
Form ADV Part 2A

Brochure Cover Page

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Koss Olinger Consulting, LLC (referred to as "Adviser" or "Koss Olinger") is a registered** investment advisory firm under the Investment Advisor's Act of 1940.

*** Registration with the SEC does not in any way constitute an endorsement by the SEC of an investment adviser's skill or expertise. Further, registration does not imply or guarantee that a registered adviser has achieved a certain level of skill, competency, sophistication, expertise or training in providing advisory services to its clients.*

03/30/2012

This brochure provides information about the qualifications and business practices of Koss Olinger Consulting, LLC. If you have any questions about the contents of this brochure, please contact us bobe@kofinancial.com.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Koss Olinger Consulting, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

Form ADV - Material Changes for Part 2A

Koss Olinger Consulting, LLC

ADV Part 2 Brochure Format Change

Effective January 1, 2011, The Financial Industry Regulatory Authority (FINRA) and The Securities and Exchange Commission (SEC) required that all Registered Investment Advisors (RIA) change the format of their Form ADV Part 2 Brochure from a standard form with selective choices to a narrative response format that explains in plain English the RIA's advisory business, business practices, policies, compensation, etc. This narrative would be applied to each area of the SEC Form ADV Part 2 (items are listed under the Table of Contents, page 3 of this document)..

Koss Olinger met this requirement with their annual filing on 3/30/2011. This updated ADV Part 2 Brochure and our Brochure Supplement was sent to and/or offered to our clients in June 2011.

One of the new format changes was, for subsequent annual filings, a Material Change cover sheet be included. The Material Change will designate any changes and define which section and type of change that has taken place from the previous annual filing or filing amendment.

Koss Olinger will send the ADV Part 2 Brochure and Brochure Supplements to their clients each year, regardless of any Material Changes by April 30th of each year.

Clearing House Relationship Change

Koss Olinger has a material relation with ValMark Securities, Inc. as defined in the ADV Part 2, Item 10, Other Financial Industry Activities and Affiliations. In the past ValMark Securities had a relationship for "clearing" with RBC Dain Correspondent Services ("Dain"), member NYSE, SIPC. Their relationship with Dain was terminated in 2011 and the new "clearing" relationship is with Pershing, LLC, member NYSE, SIPC. Koss Olinger does not have a relationship with Pershing, LLC. All accounts with ValMark Securities that required clearing transactions were transferred to a fee-based platform under Koss Olinger's Advisory business.

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Koss Olinger Consulting, LLC

Item 4 Advisory Business

Koss Olinger Consulting, LLC (referred to as "Adviser" or "Koss Olinger") is a registered** investment advisory firm under the Investment Advisers Act of 1940.

*** Registration with the SEC does not in any way constitute an endorsement by the SEC of an investment adviser's skill or expertise. Further, registration does not imply or guarantee that a registered adviser has achieved a certain level of skill, competency, sophistication, expertise or training in providing advisory services to its clients.*

A. Koss Olinger is a privately owned, independent financial planning company that provides personal and professional wealth management services to individuals, families and businesses. The firm was established in 1969 and is made up of a team of Partners with over 150 years of combined experience.

B. Koss Olinger Partners (principal owners):

William D. Olinger III, Managing Partner

Kirk E. Klein, Managing Partner

William D. Olinger II, Partner

William F. Koss, Partner

William J. Rossi III, Partner

Brian Watson, Partner

C. The Advisory services that we offer include management of investment advisory accounts, investment supervisory services, investment advice through consultations, financial planning, and on occasion, we furnish advice to clients on matters not involving securities. Our investment advisory services are offered as a percentage of assets under management and fixed fees (not including subscription fees). Our client base includes individuals, pension and profit sharing plans, trusts, estates, charitable organizations, and corporations or business entities not already mentioned. We offer a range of investment advice on the following types of investments, including, equity securities (exchange-listed securities and securities traded over-the-counter), certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual fund shares), United States government issue securities, and options contracts on securities. We also offer investment advice on interests in partnerships in real estate, oil and gas interests, and possibly CMOs (collateralized mortgage options).

The investment strategies used to implement any investment advice given to clients include long term purchases (securities held at least a year), short term purchases, trading (securities sold within 30 days), short sales, margin transactions, option writing, including covered options, uncovered options or spreading strategies.

Koss Olinger provides a client-centered planning process that allows Koss Olinger to tailor our advisory services to the individual needs of our clients. Our process takes a clients through our Wealth Navigator System™.

The Wealth Navigator System™

Engagement and Discovery™

The first step of the planning process is the Engagement and Discovery. The Adviser gathers as much pertinent information as possible, allowing the Adviser to create a financial game plan that is unique to the Client. The Adviser discusses the Client's current financial situation, their goals and objectives and available resources.

The Critical Factors Analysis™

The second step of the planning process is the Critical Factors Analysis. Using the information from the Discovery Process, the Adviser analyzes the Client's current financial strengths and weaknesses, as well as, the financial opportunities available to the Client. Combining the Client's personal information and the Adviser's wisdom, experience, and creativity, the Adviser will develop a financial game plan that is unique to the Client and will begin to move the Client

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forward.

The Breakthrough Game Plan™

The Breakthrough Game Plan is the next step in our planning process. The Breakthrough Game Plan is a comprehensive strategy customized for the Client that may include retirement planning, estate planning, tax planning, business planning, risk management, and asset management. The Adviser educates the Client on the various options available in the marketplace that may be needed to implement the Client's Game Plan. The Adviser explains the Client's options in an objective, unbiased manner and the Adviser provides their recommendations.

Utilizing The Legacy Optimizer™, The Secure Retirement Optimizer™, The Optimized Portfolio Solution™ as tools the Adviser can identify, evaluate, analyze and develop a customized financial plan that is unique to the goals and objectives for each client.

The Implementation Solution™

Once the Client is presented the Breakthrough Game Plan, Koss Olinger will guide the Client to which strategies they want to implement, based on the Client's unique financial situation, goals and available resources. Koss Olinger will execute the Client's game plan at the request of the client.

The Wealth Manager™

Koss Olinger will provide ongoing advice and management of the Client's Breakthrough Game Plan. As the Client's situation, goals, and objectives change, the Adviser will provide proactive objective advice to ensure the Client's goals are successfully accomplished.

D. Koss Olinger does not participate in wrap-fee programs.

E. Koss Olinger provides continuous and regular supervisory or management services to securities portfolios. The assets we have under management, and number of accounts associated with those, as of 12-31-2011 are as follows:

Discretionary Accounts:	(US Dollar Amount) is	\$262,458,783	that is held by	914 accounts;
Non-Discretionary Accounts:	US Dollar Amount) is	<u>\$ 1,845,850</u>	that is held by	<u>33</u> accounts;
Total assets under management:	(US Dollar Amount) is	\$264,304,633	that is held by	947 accounts.

Item 5 Fees and Compensation

Consulting Fees:

The planning fees are based on the complexity of the Client's needs and whether there is a fit and are established at the time of signing the Financial Advisory Agreement. Consulting fees are negotiable. In no case will Koss Olinger collect fees of \$500 or more six months in advance. Fee will be paid when the Financial Advisory Agreement is signed. In most cases, these recommendations will be in writing, but in the case of financial advice on only one or two topics, the advice may be provided in a face-to-face meeting. The consulting fees may be higher or lower than those charged by other Registered Investment Advisors.

Investment Advisory Account Fees:

Private Client Accounts

The Adviser provides a managed account program to its clients referred to as "Private Client Accounts" or "PCA." The fee charged to clients covers the fee for investment advisory services, as well as commissions for brokerage execution, in most circumstances.

"Unsolicited trades" (i.e., those trades requested by the Client) will be charged applicable commissions and/or

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transaction fees. Trades solicited by Koss Olinger will, most often, have either no transaction/commission charged for the transaction or Koss Olinger will reduce the quarterly fee by the amount of transaction/commissions charged to the Client by the custodian for the account, Charles Schwab. The majority of trades solicited by Koss Olinger will be for mutual funds, which have no transaction charge or commission imposed by Charles Schwab. Koss Olinger does not share in any transaction fees or commissions charged or earned by Charles Schwab.

Fees will be billed quarterly in advance based on the market value of the Client's account on the last day of the previous quarter. The initial fee under the fee schedule is calculated from the date of inception to the end of the initial calendar quarter under the terms of the Client Agreement. Fees will be pro-rated with respect to amounts added to or withdrawn from accounts during each quarter. Adviser's fees will be automatically deducted from the Client's custodial account (i. e., Schwab account).

Fees to Koss Olinger are as follows:

<u>Market Value of Client Asset</u>		<u>Annual Fee</u>
\$1	to \$1,000,000	1.00%
\$1,000,001	to \$2,000,000	0.90%
\$2,000,001	to \$3,000,000	0.80%
\$3,000,001	to \$4,000,000	0.70%
\$4,000,001	to \$5,000,000	0.60%
\$5,000,001	to \$7,500,000	0.50%
\$7,500,001	to \$10,000,000	0.45%
\$10,000,001	to \$20,000,000	0.40%
\$20,000,001	or more	0.35%

The Client will receive a statement showing the amount of the fee and the value of the Client's assets on which the fee was based. The Client is responsible for verifying the accuracy of the fee calculation, as the Client's custodian will not determine whether or not the fee was properly calculated. Fees may be negotiated or waived under certain circumstances. For instance, related accounts, i.e., households, family relationships, can be consolidated for valuation of assets to determine the negotiation of the fees to be charged.

GENERAL NOTES

Advisory fees charged are separate and distinct from the fees and expenses charged by mutual funds, which may be recommended to clients. Clients may incur certain charges imposed by third parties other than the Adviser. A description of these and other expenses are available in each fund's prospectus.

The Adviser will not be compensated on the basis of a share of capital gains or on capital appreciation of the funds or any portion of the funds of the Client.

All information and advice furnished by either to the other, including their agents and employees, shall be treated as confidential and not disclosed to third parties except as agreed upon in writing or required by law.

