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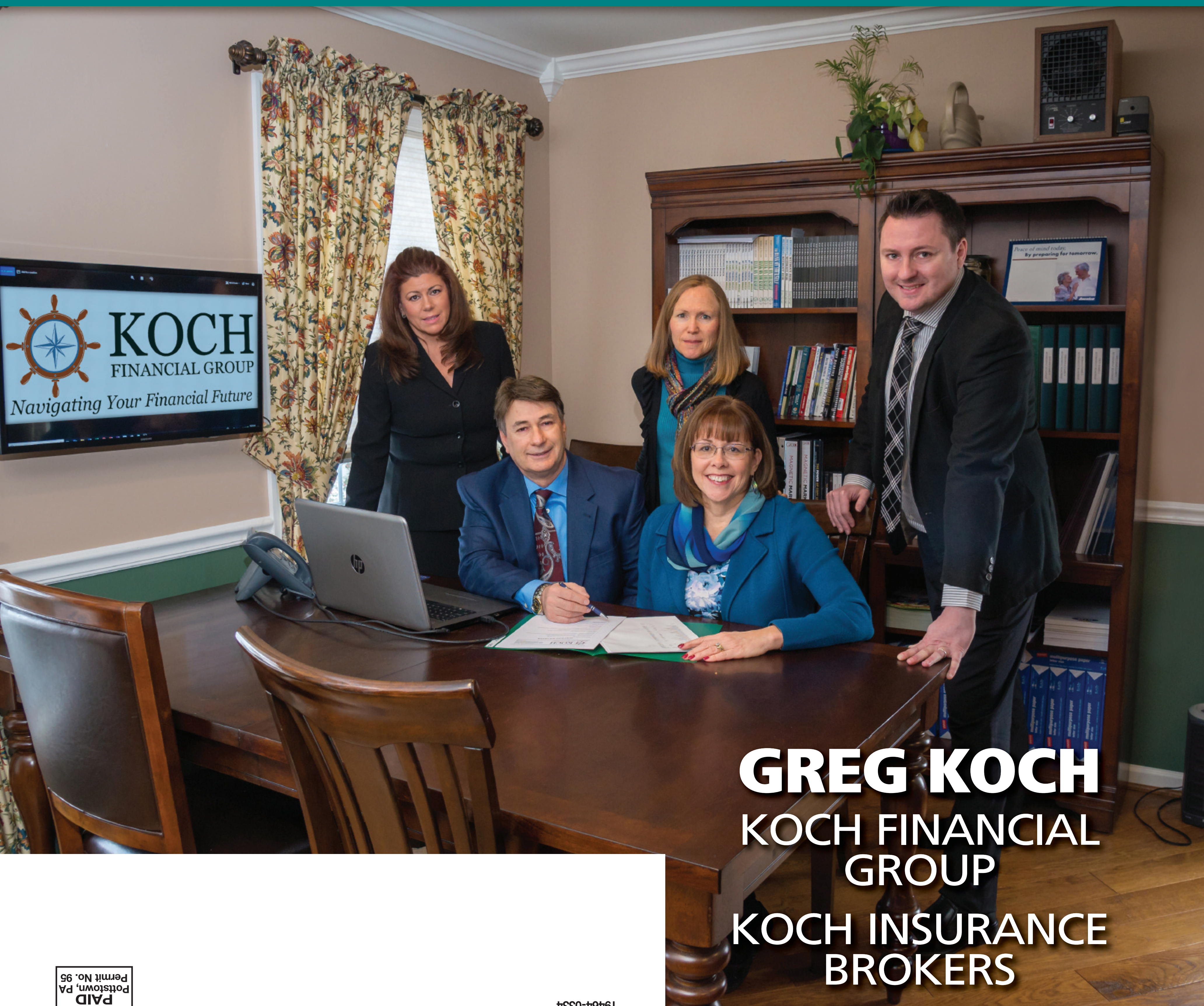

