

# 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**

Our tactical asset allocation strategies stay within guidelines set forth in the IPS. By monitoring trends and fundamentals, 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).

## **Focus Four: Investment Selection**

Investments are chosen with a balance between cost and likelihood of outperforming a relevant index. Portfolios include a mix of both passively and actively managed investments.

## DEFINING THE FIDUCIARY 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.

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.





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## 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 Managing Director of Investments, 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 Managing Director of Investments, as well as a portion of our partners, advisors, and professional staff.



**Benjamin Doty, CFA®, MBA**  
*Managing Director of Investments*

### Investment Experience:

- Over 20 years investment experience
- Chartered Financial Analyst (CFA®)





**Will Olinger, CIMA®**

*Managing Partner, Chair of IAC*

Over 30 years of Investment  
Management Experience



**Bill Olinger, CLU®, ChFC®, MSFS**

*Founding Partner*

Over 55 years of Investment  
Management Experience



**W.J. Rossi, CFP®, ChFC®**

*Partner*

Over 25 years of Investment  
Management Experience



**Brian Watson, CFP®, CDFA®**

*Partner*

Over 24 years of Investment  
Management Experience



**Tim Roark, CFP®**

*Partner*

Over 10 years of Investment  
Management Experience



**Shannon Reington, CFP®, ChFC®**

*Lead Advisor*

Over 9 years of Investment  
Management Experience



**Mitchell Hay, CFP®, ChFC®**

*Advisor*

Over 7 years of Investment  
Management Experience



**Brittney Olinger, CIMA®, CDFA®**

*Advisor*

Over 6 years of Investment  
Management Experience



**Chandler Norder, CFA®**

*Senior Investment Analyst*

Over 5 years of Investment  
Management Experience



**Brandon Hord**

*Investment Analyst*

Over 3 years of Investment  
Management Experience



**Eddie Mordujovich, JD**

*Chief Compliance Officer*

Over 10 years of Industry  
Experience

CFP® Board owns the marks CFP®, CERTIFIED FINANCIAL PLANNER™, and CFP® (with plaque design) in the U.S.

## 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®)**

**Certified Divorce Financial Analyst (CDFA®)**

Receiving these designations signifies:

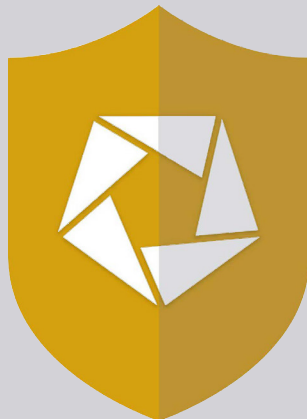
- Mastery of a body of knowledge in the industry
- Work experience in the field
- A pledge to high ethical conduct

We believe years of experience, however, provides the best education. The majority of our IAC members have managed investments through at least three 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.

## BEYOND THE BASICS

At Koss Olinger, we understand that your life and wealth present challenges beyond asset management.

Our team offers the services and expertise to uncover and address issues related to retirement planning, estate planning, selling a business, generational asset transfers, tax planning, and more.

By taking a holistic approach, you will have the tools, support, and insights to create a clear picture of your financial future.

## 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 multiple in-house Chartered Financial Analyst® (CFA®))
- Quarterly Performance Reporting
- IAC video updates
- Bucketing strategy
- Investment Policy Statement (IPS) by account
- Chief Compliance Officer (CCO) - 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 30 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: CFA®, CIMA®, CFP®, ChFC®, CDFA®, CLU®

### 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



# SUPPORT ANYTIME YOU NEED IT

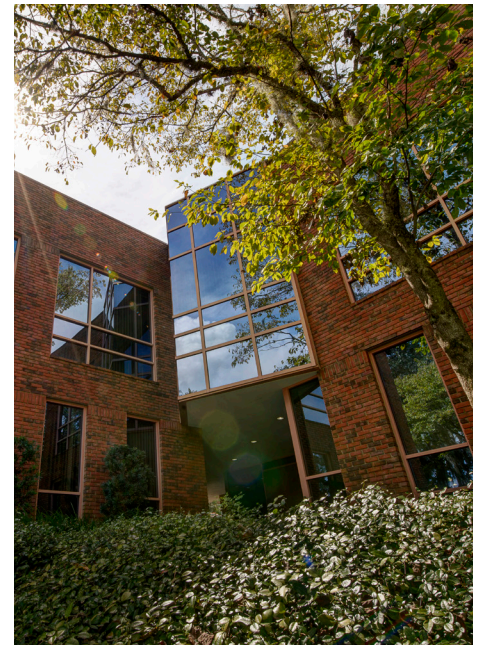


## BUILT FOR OUR CLIENTS

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 in Gainesville, today we proudly represent clients in over 36 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](mailto:info@kossolinger.com).



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