The Client may choose to use the programs individually or in combination. They are not restricted to only financial planning, for example. All fees may be negotiable at the sole discretion of the Adviser.

The Client or the Adviser may cancel the Agreement at any time with 10 days' written notice to the other. In the event that the Client wishes to cancel the Agreement prior to any services being performed, any advance payments shall be fully refunded. If the Client cancels the Agreement after Adviser has begun the services requested, the Client shall be charged for the services completed and the remainder of any advance payments, if any, shall be refunded to the Client within 30 days of the written request. If additional payment is due Adviser (time spent exceeds the deposit), an invoice shall be presented to the Client and will be due upon receipt. Should the Client terminate the Agreement within five business days after signing, no charges or penalties will be assessed. The Client will be responsible for any fees or charges incurred by the Client from third parties as a result of maintaining the account or for any securities transactions executed.

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Should outside consultants be required in areas of special concern or expertise, their fee and/or time charge will be in addition to the planner's fee.

A Client may invest in some mutual funds directly without the services of Adviser. In that case, the Client would not receive the services provided by Adviser, which are designed, among other things, to assist the Client in determining which investment management programs and money managers are most appropriate to the Client's financial situation and objectives. The Client should review both the fees charged by the funds and the fees charged by Adviser and the other investment advisers chosen to fully understand the total amount of fees to be paid by the Client. Only then will the Client be able to fully evaluate the advisory services being provided and the fees being paid.

In addition, the Client may pay fees for custodial services, account maintenance, transaction fees and other fees associated with maintaining an account. Adviser does not share in any portion of such fees. Additional assets deposited into the account after the calendar quarter begins will be charged a pro-rata fee based upon the number of days remaining in the quarter. No fee adjustments will be made for partial withdrawals or for account appreciation or depreciation.

The Client will receive a statement at least quarterly from the custodian of their account, detailing all transactions and fees deducted from the account for that calendar quarter.

Additional Compensation:

Associated persons of the Adviser when acting as registered representative of ValMark Securities, Inc. may receive commissions through the sale of securities and insurance products to clients of the Adviser. This may create a conflict of interest. Commission rates may be found at other broker/dealers which may be higher or lower than those charged at ValMark Securities, Inc. All accounts of the Adviser have been researched to the extent needed to produce financial advice or make investment suggestions for the Client based on Client goals, objectives, risk tolerances, and needs.

There is no additional compensation awarded for providing advisory services, such as sales awards or prizes. Our related persons may receive additional compensation for sales of insurance products, investment products, or other services through registration with ValMark Securities, Inc. They will also receive compensation for insurance sales through Executive Insurance Agency.

Item 6 Performance-Based Fees and Side-By-Side Management

Koss Olinger does not accept performance-based fees, that is, fees based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7 Types of Clients

The Advisory services that we offer include management of investment advisory accounts, investment supervisory services, investment advice through consultations, financial planning, and on occasion, we furnish advice to clients on matters not involving securities.

Our client base includes individuals, pension and profit sharing plans, trusts, estates, charitable organizations, and corporations or business entities not already mentioned.

The new Koss Olinger Private Client should have a minimum is \$1,000,000 in investable assets and/or \$5 million in net worth. However, the minimum may be waived for existing client relationships, employees and their relatives. There is no minimum account size for financial planning Clients.

A client is expected to complete and sign various documents in order to establish an account. Some of the documents that a client would expect to complete and sign are Risk Return Optimizer surveys, new account forms, financial advisory agreement and/or private client account agreement, an Investment Portfolio Summary (IPS) and other various

forms.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

The Adviser evaluates clients' investments to ascertain that the fundamental features are synchronized with the clients' financial objectives. A proposed portfolio is designed to help the client attain future financial security, and the investments in the portfolio are stated in generic terms (for example, "growth stocks", "Municipal bonds").

Methods of analysis and investment strategies used by Koss Olinger in formulating our investment advice or managing of the assets are as follows. The material risks involved with each investment strategy are also explained herewith.

1. Fundamental Method: Valuation ratios such as Price to Earnings (P/E), Price to Book (P/B), Shiller P/E (10 year-smoothed earnings), profit margins, and growth forecasts for each nation (GDP). These measures allow us to evaluate whether the market is expensive or cheap relative to historical valuations. Also gives a good idea of the risk-reward available for each security/asset class. Other valuation components are ROE, ROA, projected growth, Free Cash Flow, and Debt to Equity Ratio. However, there are still risks in this strategy and investing in securities involves risk of loss that you should be prepared to bear.

Material Risk: This strategy still has risk as the market can be irrational from time to time, so even though fundamentally everything is sound, outside or unforeseen events can cause a loss of principle. The main types of risk that are present are market risk (entire stock market falls out of favor a declines as a whole), interest rate risk (sudden increases in interest rates may cause the value of principal to decrease), however; through proper diversification some specific business risk can be mitigated (holding an individual stock exposes you to the risks specifically of that one company).

2. Technical: 200-day, 50-day simple and exponential moving averages help display overbought or oversold conditions relative to the current price. We use this for specific asset classes to make tactical recommendations for our annual portfolio construction. However, there are still risks in this strategy and investing in securities involves risk of loss that you should be prepared to bear.

Material Risk: This strategy is useful for getting an overall idea as to where the market /security came from (its past pathway to the current price). One main risk with this strategy is that alone, it can be very dangerous to use as a primary tool because trend following can often lead to sharp losses of principal.

3. Other: The Adviser evaluates clients' investments to ascertain that the fundamental features are synchronized with the clients' financial objectives. A proposed portfolio is designed to help the client attain future financial security, and the investments in the portfolio are stated in generic terms (for example, "Large Growth Stocks", "Municipal bonds"). Even though the adviser obtains information that is deemed to be accurate by the client, there are still risks in this strategy and investing in securities involves risk of loss that you should be prepared to bear.

Material Risk: The risk of this strategy is mainly miscommunication. The adviser communicates with the client in order to get the best idea as to what risk tolerance they are and what type of securities they should be in. If the client fails to disclose any outside assets or information that may hinder the adviser's ability to make a sound decision this could be risky.

The main securities recommended are mutual funds, closed end funds, ETFs, bonds, and stocks

- a. Mutual funds: market risk, manager risk
- b. Closed End Funds: market risk, manager risk, liquidity risk (some trade at discounts for prolonged periods of time)
- c. ETFS: market risk
- d. Bonds: Interest rate risk, reinvestment risk, liquidity risk, default risk
- e. Stocks: company risk (specific), market risk

Item 9 Disciplinary Information

Koss Olinger as an advisory firm, or any member of our management team, or any registered representative of the firm has not been involved in any legal or disciplinary event that would be material nor immaterial to a client's or prospective client's evaluation of the firm or integrity of Koss Olinger's management or Registered Representative.

- A. Koss Olinger as an advisory firm, or any member of our management team, or any registered representative of the firm has not had any civil or criminal actions brought against them.
- B. Koss Olinger as an advisory firm, or any member of our management team, or any registered representative of the firm has not had any administrative proceedings before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- C. Koss Olinger as an advisory firm, or any member of our management team, or any registered representative of the firm has not had any proceedings before a self-regulatory organization.
- D. Koss Olinger as an advisory firm, or any member of our management team, or any registered representative of the firm has not had proceedings in which a professional attainment, designation, or license was revoked or suspended.

Item 10 Other Financial Industry Activities and Affiliations

Koss Olinger or any of our management persons are not, nor do they have any applications pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

The principal business of Koss Olinger is as a Registered Investment Adviser. The principals and/or related persons of Koss Olinger are also licensed as insurance and securities professionals, and as such, are also in the business of offering securities and insurance products. Approximately 30% of the time of these principals and/or related persons is spent on activities related to these other products.

Certain of Adviser's principals and/or related persons are also registered representatives of ValMark Securities, Inc., a FINRA registered broker/dealer ("ValMark") and, as such, may place securities transactions through ValMark on behalf of their Clients. In such instances, the principals and/or related persons may receive commissions, 12b-1 fees or other sums for any securities transactions placed through ValMark. Clients are not required to place their securities transactions through ValMark and may use any broker/dealer they desire. For securities transactions placed through ValMark, commissions for securities paid pursuant to a prospectus will be the same. However, commissions or fees for other securities transactions may be higher or lower if placed through ValMark than if placed through another broker/dealer. ValMark provides related persons/registered representatives with due diligence, compliance information and regulatory review. Furthermore, all securities transactions made on behalf of a Client and placed through ValMark are reviewed and approved by ValMark supervisory principals as required by the FINRA.

Additionally, certain of Adviser's principals and/or related persons are affiliated with Executive Insurance Agency, Inc., a general insurance agency, and as such, represent numerous insurance companies. Any insurance product placed through these principals and/or related persons may generate standard and customary insurance commissions and other sums, a portion of which may be paid to the principals and/or related persons.

ValMark Securities and Executive Insurance Agency are material relationships to the Adviser, but are not related persons as defined in Form ADV.

ValMark may be contacted at:

ValMark Securities, Inc., 130 Springside Drive, Suite 300, Akron, OH 44333-2431, (800) 765-5201.

Executive Insurance Agency may be contacted at:

Executive Insurance Agency, 130 Springside Drive, Suite 300, Akron, OH 44333-2431, (800) 765-5201.

These other industry affiliations may cause a conflict of interest as the registered persons may earn reasonable and customary commissions and/or 12b-1 fees on the sale of insurance, advisory or securities products. Clients are advised that they are not required to place securities transactions through these broker/dealers and may use any broker/dealer they choose. Clients are also under no obligation to act upon any of the Adviser's recommendations. The same or similar services may be available through other firms or individuals at the same, higher, or lower prices. Koss Olinger will never serve as the custodian of either customer securities or accounts.

Koss Olinger will recommend securities products offered by ValMark.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

All personnel and associated persons of Koss Olinger strive to meet the highest ethical standards of behavior. Koss Olinger has adopted a formal Code of Ethics Policy, a copy of which is available to Clients upon request. The objective of Koss Olinger's policy is to assure that all personnel and associated persons clearly understand the level of commitment that is required on behalf of the Clients of Koss Olinger; to assure that Client interest always take priority over the interests of Koss Olinger and its personnel; that personal securities transactions must avoid even the appearance of conflict with the interests of the Clients; and that all applicable federal and state securities laws are complied with.

