

**Customer Relationship Summary**

Koss-Olinger Consulting, LLC Form CRS/ADV Part 3

**ITEM 1. INTRODUCTION**

Koss-Olinger Consulting, LLC is registered with the Securities and Exchange Commission as an investment adviser. Investment advisory fees and services differ from those of brokerages, and it is important for investors to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

**ITEM 2. RELATIONSHIPS AND SERVICES****“What investment services and advice can you provide me?”**

As a registered investment adviser, we offer investment advisory services that include financial planning and investment management.

**Financial Planning.** Through our financial planning services, we provide you with a comprehensive, customized investment strategy tailored to your needs and financial goals. These services include, but are not limited to, optimized portfolio planning, retirement planning, estate planning, and insurance planning. You retain absolute discretion over all implementation decisions and are under no obligation to act upon any of our recommendations. We offer our financial planning services as a separate fee-based service.

**Investment Management.** If you engage us to implement your plan through our investment management services, as part of our standard service we manage and monitor your investment portfolio on an ongoing basis to ensure your portfolio remains aligned with your articulated goals. Our investment philosophy is based on diversification and strategic asset allocation. We monitor investment positions and adjust holdings and portfolios as necessary given your particular asset allocation strategy. We review your accounts and meet with you periodically or upon request. You receive quarterly reports from us showing account balances, current investment allocations and performance. Our fiduciary duty extends to all personalized advice we provide to you, including evaluations of whether any particular product or investment continues to be in your best interest.

Upon opening an investment advisory account, you agree to give us discretionary authority to implement your investment strategy on your behalf, subject to reasonable limitations imposed by certain clients on a case-by-case basis. We manage your portfolio with ongoing discretionary authority, including rebalancing based on your investment policy, unless you revoke that discretion. We do not restrict our advice to a limited investment menu nor do we offer proprietary products.

We offer advice on a broad range of investments and products, including equity securities (exchange-listed and over-the-counter), investment company securities (variable life insurance, variable annuities, mutual funds, and exchange-traded funds), and municipal and U.S. government-issued securities. We may occasionally, if appropriate, recommend a Third-Party Money Manager for your accounts. They will have discretion to determine the securities traded within the account, subject to your separate agreement with them. Occasionally we manage accounts on a non-discretionary basis where you make the ultimate decision regarding the purchase or sale of investments.

Clients should have a minimum of \$2 million of investable assets for our investment management services, which may be waived at our discretion. There is no minimum account size for financial planning services.

**Additional Information:** You can find more information about our services in our [Form ADV, Part 2A](#) (specifically Items 4 and 7).

**We encourage you to start a conversation with a financial professional about relationships and services and ask the following questions:**

“Given my financial situation, should I choose an investment advisory service? Why or why not?”

“How will you choose investments to recommend to me?”

“What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”

**ITEM 3. FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT****“What fees will I pay?”**

Investment advisory account fees are based on a percentage of assets under management and assessed quarterly. As the assets in your investment advisory account grow you will typically pay more in fees, so we have an incentive to encourage you to increase assets in your account. Financial planning fees are based on the complexity of your needs and charged as a flat fee agreed to under a Financial Advisory Agreement.

Most trades that we initiate in your account have no transaction fees imposed by the custodian holding your assets. When a trading fee is imposed, we will typically offset our advisory account fee by the corresponding amount or, in limited cases, will disclose the anticipated charge prior to you incurring that fee. Other Advisory Fees - In addition to our fees, clients may

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Effective April 29, 2024

also be charged by third party money managers, which are separate and apart from our fees. Examples of the most common fees and costs applicable to our clients are: Custodian fees and Account maintenance fees; Fees related to mutual funds, exchange-traded funds, and annuities; Transaction charges when purchasing or selling securities; and Product-level fees associated with investments. Such third-party costs will reduce returns.

We have established a relationship with Valmark Financial Group (“Valmark”) and Executive Insurance Agency, Inc. in order to access certain insurance products. Some of our employees are licensed and registered with these companies and receive commissions when sales are made.

**Additional Information:** You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. You can find more detailed information about our fees and costs in our [Form ADV, Part 2A](#) (specifically, Item 5).

**We encourage you to start a conversation with a financial professional about the impact of fees and costs on investments and ask the following question:**

“Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?”

**“What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?”**

**Standard of Conduct:** *When we act as your investment adviser*, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

We receive an economic benefit from our selected custodian, Schwab Advisor Services, in the form of support products and services made available to us. The availability of Schwab’s products and services are not contingent on our giving any particular investment advice to our clients such as buying particular securities, which mitigates this conflict.

Certain employees with our firm are registered representatives with a broker-dealer, Valmark Securities, Inc., and/or licensed insurance producers/agents. These persons receive compensation in connection with the purchase and sale of securities, insurance or other investment products sold through Valmark or Executive Insurance Agency, a general insurance agency partnered with Valmark. Compensation earned by

these persons is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend investment products or insurance based on the compensation received rather than solely based on your needs. Any advice given or investment recommendation made concerning these products, as with all of our advisory services, is guided by our duty of care and loyalty and based on your goals, objectives, risk tolerances and needs.

**We encourage you to start a conversation with a financial professional about conflicts of interest and ask the following question:**

“How might your conflicts of interest affect me, and how will you address them?”

**Additional Information:** You can find more detailed information about our conflicts of interest in our [Form ADV, Part 2A](#) (specifically, Items 12 and 14).

**“How do your financial professionals make money?”**

The financial professionals servicing your account(s) are compensated by salary and bonus, based on the amount of client assets they service, the overall revenue our organization earns from the person’s services, and their overall experience and expertise. Compensation paid to our employees may involve a conflict of interest because they have a financial incentive to refer clients to our firm.

## ITEM 4. DISCIPLINARY HISTORY

**“Do you or your financial professionals have legal or disciplinary history?”**

No. We encourage you to visit [advisorinfo.sec.gov](http://advisorinfo.sec.gov) for a free and simple search tool to research us and our financial professionals.

## ITEM 5. ADDITIONAL INFORMATION

You can find additional information about our investment advisory services at [kossolinger.com](http://kossolinger.com). You can also obtain up-to-date information and request a copy of the current relationship summary by calling us at 800-373-3302.

**We encourage you to start a conversation with a financial professional about contacts and complaints and ask the following questions:**

“Who is my primary contact person?”

Is he or she a representative of an investment adviser or a broker-dealer?

Who can I talk to if I have concerns about how this person is treating me?”