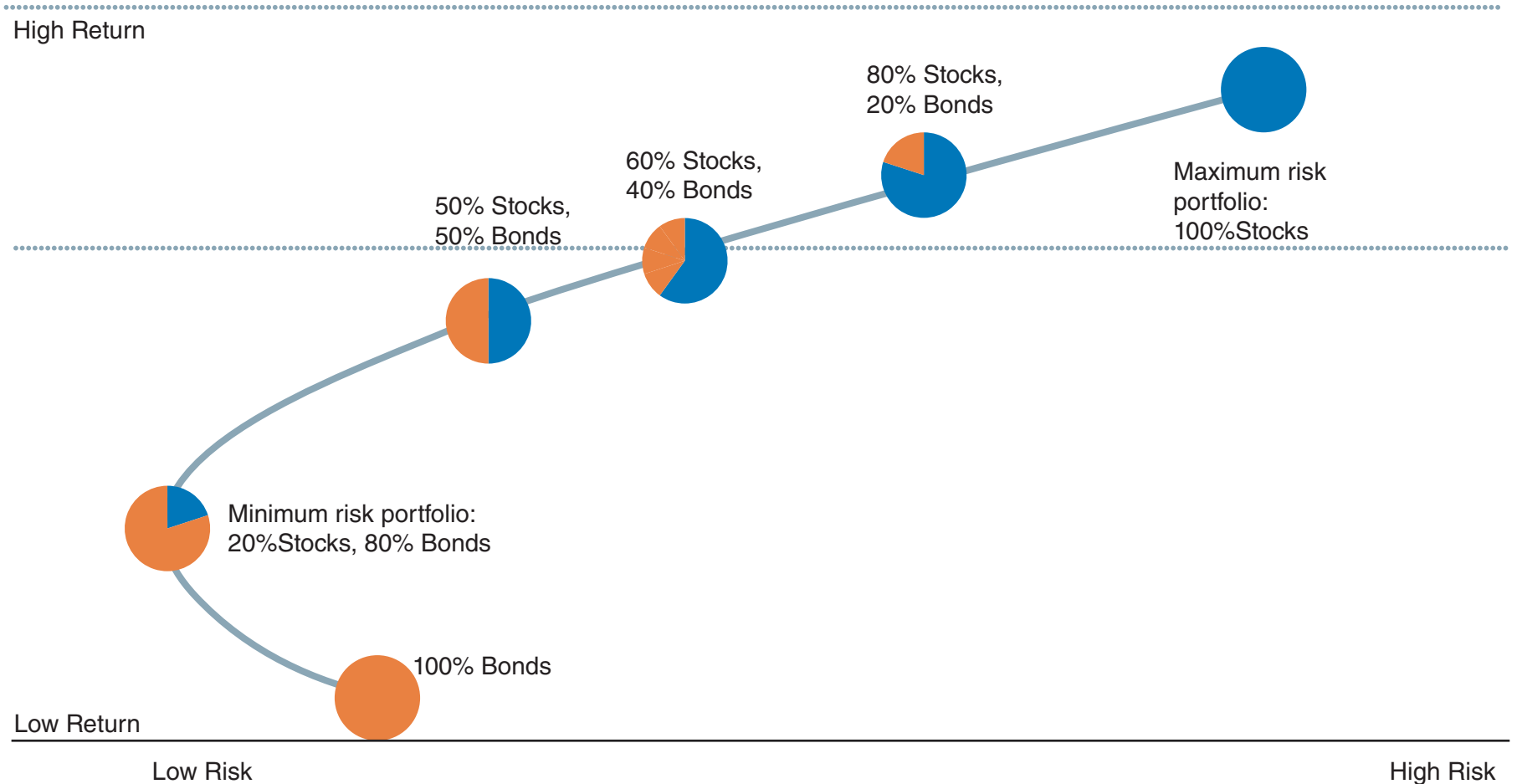


Risk is measured by standard deviation. Return is measured by arithmetic mean. Risk and return are based on annual data over the period 2001-2020. Portfolios presented are based on Modern Portfolio Theory (MPT). MPT demonstrates how an investor can create a portfolio that will maximize return for a given 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.