A full copy of the Koss Olinger Code of Ethics will be provided on request.

Associated persons of the Adviser are affiliated with ValMark Securities, Inc., a registered broker/dealer. The Client will be advised that the Advisor may be receiving a fee for investment advice and the related persons a commission for any securities transactions effected. Activities listed and commissions earned are independent from and in addition to those of the Adviser.

Additionally, certain of Adviser's principals and/or related persons are affiliated with Executive Insurance Agency, Inc., a general insurance agency that represents numerous insurance companies. Any insurance product placed through these principals and/or related persons may generate standard and customary insurance commissions and other sums, a portion of which may be paid to the principals and/or related persons. Koss Olinger advises its clients that the receipt of commissions and other sums by its related persons for securities and insurance transactions may represent a conflict of interest.

No supervised person may trade, either personally or on behalf of others (such as investment funds and private accounts managed by Koss-Olinger), while in the possession of material, nonpublic information, nor may any personnel of Koss-Olinger communicate material, nonpublic information to others in violation of the law.

Koss-Olinger has adopted the following principles governing personal investment activities by Koss-Olinger's supervised persons:

- The interests of client accounts will at all times be placed first;
- All personal securities transactions will be conducted in such manner as to avoid any actual or potential conflict of interest or any abuse of an individual's position of trust and responsibility; and
- Supervised persons must not take inappropriate advantage of their positions.

Advisor's principals and registered representatives may buy or sell the same securities that are recommended to clients. Client accounts receive priority over any personal purchases and sales made by the principals and any such transactions will be fully disclosed to the Client. Koss Olinger will abide by the rules and regulations of the Insider Trading and Securities Fraud Enforcement Act of 1988.

The Advisor's Principals and registered representatives must report to the Chief Compliance Officer (CCO) all initial security holdings and transactions, as well as, ongoing transactions. These transactions are reported and reviewed quarterly by the CCO.

All Advisor's Principals, registered representatives and their immediate family members security's transactions are reported on separate trading reports and principally reviewed by the CCO on an on-going basis, as required.

Item 12 Brokerage Practices

Charles Schwab & Co., Inc. (Schwab), a FINRA-registered broker-dealer, member SIPC, is used to maintain custody of Clients' assets and to effect trades for their accounts. Koss-Olinger uses Schwab's order entry and trading platform for the execution of mutual, ETF and individual security transactions. Onesource funds do not incur a transaction fees and are often used for Client accounts. Trades involving non-Schwab ETFs and individual equity transactions are subject to commissions earned by Charles Schwab. These, however, are reimbursed to the Client by Koss-Olinger per the PCA Agreement. We have, however, found that Schwab's commissions are competitive with other full service brokers. Koss-

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Olinger does not have the authority to select a broker without client consent.

The corporation may suggest the availability of ValMark Securities, Inc., a broker/dealer, to place transactions on behalf of the Client. The relationship between Adviser principals and ValMark Securities, Inc. will receive commissions based on the compensation schedule for the investment the Client chooses to make. ValMark Securities, Inc. is recommended because of the wide variety of products offered, through research it makes available and the excellent Client services it provides. ValMark Securities, Inc.'s commissions may not be the lowest in the industry.

Associated persons of the Adviser when acting as registered representative of ValMark Securities, Inc. may receive commissions through the sale of securities and insurance products to clients of the Adviser. This may create a conflict of interest. Commission rates may be found at other broker/dealers which may be higher or lower than those charged at ValMark Securities, Inc. All accounts of the Adviser have been researched to the extent needed to produce financial advice or make investment suggestions for the Client based on Client goals, objectives, risk tolerances, and needs.

Item 13 Review of Accounts

Reviews will be made on a periodic basis or upon request by the Client, or in the event of a substantial change in the Client's financial situation, i.e. sale or purchase of assets, death, etc. Changes in financial or family status during the previous year will be reviewed to determine changes in objectives of the Client. The Client is under no obligation to implement any recommendations by the Adviser nor is the Client under obligation to engage the services of the applicant for reviews.

Financial plans and account reviews may be done by any registered Adviser of the Firm and listed in the ADV Brochure Part 2B Supplement.

Clients receive quarterly reports, which will generally include a list of transactions for the quarter, current investment allocations, and their account balances.

Koss Olinger may exercise discretion upon rebalancing accounts based on the Client's investment policy summary.

Item 14 Client Referrals and Other Compensation

Koss Olinger does not provide economic benefit to any person(s) for client referrals.

Koss Olinger does benefit from research received or other products or services other than execution from a broker-dealer or a third party in connection with client securities transactions.

Item 15 Custody

As a matter of policy and practice, Koss-Olinger does not permit employees or the firm to accept or maintain custody of client assets. It is our policy that we will not accept, hold, directly or indirectly, client funds or securities, or have any authority to obtain possession of them, including direct debiting of advisory fees. Koss-Olinger will not intentionally take custody of client cash or securities.

The custody rule under the Investment Advisers Act of 1940 defines custody as "holding, directly or indirectly, client funds or securities, or having any authority to obtain possession of them."

Koss Olinger does not accept or maintain custody of client assets.

Robert E. Eberhard, as Chief Compliance Officer has the responsibility for the implementation and monitoring of our policies, practices, disclosures and record keeping to ensure we are not deemed a custodian. Mr. Eberhard may be

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contacted at 352-373-3337 or BobE@kofinancial.com.

Item 16 Investment Discretion

Koss Olinger may exercise discretion upon rebalancing accounts based on the Client's investment policy summary. Rebalancing will be prepared as needed, as per the Client's Investment Policy Summary.

The client allows Koss Olinger to exercise this discretionary authority by signing the Private Client Account Agreement, which is used to open an account. Private Client Account language is as follows regarding discretionary authority: Client hereby appoints Adviser as Client's true and lawful agent with authority to act on Client's behalf, based on Client's Investment Policy Summary, effect discretionary authority to purchase, sell, and trade securities, including, but not limited to, Equities, Fixed Income Instruments, and Mutual Funds for Client's account and all actions necessary or incident to such activities.

Item 17 Voting Client Securities

Koss Olinger has adopted the following policies and the procedures regarding proxy voting for its clients' accounts:

Currently, Adviser has chosen not to retain voting authority over its clients' proxy voting and has left the voting authority to the Clients. All proxy ballots will be sent directly to the Client and not to the Adviser. Should the Client wish to speak with the Adviser about advice on how to vote their proxies, they may do so by contacting Koss Olinger at 352-373-3337.

At all times, Adviser has a "duty of care" to its Clients, and Koss Olinger recognizes and accepts this responsibility. Should the Adviser exercise voting authority over its Clients' proxies, it must ensure that all proxies are handled in the best interests of its Clients.

Item 18 Financial Information

Koss Olinger does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance, therefore balance sheet financial information is not required in this brochure.

Koss Olinger has no financial condition that would likely impair our ability to meet contractual commitments to its clients.

Koss Olinger Consulting, LLC

Form ADV Part 2B
Brochure Supplement

William David Olinger, III

2700 NW 43rd Street
Suite A
Gainesville, FL 32606

Phone: 352-373-3337

This brochure supplement provides information about William David Olinger, III that supplements the Koss Olinger Consulting, LLC brochure. You should have received a copy of that brochure. Please contact Robert Eberhard if you did not receive Koss Olinger Consulting, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about William David Olinger, III is available on the SEC's website at www.adviserinfo.sec.gov.

Koss Olinger Consulting, LLC

Educational Background and Business Experience

Will Olinger is a Managing Partner at Koss Olinger Financial Group where he began his wealth management career in 1992. Mr. Olinger specializes in working with new clients by utilizing Koss Olinger's Wealth Navigator System™. His area of focus is learning about the client's goals and objectives and building a customized game plan which allows those aspirations to be attained.

Mr. Olinger graduated from Wake Forest University in 1991. He majored in Economics and minored in Finance. He earned his Certified Investment Management Analyst (CIMA®) designation from the Wharton School of Business, University of Pennsylvania. Mr. Olinger chairs the firm's Investment Advisory Committee and is responsible for analyzing alternative investments and researching macro-economic trends. He is a contributing writer to the Oxford Club Investment Newsletter, and is an accomplished presenter at industry meetings and estate planning forums.

A founding board member of the Gainesville Community Foundation, Mr. Olinger also serves on the board of the Oak Hall School and is a volunteer coach for his daughters' sports teams.

Education:

- Bachelor of Art in Economics, Wake Forest University
- Certified Investment Management Analyst

Business Experience:

- Managing Member, Koss Olinger Consulting, LLC, 2009-present
- Managing Member, Koss Olinger and Company, LLC, 2009-present
- President and Managing Partner, Koss Olinger Consulting, Inc., 2004 - 2009
- President and Managing Partner, Koss Olinger and Company, Inc., 2005 - 2009
- Investment Advisor, Koss Olinger Consulting, LLC, 2009-present
- Investment Advisor, Koss Olinger Consulting, Inc., 1999-2009
- Registered Representative, ValMark Securities, Inc., 1999-present
- Financial Advisor, Koss Olinger Financial Group, 1993-present
- Investment Adviser, ValMark Advisers, Inc., 1999-2004
- Agent/Registered Representative, Ascend Financial Services, 1993-1998

Certified Investment Management Analyst (CIMA)

The CIMA certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school, and pass an online Certification Examination. CIMA designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

Disciplinary Information

- A. William D. Olinger, III has not had any civil or criminal actions brought against him.
- B. William D. Olinger, III has not had any administrative proceedings before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- C. William D. Olinger, III has not had any proceedings before a self-regulatory organization.
- D. William D. Olinger, III has not had proceedings in which a professional attainment, designation, or license was revoked or suspended.

Other Business Activities

The principal business of Koss Olinger is as a Registered Investment Adviser. William D. Olinger, III is also licensed as insurance and securities professional, and as such, is also in the business of offering securities and insurance products. Approximately 30% of his time is spent on activities related to these other products.