GREG KOCH

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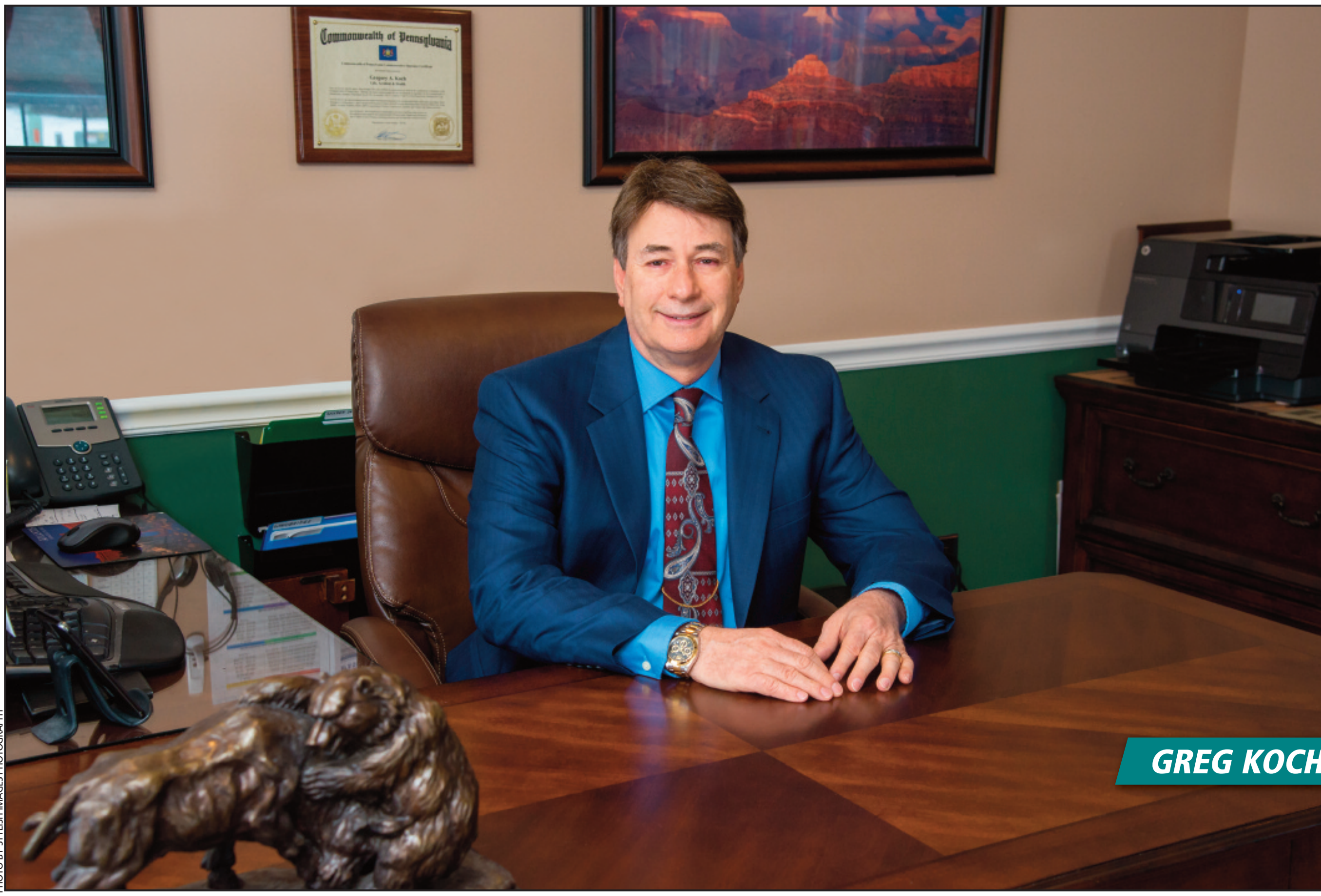


PHOTO BY STYLISH IMAGES PHOTOGRAPHY

GREG KOCH

Greg Koch is not your typical financial advisor or insurance broker. Upon graduating from Fleetwood High School in 1976, Koch had plans to study engineering at Penn State, but a severe motorcycle accident and long period of recovery altered those plans. Once fully recovered, Koch went to work in the retail furniture industry, where he built a career, establishing a track record of success in sales management, developing expertise in his product line, and earning a reputation for outstanding customer service, making him a leader in his market.