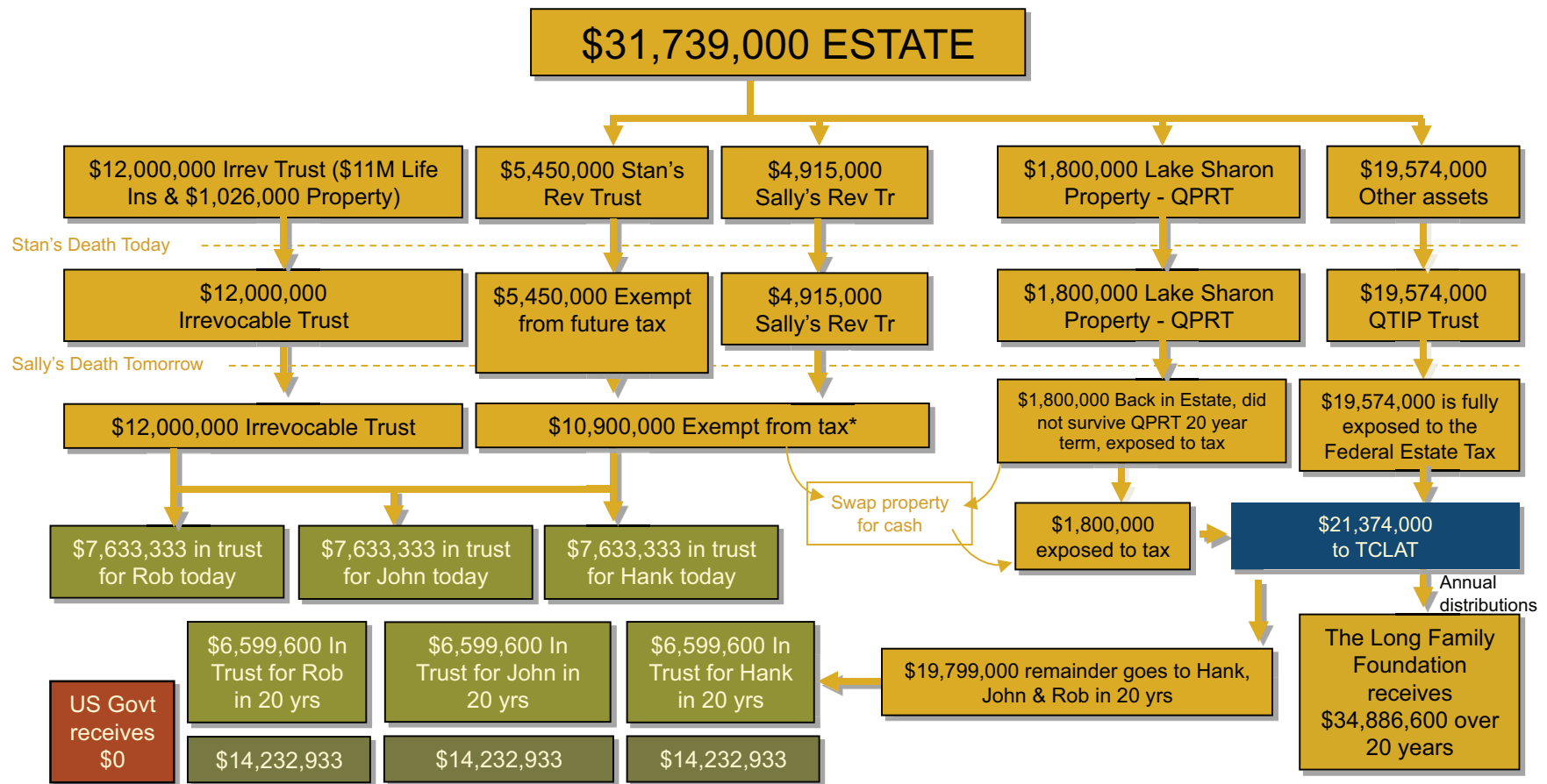
Past performance is no guarantee of future results. Risk is measured by standard deviation. Return is measured by arithmetic mean. Portfolios presented are based on modern portfolio theory and are only illustrations.

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)



THE CONFIDENTIAL UNDERWRITING PROCESS™



THE BUSINESS SALE EVALUATOR™



- 1 The Business Introduction and Certification Process™**
Understanding your business: history, income, value, liabilities, community status, and legacy.
- 2 The Sales Options Analysis™**
Evaluate all potential sales options including: complete sale, partial sale maintaining majority ownership, and partial sale assuming minority interest.
- 3 The Secure Retirement Maximizer™**
Run all scenarios through the SRM process which also includes all family assets outside of the business.
- 4 The Business Sale Solution™**
Determine if it makes sense to sell the business and if so, the minimum acceptable sales price which will allow all goals and objectives to be met.

A process designed to provide clarity around the sale of a business, real estate holding, or other illiquid asset. The Business Sale Evaluator™ assesses liquidation events from every angle to remove the emotion, complexity, and ambiguity of selling a business.

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



Tim Roark,
CFP®
Partner



Shannon Reintgen,
CFP®, ChFC®
Lead Advisor



Mitchell Hay,
CFP®, ChFC®
Advisor



Brittney Olinger,
CIMA®, CDFA®
Advisor

SECOND GENERATION ADVISORS



Will Olinger,
CIMA®
Managing Partner



Kirk Klein,
CFP®, ChFC®
Managing Partner

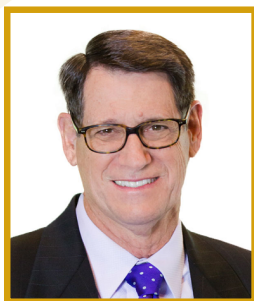


W.J. Rossi,
CFP®, ChFC®
Partner



Brian Watson,
CFP®, CDFA®
Partner

FOUNDING PARTNERS



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



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

CFP Board owns the marks CFP®, CERTIFIED FINANCIAL PLANNER™, and CFP® (with plaque design) in the U.S. The CLU® mark is the property of The American College, which reserves sole rights to its use, and is used by permission. The ChFC® mark is the property of The American College, which reserves sole rights to its use, and is used by permission. Investments & Wealth Institute™ (The Institute) is the owner of the certification marks "CIMA," and "Certified Investment Management Analyst." Use of CIMA, and/or Certified Investment Management Analyst signifies that the user has successfully completed The Institute's initial and ongoing credentialing requirements for investment management professionals.



Built For Our Clients

Our advisory team is supported by a client-centered support staff of more than 20 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 36 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.



2700-A NW 43rd Street | Gainesville, FL 32606 | (352) 373-3337 | www.KossOlinger.com

Disclosure: A Publication of Koss Olinger and Company, LLC. This material is intended for informational purposes only and should not be construed as legal or tax advice, or investment recommendations. You should consult a qualified attorney, tax adviser, investment professional or insurance agent about the issues discussed herein. Securities Offered Through ValMark Securities, Inc. Member FINRA/SIPC. ValMark and Koss Olinger are separate entities. Advisory Services offered through Koss Olinger Consulting, LLC, an SEC Registered Investment Advisor.