Mr. Olinger is also registered representatives of ValMark Securities, Inc., a FINRA registered broker/dealer ("ValMark") and, as such, may place securities transactions through ValMark on behalf of their Clients. In such instances, the principals and/or related persons may receive commissions, 12b-1 fees or other sums for any securities transactions placed through ValMark. Clients are not required to place their securities transactions through ValMark and may use any broker/dealer they desire. For securities transactions placed through ValMark, commissions for securities paid pursuant to a prospectus will be the same. However, commissions or fees for other securities transactions may be higher or lower if placed through ValMark than if placed through another broker/dealer. ValMark provides related persons/registered representatives with due diligence, compliance information and regulatory review. Furthermore, all securities transactions made on behalf of a Client and placed through ValMark are reviewed and approved by ValMark supervisory principals as required by the FINRA.

Additionally, Mr. Olinger is affiliated with Executive Insurance Agency, Inc., a general insurance agency, and as such, represent numerous insurance companies on his client's behalf. Any insurance product placed by Mr. Olinger may generate standard and customary insurance commissions and other sums, a portion of which may be paid to Mr. Olinger.

ValMark Securities and Executive Insurance Agency are material relationships to the Adviser, but are not related persons as defined in Form ADV. ValMark may be contacted at:

ValMark Securities, Inc., 130 Springside Drive, Suite 300, Akron, OH 44333-2431, (800) 765-5201. Executive Insurance Agency may be contacted at Executive Insurance Agency, 130 Springside Drive, Suite 300, Akron, OH 44333-2431, (800) 765-5201.

These other industry affiliations may cause a conflict of interest as the registered person may earn reasonable and customary commissions and/or 12b-1 fees on the sale of insurance, advisory or securities products. Clients are advised that they are not required to place securities transactions through these broker/dealers and may use any broker/dealer they choose. Clients are also under no obligation to act upon any of the Adviser's recommendations. The same or similar services may be available through other firms or individuals at the same, higher, or lower prices.

Koss Olinger will recommend securities products offered by ValMark.

Additional Compensation

William D. Olinger, III, when acting as registered representative of ValMark Securities, Inc. may receive commissions through the sale of securities and insurance products to clients of the Adviser. This may create a conflict of interest. Commission rates may be found at other broker/dealers which may be higher or lower than those charged at ValMark Securities, Inc. All accounts of the Adviser have been researched to the extent needed to produce financial advice or make investment suggestions for the Client based on Client goals, objectives, risk tolerances, and needs.

There is no additional compensation awarded for providing advisory services, such as sales awards or prizes. Our related persons may receive additional compensation for sales of insurance products, investment products, or other services through registration with ValMark Securities, Inc. They will also receive compensation for insurance sales through Executive Insurance Agency.

Supervision

Form ADV - Part 2B

Koss-Olinger has adopted written policies and procedures which are designed to set standards and internal controls for the firm, its employees, and its businesses and are also reasonably designed to detect and prevent any violations of regulatory requirements and the firm's policies and procedures. Every employee and manager is required to be responsible for and monitor those individuals and departments he or she supervises to detect, prevent and report any activities inconsistent with the firm's procedures, policies, high professional standards, or legal/regulatory requirements.

Robert E. Eberhard as the Chief Compliance Officer, has the overall responsibility for monitoring and testing compliance with Koss-Olinger's policies and procedures. Mr. Eberhard may be contacted at 352-373-3337 or BobE@kofinancial.com.

Definition: "Supervised person" means directors, officers and partners of Koss-Olinger (or other persons occupying a similar status or performing similar functions); employees of Koss-Olinger; and any other person who provides advice on behalf of Koss-Olinger and is subject to Koss-Olingers' supervision and control.

The following is a brief outline of the major areas of responsibility of the Chief Compliance Officer in Koss Olinger's supervisory structure. Please note that these items are not, nor are they intended to be, a complete representation of the Chief's responsibilities. This list is provided only as a general reference tool.

- 1) Approval of Customer Accounts -The Chief Compliance Officer must review all account documentation to insure completion as well as the suitability of the proposed transaction relative to client needs, income, assets, risk tolerance and objectives.
- 2) Maintenance of Registered Representative Office Documentation - The Chief Compliance Officer shall maintain relevant files pertaining to all business conducted by any registered person under the supervision of the the Chief Compliance Officer. Such files include customer files, transaction blotters, correspondence, advertising, sales memoranda, representative employment files, complaint files and cross-reference logs.
- 3) Processing of Sales/Transactions -The Chief Compliance Officer shall insure that all transactions and supporting documentation are reviewed promptly. Additionally, the Chief Compliance Officer shall insure that all checks and transactions are posted to appropriate internal records and copies maintained in the appropriate files.
- 4) Review of Client Accounts -The Chief Compliance Officer shall insure that all customer accounts receive a periodic review in order to insure that all activity is consistent with client suitability standards. The Chief Compliance Officer shall further maintain a record of said review.
- 5) Review of Representative Status -The Chief Compliance Officer shall periodically review the status of all registered personnel assigned to their supervision in order to insure that the representatives maintain the proper level of registration, state licensure and continuing education eligibility.
- 6) Annual Compliance Review -The Chief Compliance Officer shall insure that all offices assigned to the Chief Compliance Officer are audited on at least an annual basis to assure compliance with applicable state, federal, and FINRA regulations.

Requirements for State-Registered Advisers

Koss Olinger is a Registered Investment Adviser with The Securities and Exchange Commission (the "Commission" or "SEC"). As a firm that has over \$100 million of assets under management, Koss Olinger has met the definition of investment adviser under the Advisers Act and has registered with the SEC as an investment adviser.

The Securities and Exchange Commission (the "Commission" or "SEC") regulates investment advisers, primarily under the Investment Advisers Act of 1940 (the "Advisers Act"), and the rules adopted under that statute (the "rules"). One of the central elements of the regulatory program is the requirement that a person or firm meeting the definition of "investment adviser" under the Advisers Act register with the Commission, unless exempt or prohibited from registration. Generally only larger advisers that have \$25 million or more of assets under management or that provide advice to investment company clients are permitted to register with the Commission. Koss Olinger fully meets these criteria under the definition. Smaller advisers register under state law with state securities authorities.

Registration with the SEC does not in any way constitute an endorsement by the SEC of an investment adviser's skill or expertise. Further, registration does not imply or guarantee that a registered adviser has achieved a certain level of skill, competency, sophistication, expertise or training in providing advisory services to its clients.

Koss Olinger Consulting, LLC

Form ADV Part 2B
Brochure Supplement

Kirk Edward Klein

2700 NW 43rd Street
Suite A
Gainesville, FL 32606

Phone: 352-373-3337

This brochure supplement provides information about Kirk Edward Klein that supplements the Koss Olinger Consulting, LLC brochure. You should have received a copy of that brochure. Please contact Robert Eberhard if you did not receive Koss Olinger Consulting, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Kirk Edward Klein is available on the SEC's website at www.adviserinfo.sec.gov.

Koss Olinger Consulting, LLC

Educational Background and Business Experience

Kirk Klein is a Managing Partner at Koss Olinger Financial Group. He started his career in 1992 and has been with Koss Olinger since 1995. His years of financial experience have allowed him to counsel affluent individuals and business owners in the areas of estate and business- transition planning. A Certified Financial Planner (CFP®) Practitioner and Chartered Financial Consultant (ChFC), Mr. Klein specializes in comprehensive financial planning by utilizing the firm's fee based 5 step process known as The Wealth Navigator System™, to help people accumulate, preserve and transfer personal wealth. He is an authority on business continuation and estate planning in closely held family businesses and was named in Kiplinger's Personal Finance magazine's "Who's Who of Florida Certified Financial Planner ® Professionals

Mr. Klein is a graduate of Illinois State University with a Bachelor of Science degree in Finance and Marketing. An accomplished public speaker, he is a frequent presenter and guest lecturer for business and professional groups on topics about retirement, estate and financial planning. He is a qualifying member of the financial service industry's Million Dollar Round Table and a member of the Financial Planning Association.

Mr. Klein also enjoys giving back to the community. He is the past Chairman of the Board of Junior Achievement and has served on the boards of several other organizations such as the Rotary Club and Leadership Gainesville Alumni. He is also active on the Finance Committee at his church.

Education:

Bachelor of Art in Finance and Marketing, Illinois State University

- CERTIFIED FINANCIAL PLANNER™ Professional
- Chartered Financial Consultant

Business Experience:

- Managing Member, Koss Olinger Consulting, LLC, 2009-present
- Managing Member, Koss Olinger and Company, LLC, 2009-present
- Secretary and Managing Partner, Koss Olinger Consulting, Inc., 2004 - 2009
- Secretary and Managing Partner, Koss Olinger and Company, Inc., 2005 - 2009
- Investment Advisor, Koss Olinger Consulting, LLC, 2009-present
- Investment Advisor, Koss Olinger Consulting, Inc., 1999-2009
- Registered Representative, ValMark Securities, Inc., 1999-present
- Financial Advisor, Koss Olinger Financial Group, 1995-present
- Agent/Registered Representative, Ascend Financial Services, 1993-1998

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly

diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

(for more information regarding the CFP® designation: <http://www.cfp.net/>)

The Chartered Financial Consultant® (ChFC®) credential was introduced in 1982 as an alternative to the CFP® mark.

This designation has the same core curriculum as the CFP® designation, plus two or three additional elective courses that focus on various areas of personal financial planning. The biggest difference is that it does not require candidates to pass a comprehensive board exam, as with the CFP®.

Chartered Financial Consultant is a financial planning designation for the insurance industry awarded by the American College of Bryn Mawr. ChFCs must meet experience requirements and pass exams covering finance and investing.

They must have at least three years of experience in the financial industry, and have studied and passed an examination on the fundamentals of financial planning, including income tax, insurance, investment and estate planning.