Although successful at what he was doing, something was missing. Seeking greater career fulfillment, Koch boldly decided to shift gears mid-profession and follow his true calling — financial planning. Ever since his first economics class, Koch was fascinated by finance. As a matter of personal interest, he had already completed numerous continuing education specialty courses to further his knowledge in financial products and retirement planning. Taking the plunge, in 2001 he received his Series 66 License and his Insurance License soon after and started working in the financial services field.

"I've always wanted to help people live a better life and have a better retirement than they ever thought possible," Greg Koch says, explaining the decision to change careers. "It's something that I was always interested in. My parents were divorced when I was young. We didn't have a lot as a child. I saw how my mom struggled through life and I always wanted to make her life better, and other people just like her, live better."

One of the walls in Koch's Douglassville home office is lined with books on finance-related topics. As an avid reader, he has great admiration for books by and about individuals who use their financial acumen to help others. "I look at what people like Warren Buffet, Bill Gates, and Oprah Winfrey have been able to do in their lives," he said. They are some of the richest people in the world and look how much they give back! I like to see people who made it and did something with it."

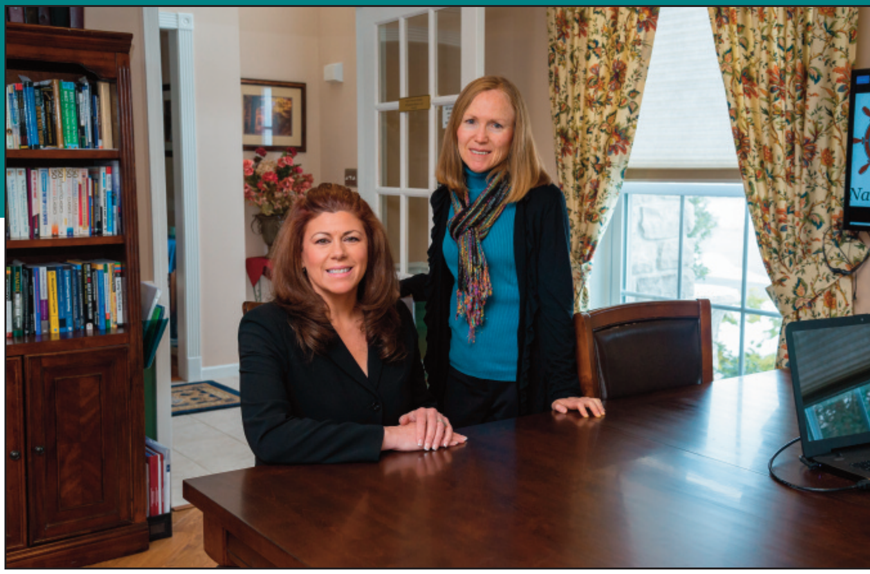
Zachary Miller, Insurance Agent

"As financial advisors, our commitment to you is simple: To be honest, transparent and always look out for your best interest, first and always."

"At Koch Financial Group, LLC, it is our goal to help our clients create a comprehensive financial plan that is designed to secure their financial future and ensure peace of mind for themselves and their loved ones."

KOCH FINANCIAL GROUP

Navigating Your Financial Future



Helena Erman, Office Manager and Maggie O'Malley, Marketing & Support

Over the course of working for several financial services & insurance companies for nearly a decade, Koch became increasingly dissatisfied with the conflict of interest that he saw in the big financial firms. "All the firms that I worked for did not act as a fiduciary. It was all about making money for the firm, not so much about making money for the client," he said. "I always thought that was a conflict of interest, and that approach was totally opposite of the way it should be."

In 2010, Koch decided to strike out on his own, Koch Financial Advisors & Insurance Broker. Rather than serving corporate goals, the company had a fiduciary duty to clients with their best interests in mind. Today, the firm has grown to a staff of ten.

"My whole goal is to keep as much money in the clients' pockets as possible," Koch explains. "That's why a lot of services that we offer have no fees to them. In most cases we get paid a commission by the different companies our clients elect to do business with. We don't ask the client for anything more," he said.

