

## Founded by Financial Professionals

### **Daniel Wildermuth and Carol Wildermuth,**

co-founders of Kalos Financial, opened their doors to advisors in 2004. Daniel and Carol have decades of experience in the financial services industry, including experience advising clients. This provides them with a unique understanding and perspective of investing because they built a successful practice working with individual investors like you.



**Daniel** is a seasoned 25+ year industry veteran who is credited with bringing endowment style investing, previously reserved for the ultra-wealthy, to every day investors. In addition to his role as CEO, he serves as the Chief Investment

Officer for the Kalos Managed Money Portfolios. He is the author of *Wise Money: Minimize Your Volatility and Increase Your Control and How to Keep and Grow Retirement Assets*, both published by McGraw-Hill. He earned an MBA in Finance from the Anderson School at UCLA and a Bachelor's Degree in Engineering from Stanford University.



**Carol** brings the extensive financial services industry experience earned during her 25+ year career to her role as COO. She is responsible for driving strategy, design and process enhancement within the Kalos Family of

Companies—Kalos Capital, the broker-dealer, and Kalos Management, the RIA—in order to deliver industry-leading products, services, technology and support to Kalos advisors. Carol earned a bachelor's degree in Economics, with a minor in International Business, from Pacific Lutheran University in Tacoma, Wash.

To read their complete bios, please visit  
[www.kalosfinancial.com/our-people](http://www.kalosfinancial.com/our-people).



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Securities offered through Kalos Capital, Inc., Member FINRA/SIPC/MSRB.  
Investment advisory services offered through Kalos Management, Inc., an SEC Registered Investment Adviser. Kalos Financial, Inc. is licensed as an insurance agency. These members of the Kalos Family of Companies are separate affiliated firms that share common ownership and are represented by the Kalos Financial service mark.



## ABOUT US



## *A New and Intelligent Approach to Investing*

Today's high net-worth investors possess a much greater financial literacy than previous generations. With this level of sophistication, investors seek products and strategies that can potentially offer greater degrees of flexibility, intelligent diversification, tax efficiency and more control over their invested assets—and that's what investors find when working with Kalos advisors. Our firm was founded on the principles reflected in the meaning of our name—that which is intrinsically fair, right and honorable. Our commitment to serve your advisor with integrity and provide products and strategies to meet the needs of our advisors' clients, is our focus each and every day.

## *An Innovative Force within the Financial Services Industry*

Since its inception, Kalos has focused on providing sophisticated portfolio solutions by incorporating practices and products most commonly utilized by Ivy League endowments. Kalos' CEO Daniel Wildermuth, is credited with developing the Endowment Investment Model for individual investors. Once considered "out of reach" for investors with less than \$5 million in investable assets, Daniel's Endowment Investment Model taps into alternative asset classes to offer measurable added value to investor portfolios. This strategy helps to control risk and position portfolios for growth; which can help generate greater income potential throughout retirement.

## *Industry-Leading Product Due Diligence*

Strong product due diligence is required in order for Kalos to offer innovative, complex or alternative investment products. Our Due Diligence Department is one of the best in the industry—thorough, thoughtful and adept at avoiding investment programs that fail. Our due diligence team has more than 50 combined years of experience and its members are actively involved in, and lead, industry organizations. In addition, they work with attorneys and third-party due diligence firms that have expertise with alternative investments to help identify strengths and potential weaknesses so we feel confident in the alternative programs offered.



## *How We Support Your Advisor*

Kalos is proud to work with an elite group of advisors. Advisors that join Kalos offer their clients a higher level of service, require access to diverse product offerings and expect state-of-the-art technology. Our job is to ensure your advisor has all of that and more. The products available on the Kalos platform are diverse and, because we are an independent firm, there are no investment quotas for your advisor to meet. Your advisor is free to choose the investments that meet your unique needs and investing goals.

Kalos offers industry-leading technology platforms through our clearing firm and custodians that allow you and your advisor to access your accounts online and monitor their progress.