Disciplinary Information

A. Kirk E. Klein has not had any civil or criminal actions brought against him.

B. Kirk E. Klein has not had any administrative proceedings before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

C. Kirk E. Klein has not had any proceedings before a self-regulatory organization.

D. Kirk E. Klein has not had proceedings in which a professional attainment, designation, or license was revoked or suspended.

Other Business Activities

The principal business of Koss Olinger is as a Registered Investment Adviser. Kirk E. Klein is also licensed as insurance and securities professional, and as such, is also in the business of offering securities and insurance products. Approximately 30% of his time is spent on activities related to these other products.

Mr. Klein is also registered representative of ValMark Securities, Inc., a FINRA registered broker/dealer ("ValMark") and, as such, may place securities transactions through ValMark on behalf of their Clients. In such instances, the principals and/or related persons may receive commissions, 12b-1 fees or other sums for any securities transactions placed through ValMark. Clients are not required to place their securities transactions through ValMark and may use any broker/dealer they desire. For securities transactions placed through ValMark, commissions for securities paid pursuant to a prospectus will be the same. However, commissions or fees for other securities transactions may be higher or lower if placed through ValMark than if placed through another broker/dealer. ValMark provides related persons/registered representatives with due diligence, compliance information and regulatory review. Furthermore, all securities transactions made on behalf of a Client and placed through ValMark are reviewed and approved by ValMark supervisory principals as required by the FINRA.

Additionally, Mr. Klein is affiliated with Executive Insurance Agency, Inc., a general insurance agency, and as such, represent numerous insurance companies on his client's behalf. Any insurance product placed by Mr. Klein may generate standard and customary insurance commissions and other sums, a portion of which may be paid to Mr. Klein.

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Koss Olinger will recommend securities products offered by ValMark.

Additional Compensation

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There is no additional compensation awarded for providing advisory services, such as sales awards or prizes. Our related persons may receive additional compensation for sales of insurance products, investment products, or other services through registration with ValMark Securities, Inc. They will also receive compensation for insurance sales through Executive Insurance Agency.

Supervision

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Robert E. Eberhard as the Chief Compliance Officer, has the overall responsibility for monitoring and testing compliance with Koss-Olinger's policies and procedures. Mr. Eberhard may be contacted at 352-373-3337 or BobE@kofinancial.com.

Definition: "Supervised person" means directors, officers and partners of Koss-Olinger (or other persons occupying a similar status or performing similar functions); employees of Koss-Olinger; and any other person who provides advice on behalf of Koss-Olinger and is subject to Koss-Olingers' supervision and control.

The following is a brief outline of the major areas of responsibility of the Chief Compliance Officer in Koss Olinger's supervisory structure. Please note that these items are not, nor are they intended to be, a complete representation of the Chief's responsibilities. This list is provided only as a general reference tool.

1) Approval of Customer Accounts -The Chief Compliance Officer must review all account documentation to insure completion as well as the suitability of the proposed transaction relative to client needs, income, assets, risk tolerance and objectives.

2) Maintenance of Registered Representative Office Documentation - The Chief Compliance Officer shall maintain relevant files pertaining to all business conducted by any registered person under the supervision of the the Chief Compliance Officer. Such files include customer files, transaction blotters, correspondence, advertising, sales memoranda, representative employment files, complaint files and cross-reference logs.

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- 5) Review of Representative Status -The Chief Compliance Officer shall periodically review the status of all registered personnel assigned to their supervision in order to insure that the representatives maintain the proper level of registration, state licensure and continuing education eligibility.
- 6) Annual Compliance Review -The Chief Compliance Officer shall insure that all offices assigned to the Chief Compliance Officer are audited on at least an annual basis to assure compliance with applicable state, federal, and FINRA regulations.

Requirements for State-Registered Advisers

Koss Olinger is a Registered Investment Adviser with The Securities and Exchange Commission (the "Commission" or "SEC"). As a firm that has over \$100 million of assets under management, Koss Olinger has met the definition of investment adviser under the Advisers Act and has registered with the SEC as an investment adviser.

The Securities and Exchange Commission (the "Commission" or "SEC") regulates investment advisers, primarily under the Investment Advisers Act of 1940 (the "Advisers Act"), and the rules adopted under that statute (the "rules"). One of the central elements of the regulatory program is the requirement that a person or firm meeting the definition of "investment adviser" under the Advisers Act register with the Commission, unless exempt or prohibited from registration. Generally only larger advisers that have \$25 million or more of assets under management or that provide advice to investment company clients are permitted to register with the Commission. Koss Olinger fully meets these criteria under the definition. Smaller advisers register under state law with state securities authorities.

Registration with the SEC does not in any way constitute an endorsement by the SEC of an investment adviser's skill or expertise. Further, registration does not imply or guarantee that a registered adviser has achieved a certain level of skill, competency, sophistication, expertise or training in providing advisory services to its clients.

Koss Olinger Consulting, LLC

Form ADV Part 2B
Brochure Supplement

William David Olinger, II

2700 NW 43rd Street
Suite A
Gainesville, FL 32606

Phone: 352-373-3337

This brochure supplement provides information about William David Olinger, II that supplements the Koss Olinger Consulting, LLC brochure. You should have received a copy of that brochure. Please contact Robert Eberhard if you did not receive Koss Olinger Consulting, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about William David Olinger, II is available on the SEC's website at www.adviserinfo.sec.gov.

Koss Olinger Consulting, LLC

Educational Background and Business Experience

The Co-Founder of Koss Olinger Financial Group with Bill Koss in 1969, Mr. Olinger specializes in helping clients manage and preserve their wealth and transfer it to successive generations.

With over 45 years of experience in wealth and investment management, Mr. Olinger is a Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC) with a Masters of Science degree in Financial Services (MSFS) from The American College. In addition, he holds designations in pension planning from Farleigh Dickinson University and Purdue University and is a life and qualifying member of the Million Dollar Round Table. He is the past President of the Gainesville Estate Planning Council and the Gainesville Association of Life Underwriters and is a member of the Financial Planning Association.

Mr. Olinger graduated Phi Kappa Phi from the University of Florida with a Bachelor of Arts degree in Political Science and a minor in Economics. He was a four-year letterman in diving on the University of Florida swim team and President of Sigma Chi Fraternity. An active member of the Central Florida business and civic community, Mr. Olinger has served as Chairman of the Council for Economic Outreach and Chairman of the Board of Trustees of Santa Fe Community College, as well as the Chairman of the Board of Trustees for First Presbyterian Church. He has been President of the March of Dimes, the Gator City Kiwanis Club, the YMCA and has served on the boards of numerous organizations, including the United Way, the Rotary Club of Gainesville, the Barnett Bank of Alachua County, and the Florida Museum of Natural History.

Education:

- Bachelor of Art in Political Science and Economics, University of Florida
- Master of Science in Financial Services, American College
- Chartered Financial Consultant
- Chartered Life Underwriter

Business Experience:

- Member, Koss Olinger Consulting, LLC, 2009-present
- Member, Koss Olinger and Company, LLC, 2009-present
- Vice President and Founding Partner, Koss Olinger Consulting, Inc., 2004 - 2009
- Secretary and Treasurer, Koss Olinger Consulting, Inc., 1983-2003
- Vice President and Founding Partner, Koss Olinger and Company, Inc., 2005 - 2009
- President, Koss Olinger and Company, Inc., 1969 - 2004
- Investment Advisor, Koss Olinger Consulting, LLC, 2009-present
- Investment Advisor, Koss Olinger Consulting, Inc., 1987-2009
- Financial Advisor, Koss Olinger Financial Group, 1969-present
- Branch Manager and Registered Principal, ValMark Securities, Inc., 1999-present
- Branch Manager/Independent Contractor, Raymond James Financial, Inc. 1987-2000

The Chartered Financial Consultant® (ChFC®) credential was introduced in 1982 as an alternative to the CFP® mark. This designation has the same core curriculum as the CFP® designation, plus two or three additional elective courses that focus on various areas of personal financial planning. The biggest difference is that it does not require candidates to pass a comprehensive board exam, as with the CFP®.

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Chartered Life Underwriter

The CLU® is widely considered to be the most respected insurance designation in the industry. This designation was created in 1927 by the American College in Bryn Mawr, Pa. The CLU®; has traditionally been pursued by agents who wish to specialize in life insurance for business or estate-planning purposes. The current course curriculum for the CLU® includes five required courses plus three elective courses. The required courses include the following:

- Fundamentals of insurance planning
- Life insurance law
- Individual life insurance
- Estate planning
- Planning for business owners

The three elective courses can be chosen from such subjects as the following:

- Financial planning
- Health insurance
- Income taxation
- Group benefits
- Retirement planning
- Investment planning

The Master of Science in Financial Services is a degree program designed to advance the careers of a wide range of planning professionals including financial planners, life insurance specialists, trust officers and investment consultants. The MSFS degree requires the completion of 36 course credits (6 credits from the residency and 30 credits from the remaining required and elective courses.) Course topics include:

- Financial Planning
- Investments
- Real Estate
- Portfolio Management
- Insurance
- Retirement Plans & Employee Benefits

Disciplinary Information

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Form ADV - Part 2B

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Koss Olinger will recommend securities products offered by ValMark.

Additional Compensation

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Robert E. Eberhard as the Chief Compliance Officer, has the overall responsibility for monitoring and testing compliance with Koss-Olinger's policies and procedures. Mr. Eberhard may be contacted at 352-373-3337 or BobE@kofinancial.com.

Definition: "Supervised person" means directors, officers and partners of Koss-Olinger (or other persons occupying a similar status or performing similar functions); employees of Koss-Olinger; and any other person who provides advice on behalf of Koss-Olinger and is subject to Koss-Olingers' supervision and control.

The following is a brief outline of the major areas of responsibility of the Chief Compliance Officer in Koss Olinger's supervisory structure. Please note that these items are not, nor are they intended to be, a complete representation of the Chief's responsibilities. This list is provided only as a general reference tool.

1) Approval of Customer Accounts -The Chief Compliance Officer must review all account documentation to insure completion as well as the suitability of the proposed transaction relative to client needs, income, assets, risk tolerance and objectives.