Koch received his Series 65 License and became an IAR (Investment Advisor Representative) in 2015. Changing SEC regulations prompted a decision in 2017 to split the company into two entities — Koch Financial Group, LLC and Koch Insurance Brokers, LLC. Although the firms work with clients of all ages, they specialize in working with seniors aged 55 and above.

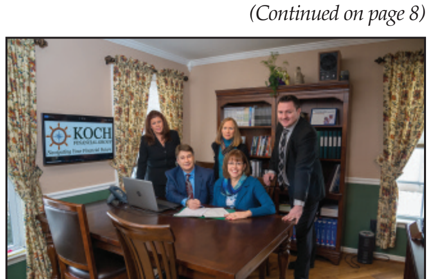
"In a sense, everybody is kind of our family," Koch says. "We want to help everybody get to their goals, and by taking less and giving more, we're able to do that. By doing that, that actually explodes my business. The more we help people, the more we get referrals and the more my business grows," he said, adding "I don't worry about the money. If I do my job correctly and I help people, the money will automatically come to me. I get to work from home and do the things that I want to do. I don't live lavishly. I'm just a simple guy in a modest home. I want to give it back to friends, family and other people."

In addition to Koch's distinction as a fiduciary, Koch Financial Group further distinguishes itself by specializing in the distribution phase of retirement. He also specializes in assets that are not correlated to the stock market. "It doesn't matter if the stock market goes up or down or if the economy is good or bad," Koch said. "These assets yield above average returns no matter what. Some are fixed rate. Some are variable returns."

Koch Financial Group also serves as a one-stop-shop with its exclusive POD system (Professionals On Demand), enabling the firm to offer a comprehensive variety of services. "We really have something for everybody," Koch said. "Any financial service that a senior would need, from now until the end of their days. If we don't offer that service, we have a network of affiliates that we can refer them to that offer that service, and they would work directly with them. One call does it all."

Continuous learning is a priority for Greg Koch, as is sharing information to help educate others about basic financial matters. He contributes a monthly column to *Route 422 Business Advisor* and conducts seminars at local venues on estate planning, maximizing your IRA, social security planning, college planning, as well as a variety of other financial and insurance related topics.

(Continued on page 8)



Cover photo: Standing (L-R) Helena Erman - office manager, Maggie O'Malley marketing & support, Zach Miller - insurance agent; Seated Greg Koch - owner & founder, Sue Koch - wife, bookkeeping & payroll.

Cover Story

(Continued from page 7)

"Our industry changes daily," Koch said about the value of continuing to learn and share knowledge. "Since I started in this business, no matter how much you think you know, you are always learning something new every day and there is always more to learn. My eyes have been opened tremendously over the years."

Koch clearly enjoys the challenge of helping individuals reach their retirement goals, no matter what their current situation. "Everybody's situation is different," he said. "People come to us with all kinds of complex problems, and we're able to help them get on the right track to have a better retirement. In most cases, it's a little more complex of a project and in some cases it's very simple. It's just a matter of giving them a little guidance and they're on the road to recovery. Other people it takes a little bit more doing and coaching to get them to that level, and it may take a couple steps or a couple years to get to reach that," he said. "We want to do whatever we can to do as much as we can to get them to where they want to be, to reach their goals in life and in retirement as quickly and as easily as possible, with as little risk as possible."

Greg Koch seems to have found his true calling. "You can't find another job that's more gratifying than this," he said. "There is nothing more rewarding than helping somebody reach the success that they want to reach and seeing them become happy with their life and everything else, so to me, that's very, very satisfying."

Greg and his wife Susan live in Douglassville, PA, and have five children and two grandchildren. They support a variety of local and national charities, including St. Jude Hospital, Wounded Warriors, Disabled American Veterans, Reading Symphony Orchestra, and the Philadelphia Chapter of Cradle to Crayons, among others. Koch Financial Group is a member of the TriCounty Area Chamber of Commerce and Better Business Bureau.

For additional information, please call 610.370.7268. For a full range of services offered, and to learn more about Koch Financial Group, LLC please visit: www.KochFinancialGroup.com. For additional information on Koch Insurance Brokers, LLC, please visit: www.KochInsBrokers.com.

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