



Koch Financial Services provides retirement planning strategies with an emphasis on wealth creation and preservation. We strive to educate our clients on how to prepare wisely and potentially avoid loss through maintaining a conservative financial balance. You'll benefit knowing that you won't outlive your money and your legacy will be safely managed.

HOW WE CAN HELP YOU

Retirement Planning

- Tax-efficient Investing strategies
- Principal-protected savings strategies
- Retirement Income Strategies

Business Planning

- Business income tax reduction strategies
- Buy Sell agreement design
- Deferred compensation strategies
- Business exit strategies
- Retirement Plans including 401(k)s, Simple IRAs, SEPs

Estate Planning

- Estate tax reduction strategies
- Estate tax funding strategies
- Living trust design
- Life insurance trust design
- Life insurance policy design
- Shopping for the most competitive live insurance policy
- Charitable planning
- Gifting strategies to benefit your children/grandchildren

Income Strategies

- Systematic income streams
- Tax-efficient income models
- Income longevity solutions
- Social Security Claiming Strategies

TOOLS WE CAN USE

Risk Management Analysis & Life Insurance

- Term Life
- Whole Life
- Universal Life
- Indexed Life
- LTC
- Med Sups

Annuities

- Fixed Annuities
- Fixed Indexed Annuities
- Immediate Annuities

STEVEN A. KOCH President



Steve Koch, President of Koch Financial Services, has been providing strategic financial planning and retirement income management to people at or near retirement since 1986. Steve brought his prior work experience in the market sector when he opened his own practice in 2000. Steve makes every effort to understand a client's goals and exceed their expectations. He will work with you to identify your particular needs and goals, creating a personalized risk assessment and help you implement a practical course of action. A resident of St. Petersburg for almost 40 years, Steve has been involved in Kiwanis and a volunteer for the American Heart Association. Steve is the proud father of two children, Marissa and Jeremy.

"The best way to make money, is to prevent losing money."

Koch Financial Services

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