2) Maintenance of Registered Representative Office Documentation - The Chief Compliance Officer shall maintain

relevant files pertaining to all business conducted by any registered person under the supervision of the the Chief Compliance Officer. Such files include customer files, transaction blotters, correspondence, advertising, sales memoranda, representative employment files, complaint files and cross-reference logs.

3) Processing of Sales/Transactions -The Chief Compliance Officer shall insure that all transactions and supporting documentation are reviewed promptly. Additionally, the Chief Compliance Officer shall insure that all checks and transactions are posted to appropriate internal records and copies maintained in the appropriate files.

4) Review of Client Accounts -The Chief Compliance Officer shall insure that all customer accounts receive a periodic review in order to insure that all activity is consistent with client suitability standards. The Chief Compliance Officer shall further maintain a record of said review.

5) Review of Representative Status -The Chief Compliance Officer shall periodically review the status of all registered personnel assigned to their supervision in order to insure that the representatives maintain the proper level of registration, state licensure and continuing education eligibility.

6) Annual Compliance Review -The Chief Compliance Officer shall insure that all offices assigned to the Chief Compliance Officer are audited on at least an annual basis to assure compliance with applicable state, federal, and FINRA regulations.

Requirements for State-Registered Advisers

Koss Olinger is a Registered Investment Adviser with The Securities and Exchange Commission (the "Commission" or "SEC"). As a firm that has over \$100 million of assets under management, Koss Olinger has met the definition of investment adviser under the Advisers Act and has registered with the SEC as an investment adviser.

The Securities and Exchange Commission (the "Commission" or "SEC") regulates investment advisers, primarily under the Investment Advisers Act of 1940 (the "Advisers Act"), and the rules adopted under that statute (the "rules"). One of the central elements of the regulatory program is the requirement that a person or firm meeting the definition of "investment adviser" under the Advisers Act register with the Commission, unless exempt or prohibited from registration. Generally only larger advisers that have \$25 million or more of assets under management or that provide advice to investment company clients are permitted to register with the Commission. Koss Olinger fully meets these criteria under the definition. Smaller advisers register under state law with state securities authorities.

Registration with the SEC does not in any way constitute an endorsement by the SEC of an investment adviser's skill or expertise. Further, registration does not imply or guarantee that a registered adviser has achieved a certain level of skill, competency, sophistication, expertise or training in providing advisory services to its clients.

Koss Olinger Consulting, LLC

Form ADV Part 2B
Brochure Supplement

William Frederick Koss

2700 NW 43rd Street
Suite A
Gainesville, FL 32606

Phone: 352-373-3337

This brochure supplement provides information about William Frederick Koss that supplements the Koss Olinger Consulting, LLC brochure. You should have received a copy of that brochure. Please contact Robert Eberhard if you did not receive Koss Olinger Consulting, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about William Frederick Koss is available on the SEC's website at www.adviserinfo.sec.gov.

Koss Olinger Consulting, LLC

Educational Background and Business Experience

Bill Koss has worked professionally for 44 years in the financial disciplines of estate planning and investment management, and in 1969 joined with Bill Olinger to establish Koss Olinger Financial Group. As one of the firm's Founding Partners, he specializes in helping clients preserve their wealth and transfer it to successive generations.

A Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC), Mr. Koss is a life and qualifying member of the Million Dollar Round Table (the premier association of financial professionals). His 40 continuous years of qualification, along with his professional designations, status place him among the top 100 professional planners in the world.

In addition, he has published numerous articles in professional journals and consumer publications and is the author of the book, "Pond Birds", the only history of the University of Florida's basketball program. Mr. Koss was a three-year letterman in basketball at the University of Florida and was inducted into the University of Florida Athletic Hall of Fame in 2008. He remains visible to Florida fans through his work as a television sports commentator and public speaker.

He grew up in Bridgeport, Ohio, received a post-graduate degree from Manlius Military Academy, earned a Bachelor's degree in Business Administration at the University of Florida, and holds a Master's of Science degree in Financial Services from The American College.

A founding member and past Chairman of the Council for Economic Outreach, Mr. Koss won the J. Wayne Reitz Award for his contributions to the region's economic development. The Gainesville Business Magazine named him Financial Services Man of the Year in 1990, and The Gainesville Sun recognized him as the 1994 Business Person of the Year.

Education:

- Bachelor of Art in Business Administration, University of Florida
- Master of Science in Financial Services, American College
- Chartered Financial Consultant
- Chartered Life Underwriter

Business Experience:

- Member, Koss Olinger Consulting, LLC, 2009-present
- Member, Koss Olinger and Company, LLC, 2009-present
- Treasurer and Founding Partner, Koss Olinger Consulting, Inc., 2004 - 2009
- President, Koss Longer Consulting, Inc., 1983-2003
- Treasurer and Founding Partner, Koss Olinger and Company, Inc., 2005 - 2009
- Secretary/Treasurer, Koss Olinger and Company, Inc., 1969 - 2004
- Investment Advisor, Koss Olinger Consulting, LLC, 2009-present
- Investment Advisor, Koss Olinger Consulting, Inc., 1987-2009
- Financial Advisor, Koss Olinger Financial Group, 1969-present
- Registered Representative, ValMark Securities, Inc., 1999-present
- Registered Representative, Ascend Financial Services, 1989-1998

The Chartered Financial Consultant® (ChFC®) credential was introduced in 1982 as an alternative to the CFP® mark. This designation has the same core curriculum as the CFP® designation, plus two or three additional elective courses that focus on various areas of personal financial planning. The biggest difference is that it does not require candidates to pass a comprehensive board exam, as with the CFP®.

Chartered Financial Consultant is a financial planning designation for the insurance industry awarded by the American College of Bryn Mawr. ChFCs must meet experience requirements and pass exams covering finance and investing. They must have at least three years of experience in the financial industry, and have studied and passed an examination on the fundamentals of financial planning, including income tax, insurance, investment and estate planning.

Chartered Life Underwriter

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The CLU® is widely considered to be the most respected insurance designation in the industry. This designation was created in 1927 by the American College in Bryn Mawr, Pa. The CLU®; has traditionally been pursued by agents who wish to specialize in life insurance for business or estate-planning purposes. The current course curriculum for the CLU® includes five required courses plus three elective courses. The required courses include the following:

- Fundamentals of insurance planning
- Life insurance law
- Individual life insurance
- Estate planning
- Planning for business owners

The three elective courses can be chosen from such subjects as the following:

- Financial planning
- Health insurance
- Income taxation
- Group benefits
- Retirement planning
- Investment planning

Disciplinary Information

A. William F. Koss has not had any civil or criminal actions brought against him.

B. William F. Koss has not had any administrative proceedings before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

C. William F. Koss has not had any proceedings before a self-regulatory organization.

D. William F. Koss has not had proceedings in which a professional attainment, designation, or license was revoked or suspended.

Other Business Activities

The principal business of Koss Olinger is as a Registered Investment Adviser. William F. Koss is also licensed as insurance and securities professional, and as such, is also in the business of offering securities and insurance products. Approximately 30% of his time is spent on activities related to these other products.

Mr. Koss is also registered representative of ValMark Securities, Inc., a FINRA registered broker/dealer ("ValMark") and, as such, may place securities transactions through ValMark on behalf of their Clients. In such instances, the principals and/or related persons may receive commissions, 12b-1 fees or other sums for any securities transactions placed through ValMark. Clients are not required to place their securities transactions through ValMark and may use any broker/dealer they desire. For securities transactions placed through ValMark, commissions for securities paid pursuant to a prospectus will be the same. However, commissions or fees for other securities transactions may be higher or lower if placed through ValMark than if placed through another broker/dealer. ValMark provides related persons/registered representatives with due diligence, compliance information and regulatory review. Furthermore, all securities transactions made on behalf of a Client and placed through ValMark are reviewed and approved by ValMark supervisory principals as required by the FINRA.

Additionally, Mr. Koss is affiliated with Executive Insurance Agency, Inc., a general insurance agency, and as such, represent numerous insurance companies on his client's behalf. Any insurance product placed by Mr. Koss may generate standard and customary insurance commissions and other sums, a portion of which may be paid to Mr. Koss.

ValMark Securities and Executive Insurance Agency are material relationships to the Adviser, but are not related persons as defined in Form ADV. ValMark may be contacted at:

ValMark Securities, Inc., 130 Springside Drive, Suite 300, Akron, OH 44333-2431,
(800) 765-5201. Executive Insurance Agency may be contacted at Executive Insurance Agency,

Form ADV - Part 2B

130 Springside Drive, Suite 300, Akron, OH 44333-2431, (800) 765-5201.

These other industry affiliations may cause a conflict of interest as the registered person may earn reasonable and customary commissions and/or 12b-1 fees on the sale of insurance, advisory or securities products. Clients are advised that they are not required to place securities transactions through these broker/dealers and may use any broker/dealer they choose. Clients are also under no obligation to act upon any of the Adviser's recommendations. The same or similar services may be available through other firms or individuals at the same, higher, or lower prices.

Koss Olinger will recommend securities products offered by ValMark.

Additional Compensation

William F. Koss, when acting as registered representative of ValMark Securities, Inc. may receive commissions through the sale of securities and insurance products to clients of the Adviser. This may create a conflict of interest. Commission rates may be found at other broker/dealers which may be higher or lower than those charged at ValMark Securities, Inc. All accounts of the Adviser have been researched to the extent needed to produce financial advice or make investment suggestions for the Client based on Client goals, objectives, risk tolerances, and needs.

There is no additional compensation awarded for providing advisory services, such as sales awards or prizes. Our related persons may receive additional compensation for sales of insurance products, investment products, or other services through registration with ValMark Securities, Inc. They will also receive compensation for insurance sales through Executive Insurance Agency.

Supervision

Koss-Olinger has adopted written policies and procedures which are designed to set standards and internal controls for the firm, its employees, and its businesses and are also reasonably designed to detect and prevent any violations of regulatory requirements and the firm's policies and procedures. Every employee and manager is required to be responsible for and monitor those individuals and departments he or she supervises to detect, prevent and report any activities inconsistent with the firm's procedures, policies, high professional standards, or legal/regulatory requirements.

Robert E. Eberhard as the Chief Compliance Officer, has the overall responsibility for monitoring and testing compliance with Koss-Olinger's policies and procedures. Mr. Eberhard may be contacted at 352-373-3337 or BobE@kofinancial.com.

Definition: "Supervised person" means directors, officers and partners of Koss-Olinger (or other persons occupying a similar status or performing similar functions); employees of Koss-Olinger; and any other person who provides advice on behalf of Koss-Olinger and is subject to Koss-Olingers' supervision and control.

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- 2) Maintenance of Registered Representative Office Documentation - The Chief Compliance Officer shall maintain relevant files pertaining to all business conducted by any registered person under the supervision of the the Chief Compliance Officer. Such files include customer files, transaction blotters, correspondence, advertising, sales memoranda, representative employment files, complaint files and cross-reference logs.
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further maintain a record of said review.

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6) Annual Compliance Review -The Chief Compliance Officer shall insure that all offices assigned to the Chief Compliance Officer are audited on at least an annual basis to assure compliance with applicable state, federal, and FINRA regulations.

Requirements for State-Registered Advisers

Koss Olinger is a Registered Investment Adviser with The Securities and Exchange Commission (the "Commission" or "SEC"). As a firm that has over \$100 million of assets under management, Koss Olinger has met the definition of investment adviser under the Advisers Act and has registered with the SEC as an investment adviser.

The Securities and Exchange Commission (the "Commission" or "SEC") regulates investment advisers, primarily under the Investment Advisers Act of 1940 (the "Advisers Act"), and the rules adopted under that statute (the "rules"). One of the central elements of the regulatory program is the requirement that a person or firm meeting the definition of "investment adviser" under the Advisers Act register with the Commission, unless exempt or prohibited from registration. Generally only larger advisers that have \$25 million or more of assets under management or that provide advice to investment company clients are permitted to register with the Commission. Koss Olinger fully meets these criteria under the definition. Smaller advisers register under state law with state securities authorities.

Registration with the SEC does not in any way constitute an endorsement by the SEC of an investment adviser's skill or expertise. Further, registration does not imply or guarantee that a registered adviser has achieved a certain level of skill, competency, sophistication, expertise or training in providing advisory services to its clients.

Koss Olinger Consulting, LLC

Form ADV Part 2B
Brochure Supplement

William James Rossi, III

2700 NW 43rd Street
Suite A
Gainesville, FL 32606

Phone: 352-373-3337

This brochure supplement provides information about William James Rossi, III that supplements the Koss Olinger Consulting, LLC brochure. You should have received a copy of that brochure. Please contact Robert Eberhard if you did not receive Koss Olinger Consulting, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about William James Rossi, III is available on the SEC's website at www.adviserinfo.sec.gov.

Koss Olinger Consulting, LLC

Educational Background and Business Experience

W.J. Rossi is a Partner at Koss Olinger Financial Group where he began his financial services career in 1997 after earning Bachelor of Science degrees in Finance and Economics from the University of Florida. Soon after, he obtained both the Certified Financial Planner (CFP®) and Chartered Financial Consultant (ChFC) designations.

Mr. Rossi's areas of expertise are investment management, estate planning, and creating income distribution strategies during retirement. He sits on Koss Olinger's Investment Advisory Committee. Rossi's professional insights about comprehensive fee based planning, as used in The Wealth Navigator System, have been quoted in local and national publications, including Money magazine. Additionally, Rossi has spoken at industry conferences such as MDRT's Top of the Table.

A resident of Gainesville since 1987, Mr. Rossi is active in the community serving on board positions at University of Florida's Performing Arts Center, Tyler's Hope, Stop! Children's Cancer, NAIFA Gainesville, and Gainesville Estate Planning Council. WJ is also a member of the Rotary Club, Gainesville Jaycees, and Leadership Gainesville Alumni.

Education:

- Bachelor of Science in Finance and Bachelor of Art in Economics, University of Florida
- CERTIFIED FINANCIAL PLANNER™ Professional
- Chartered Financial Consultant

Business Experience:

- Member, Koss Olinger Consulting, LLC, 2009-present
- Member, Koss Olinger and Company, LLC, 2009-present
- Partner and Investment Advisor, Koss Olinger Consulting, Inc., 2004 - 2009
- Partner and Financial Advisor, Koss Olinger and Company, Inc., 2005 - 2009
- Investment Advisor, Koss Olinger Consulting, LLC, 2009-present
- Registered Representative, ValMark Securities, Inc., 1999-present
- Investment Advisor, Koss Olinger Consulting, Inc., 1997-2009
- Financial Advisor, Koss Olinger Financial Group, 1997-present
- Registered Representative/Independent Contractor Raymond James Financial, Inc., 1997-2000
- Finance Intern, Koss Olinger Financial Group, 1996-1997

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent,

measured as 2,000 hours per year); and

- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification. (for more information regarding the CFP® designation: <http://www.cfp.net/>)

The Chartered Financial Consultant® (ChFC®) credential was introduced in 1982 as an alternative to the CFP® mark. This designation has the same core curriculum as the CFP® designation, plus two or three additional elective courses that focus on various areas of personal financial planning. The biggest difference is that it does not require candidates to pass a comprehensive board exam, as with the CFP®.

Chartered Financial Consultant is a financial planning designation for the insurance industry awarded by the American College of Bryn Mawr. ChFCs must meet experience requirements and pass exams covering finance and investing. They must have at least three years of experience in the financial industry, and have studied and passed an examination on the fundamentals of financial planning, including income tax, insurance, investment and estate planning.

Disciplinary Information

- A. William J. Rossi, III has not had any civil or criminal actions brought against him.
- B. William J. Rossi, III has not had any administrative proceedings before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- C. William J. Rossi, III has not had any proceedings before a self-regulatory organization.
- D. William J. Rossi, III has not had proceedings in which a professional attainment, designation, or license was revoked or suspended.

Other Business Activities

The principal business of Koss Olinger is as a Registered Investment Adviser. William J. Rossi, III, is also licensed as insurance and securities professional, and as such, is also in the business of offering securities and insurance products. Approximately 30% of his time is spent on activities related to these other products.

Mr. Rossi is also registered representative of ValMark Securities, Inc., a FINRA registered broker/dealer ("ValMark") and, as such, may place securities transactions through ValMark on behalf of their Clients. In such instances, the principals and/or related persons may receive commissions, 12b-1 fees or other sums for any securities transactions placed through ValMark. Clients are not required to place their securities transactions through ValMark and may use any broker/dealer they desire. For securities transactions placed through ValMark, commissions for securities paid pursuant to a prospectus will be the same. However, commissions or fees for other securities transactions may be higher or lower if placed through ValMark than if placed through another broker/dealer. ValMark provides related persons/registered representatives with due diligence, compliance information and regulatory review. Furthermore, all securities transactions made on behalf of a Client and placed through ValMark are reviewed and approved by ValMark supervisory principals as required by the FINRA.

Additionally, Mr. Rossi is affiliated with Executive Insurance Agency, Inc., a general insurance agency, and as such, represent numerous insurance companies on his client's behalf. Any insurance product placed by Mr. Rossi may generate standard and customary insurance commissions and other sums, a portion of which may be paid to Mr. Rossi.

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Form ADV - Part 2B

persons as defined in Form ADV. ValMark may be contacted at:
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(800) 765-5201. Executive Insurance Agency may be contacted at Executive Insurance Agency,
130 Springside Drive, Suite 300, Akron, OH 44333-2431, (800) 765-5201.

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Koss Olinger will recommend securities products offered by ValMark.

Additional Compensation

William J. Rossi, III, when acting as registered representative of ValMark Securities, Inc. may receive commissions through the sale of securities and insurance products to clients of the Adviser. This may create a conflict of interest. Commission rates may be found at other broker/dealers which may be higher or lower than those charged at ValMark Securities, Inc. All accounts of the Adviser have been researched to the extent needed to produce financial advice or make investment suggestions for the Client based on Client goals, objectives, risk tolerances, and needs.

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Robert E. Eberhard as the Chief Compliance Officer, has the overall responsibility for monitoring and testing compliance with Koss-Olinger's policies and procedures. Mr. Eberhard may be contacted at 352-373-3337 or BobE@kofinancial.com.

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The Securities and Exchange Commission (the "Commission" or "SEC") regulates investment advisers, primarily under the Investment Advisers Act of 1940 (the "Advisers Act"), and the rules adopted under that statute (the "rules"). One of the central elements of the regulatory program is the requirement that a person or firm meeting the definition of "investment adviser" under the Advisers Act register with the Commission, unless exempt or prohibited from registration. Generally only larger advisers that have \$25 million or more of assets under management or that provide advice to investment company clients are permitted to register with the Commission. Koss Olinger fully meets these criteria under the definition. Smaller advisers register under state law with state securities authorities.

Registration with the SEC does not in any way constitute an endorsement by the SEC of an investment adviser's skill or expertise. Further, registration does not imply or guarantee that a registered adviser has achieved a certain level of skill, competency, sophistication, expertise or training in providing advisory services to its clients.

Koss Olinger Consulting, LLC

Form ADV Part 2B
Brochure Supplement

Brian Earl Watson

2700 NW 43rd Street
Suite A
Gainesville, FL 32606

Phone: 352-373-3337

This brochure supplement provides information about Brian Earl Watson that supplements the Koss Olinger Consulting, LLC brochure. You should have received a copy of that brochure. Please contact Robert Eberhard if you did not receive Koss Olinger Consulting, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Brian Earl Watson is available on the SEC's website at www.adviserinfo.sec.gov.

Koss Olinger Consulting, LLC

Educational Background and Business Experience

Brian Watson is a Partner at Koss Olinger Financial Group where he began his wealth management career in 1998 after earning a Bachelor of Science degree in Finance from the University of Florida. A Certified Financial Planner (CFP®) practitioner, Mr. Watson's areas of expertise are retirement planning, investment management and estate planning.

As a respected analyst, Mr. Watson has been quoted in local and national publications such as The Gainesville Sun, Senior Times (a widely read Florida publication for senior citizens), and The Prosperity Experience (a national publication that focuses on financial and estate planning issues for lottery winners).

Mr. Watson brings strong information technology skills to the firm as well. He was instrumental in designing the firm's management reporting systems and helped develop The Wealth Navigator System™, an advanced planning process that is at the center of the firm's overall consulting services.

Education:

- Bachelor of Art in Business Administration, University of Florida
- CERTIFIED FINANCIAL PLANNER™ Professional

Business Experience:

- Member, Koss Olinger Consulting, LLC, 2009-present
- Member, Koss Olinger and Company, LLC, 2009-present
- Partner and Investment Advisor, Koss Olinger Consulting, Inc., 2004-2009
- Partner and Financial Advisor, Koss Olinger and Company, Inc., 2005-2009
- Investment Advisor, Koss Olinger Consulting, LLC, 2009-present
- Investment Advisor, Koss Olinger Consulting, Inc., 2000-2009
- Registered Representative, ValMark Securities, Inc., 1999-present
- Financial Advisor, Koss Olinger Financial Group, 1998-present

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours

on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification. (for more information regarding the CFP® designation: <http://www.cfp.net/>)

Disciplinary Information

- A. Brian Watson has not had any civil or criminal actions brought against him.
- B. Brian Watson has not had any administrative proceedings before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- C. Brian Watson has not had any proceedings before a self-regulatory organization.
- D. Brian Watson has not had proceedings in which a professional attainment, designation, or license was revoked or suspended.

Other Business Activities

The principal business of Koss Olinger is as a Registered Investment Adviser. Brian Watson, is also licensed as insurance and securities professional, and as such, is also in the business of offering securities and insurance products. Approximately 30% of his time is spent on activities related to these other products.

Mr. Watson is also registered representative of ValMark Securities, Inc., a FINRA registered broker/dealer ("ValMark") and, as such, may place securities transactions through ValMark on behalf of their Clients. In such instances, the principals and/or related persons may receive commissions, 12b-1 fees or other sums for any securities transactions placed through ValMark. Clients are not required to place their securities transactions through ValMark and may use any broker/dealer they desire. For securities transactions placed through ValMark, commissions for securities paid pursuant to a prospectus will be the same. However, commissions or fees for other securities transactions may be higher or lower if placed through ValMark than if placed through another broker/dealer. ValMark provides related persons/registered representatives with due diligence, compliance information and regulatory review. Furthermore, all securities transactions made on behalf of a Client and placed through ValMark are reviewed and approved by ValMark supervisory principals as required by the FINRA.

Additionally, Mr. Watson is affiliated with Executive Insurance Agency, Inc., a general insurance agency, and as such, represent numerous insurance companies on his client's behalf. Any insurance product placed by Mr. Watson may generate standard and customary insurance commissions and other sums, a portion of which may be paid to Mr. Watson.

ValMark Securities and Executive Insurance Agency are material relationships to the Adviser, but are not related persons as defined in Form ADV. ValMark may be contacted at:

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These other industry affiliations may cause a conflict of interest as the registered person may earn reasonable and customary commissions and/or 12b-1 fees on the sale of insurance, advisory or securities products. Clients are advised that they are not required to place securities transactions through these broker/dealers and may use any broker/dealer they choose. Clients are also under no obligation to act upon any of the Adviser's recommendations. The same or similar services may be available through other firms or individuals at the same, higher, or lower prices.

Koss Olinger will recommend securities products offered by ValMark.

Additional Compensation

Brian Watson, when acting as registered representative of ValMark Securities, Inc. may receive commissions through the sale of securities and insurance products to clients of the Adviser. This may create a conflict of interest. Commission rates may be found at other broker/dealers which may be higher or lower than those charged at ValMark Securities, Inc. All accounts of the Adviser have been researched to the extent needed to produce financial advice or make investment suggestions for the Client based on Client goals, objectives, risk tolerances, and needs.

There is no additional compensation awarded for providing advisory services, such as sales awards or prizes. Our related persons may receive additional compensation for sales of insurance products, investment products, or other services through registration with ValMark Securities, Inc. They will also receive compensation for insurance sales through Executive Insurance Agency.

Supervision

Koss-Olinger has adopted written policies and procedures which are designed to set standards and internal controls for the firm, its employees, and its businesses and are also reasonably designed to detect and prevent any violations of regulatory requirements and the firm's policies and procedures. Every employee and manager is required to be responsible for and monitor those individuals and departments he or she supervises to detect, prevent and report any activities inconsistent with the firm's procedures, policies, high professional standards, or legal/regulatory requirements.

Robert E. Eberhard as the Chief Compliance Officer, has the overall responsibility for monitoring and testing compliance with Koss-Olinger's policies and procedures. Mr. Eberhard may be contacted at 352-373-3337 or BobE@kofinancial.com.

Definition: "Supervised person" means directors, officers and partners of Koss-Olinger (or other persons occupying a similar status or performing similar functions); employees of Koss-Olinger; and any other person who provides advice on behalf of Koss-Olinger and is subject to Koss-Olingers' supervision and control.

The following is a brief outline of the major areas of responsibility of the Chief Compliance Officer in Koss Olinger's supervisory structure. Please note that these items are not, nor are they intended to be, a complete representation of the Chief's responsibilities. This list is provided only as a general reference tool.

- 1) Approval of Customer Accounts -The Chief Compliance Officer must review all account documentation to insure completion as well as the suitability of the proposed transaction relative to client needs, income, assets, risk tolerance and objectives.
- 2) Maintenance of Registered Representative Office Documentation - The Chief Compliance Officer shall maintain relevant files pertaining to all business conducted by any registered person under the supervision of the the Chief Compliance Officer. Such files include customer files, transaction blotters, correspondence, advertising, sales memoranda, representative employment files, complaint files and cross-reference logs.
- 3) Processing of Sales/Transactions -The Chief Compliance Officer shall insure that all transactions and supporting documentation are reviewed promptly. Additionally, the Chief Compliance Officer shall insure that all checks and transactions are posted to appropriate internal records and copies maintained in the appropriate files.
- 4) Review of Client Accounts -The Chief Compliance Officer shall insure that all customer accounts receive a periodic review in order to insure that all activity is consistent with client suitability standards. The Chief Compliance Officer shall further maintain a record of said review.
- 5) Review of Representative Status -The Chief Compliance Officer shall periodically review the status of all registered personnel assigned to their supervision in order to insure that the representatives maintain the proper level of registration, state licensure and continuing education eligibility.
- 6) Annual Compliance Review -The Chief Compliance Officer shall insure that all offices assigned to the Chief Compliance Officer are audited on at least an annual basis to assure compliance with applicable state, federal, and FINRA regulations.

Requirements for State-Registered Advisers

Koss Olinger is a Registered Investment Adviser with The Securities and Exchange Commission (the "Commission" or "SEC"). As a firm that has over \$100 million of assets under management, Koss Olinger has met the definition of investment adviser under the Advisers Act and has registered with the SEC as an investment adviser.

The Securities and Exchange Commission (the "Commission" or "SEC") regulates investment advisers, primarily under the Investment Advisers Act of 1940 (the "Advisers Act"), and the rules adopted under that statute (the "rules"). One of the central elements of the regulatory program is the requirement that a person or firm meeting the definition of "investment adviser" under the Advisers Act register with the Commission, unless exempt or prohibited from registration. Generally only larger advisers that have \$25 million or more of assets under management or that provide advice to investment company clients are permitted to register with the Commission. Koss Olinger fully meets these criteria under the definition. Smaller advisers register under state law with state securities authorities.

Registration with the SEC does not in any way constitute an endorsement by the SEC of an investment adviser's skill or expertise. Further, registration does not imply or guarantee that a registered adviser has achieved a certain level of skill, competency, sophistication, expertise or training in providing advisory services to its clients.

Koss Olinger Consulting, LLC

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Brochure Supplement

Christopher Brent Boyd

742 Natchez Circle
Mt. Pleasant , SC 29464

Phone: 843-478-1831

This brochure supplement provides information about Christopher Brent Boyd that supplements the Koss Olinger Consulting, LLC brochure. You should have received a copy of that brochure. Please contact Robert Eberhard if you did not receive Koss Olinger Consulting, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher Brent Boyd is available on the SEC's website at www.adviserinfo.sec.gov.

Koss Olinger Consulting, LLC

Educational Background and Business Experience

C. Brent Boyd is a Wealth Advisor at Koss Olinger Financial Group with an extensive background in financial planning for financial institutions. A Certified Financial Planner™ (CFP®) professional, Mr. Boyd began his financial services career in 1997 at U.S. Bank in Aspen, Colorado. Prior to joining Koss Olinger, he held financial planning positions with both local and southeastern regional firms in the Charleston area.

Mr. Boyd received a Bachelor of Science degree with Honors in Accounting from the University of Florida. He was a member of the National Accounting Honorary (Beta Alpha Psi) and the Dean's List.

Mr. Boyd is a member of the Rotary Club of Charleston and a Charter Member of the Mount Pleasant - Pleasant Speakers Chapter of Toastmasters International. He is an active member of The Financial Planning Association and CCA of South Carolina.

Education:

- Bachelor of Science in Accounting, University of Florida
- CERTIFIED FINANCIAL PLANNER™ Professional

Business Experience:

- Investment Advisor, Koss Olinger Consulting, LLC, 2009-present
- Investment Advisor, Koss Olinger Consulting, Inc., 2007-2009
- Registered Representative, ValMark Securities, Inc., 2007-present
- Investment Consultant, Sun Trust Investment Services, Inc., 2006-2007
- Financial Advisor, Securian Financial Services, 2002-2006

The **CERTIFIED FINANCIAL PLANNER™**, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

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- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards

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prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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Securities, Inc. All accounts of the Adviser have been researched to the extent needed to produce financial advice or make investment suggestions for the Client based on Client goals, objectives, risk tolerances, and needs.

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Koss Olinger Consulting, LLC

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