



**KK FINANCIAL
SOLUTIONS**

Financially Empowering You



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Karen Koenig - CEO
3793 Anna Place, Greenbank, WA 98253
Phone: 425-610-7476

Our Beliefs

I take the time to get to know you and your goals, then provide customized financial advice to help you reach your goals. I do this in a way that is easy to understand and takes the fear out of investing. I typically work with individual investors, divorced people, and small businesses as I identify with the pain points that these markets feel, as I am in all three of those target markets and I can speak from experience. I started investing at age 19 but didn't really know what I was doing, even though I made a substantial amount of money. I got divorced in 2008 and walked away with a large sum of money and I invested all my money in a house right before the 2008 housing market crash! Had I had a Financial Advisor at the time, I would have done things very differently. And, last, I have started and run a small business, providing me the inside experience and knowledge of the financial advice individual investors and entrepreneurs need. My clients benefit from my customized approach to managing their wealth because it helps address their current financial needs and achieve their long-term goals.

Today I find that I never feel happier than when I'm helping and serving others. Helping those people who have found their way into my life, challenge and solve the most vexing problems that are keeping them from fulfilling their personal and professional goals is exciting.

I strive to provide:

- Vision
- Financial Intimacy
- Solid objective advice
- Maintenance and Monitoring
- Transparency



● How We Guide Our Clients ●

Client Financial Organizer (CFO)

First, we use a professionally prepared document called the *Client Financial Organizer*, or *CFO*, to track your progress and provide continuity from one year to the next. This working document is kept current and is modified as your financial situation evolves.

The *CFO*, will clearly define our relationship and our understanding of your situation and all recommendations.

The *CFO*, documents aspects of our advising process, what we've advised you in the past, what we're working on, and the possible challenges we may face in the future. It is comprehensive and is designed to reflect what is relevant to you and your family.

Your *CFO* will guide us to the future you desire. It outlines your goals and objectives. We focus on who's important to you; your family as well as all the professionals that you work with - your CPA, your attorney, and other advisors, whoever they happen to be. We often use the *CFO* to facilitate communication with these individuals in order to ensure everyone is pulling in the same direction.

In subsequent meetings, we will use the *CFO*, as our agenda to be certain we are doing everything possible to achieve your goals.

In conjunction with the *CFO*, we believe our clients should have a financial plan.

Comprehensive Financial Plan (CFP)

The CFP provides a goal-based financial planning platform to deliver holistic advice. Along with understanding what is important to you, all pertinent information about your current financial circumstances is reviewed in order that we can build a plan with an optimal outcome. A detailed financial plan is completed using comprehensive software that evaluates all possible scenarios and ensures we are on the right track.

We recognize that life is fluid and circumstances change. We talk and meet with you on a regular basis to discuss life's changes and to ensure that your plans stay on track.

Our Investment Process

"With a good perspective on history, we can have a better understanding of the past and present, and thus a clear vision of the future." — Carlos Slim Helu

When creating a customized portfolio, it is essential to take into consideration the following:

- Current situation
- Personal goals and objectives
- Resources

We then customize your portfolio to fit your needs and in accordance with your goals, account size, and risk tolerance using the 3 C's:



Cash

The Cash strategy consists of resources that you need to meet your family's short-term cash flow needs, including regular income from employment or a pension, safe borrowing capacity, and investment assets earmarked for this purpose. The aim of the Cash strategy is to provide enough capital to safely meet your short-term expenses regardless of market volatility.



Consistency

The Consistency strategy are the resources that you need to meet your lifetime goals. The Consistency strategy is focused on helping you meet your goals over your lifetime. Its aim is to ensure that you're invested in such a way that you have a high probability of meeting those objectives. The risk here is measured in terms of shortfall risk, in other words the possibility of not meeting one of your investment goals. By coordinating your Cash and Consistency strategies, your confidence in your long-term financial well-being should be secure even in times of financial market volatility and economic crisis.



Continuity

The Continuity strategy consists of your family's excess resources, the share of your family's wealth that goes beyond what is needed to meet one generation's lifetime objectives. The aim of the Continuity strategy is to pass on assets that you do not need during your lifetime to the next generation, or to use them for other favored causes. So your Continuity strategy should focus on maximizing the value of transfers to future generations and to make a positive impact on society through philanthropy.

Our repeatable investment process identifies great companies and best in class money managers that have demonstrated ability to excel in their specialties. Using a core satellite strategy, we build a core portfolio that that is the foundation of your long-term holdings. Once the core is built, we then tactically add satellite positions to gain exposure to industries and sectors that are poised to perform well.

Continual monitoring of your investment portfolio, in conjunction with your financial plan is essential. As your needs and life circumstances change, we are here to make the necessary adjustments and keep you on your desired path.

How We Get Paid for Our Services

The way we are paid for everything we do for our clients is that we receive a percentage of your assets under management.

We provide:

- Guidance and advice on all aspects of your financial life
- Ongoing oversight and scrutiny
- Comprehensive Financial Plan (CFP)
- Client Financial Organizer (CFO) maintained and regularly updated
- Understanding towards every aspect of your financial and life goals
- Customized investment management, structure, and allocation

Our Process



From your Perspective

You most likely are looking for someone who you can get along with, trust, and who will help you achieve your goals.



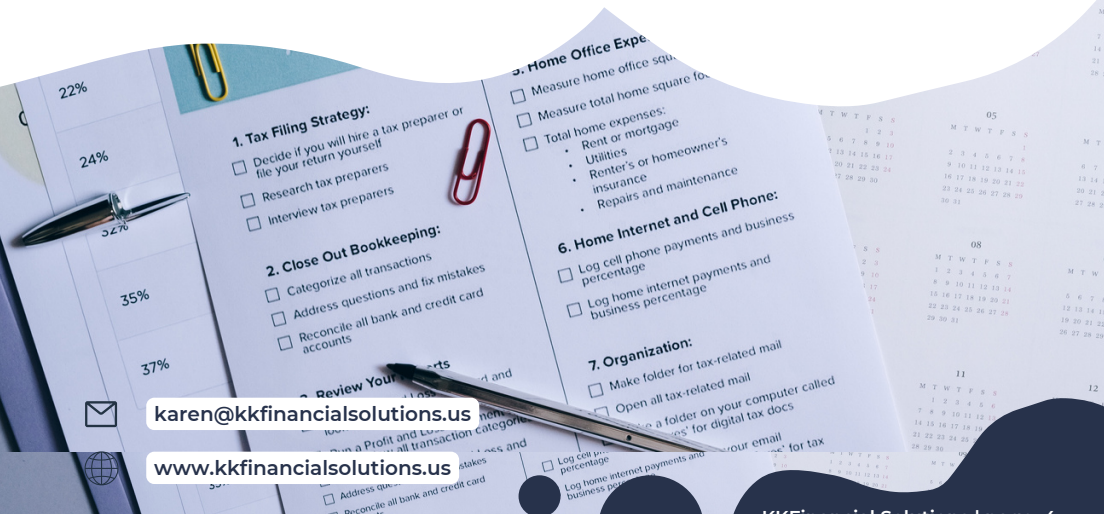
From our Perspective

We are looking for someone we can get along with, trust, and who has the financial wherewithal to take advantage of what we provide.

Is there a FIT?

In our first meeting we do not make any decisions. What we do is share enough information that we can determine if there is a FIT.

We book an appointment 24 to 72 hours later to discuss this further if we both agree to move forward and work together.



karen@kkfinancialsolutions.us

www.kkfinancialsolutions.us

About Me



Karen Koenig



I started in the financial services industry in 2015 at Edward Jones, I now own my own business and work with Union Capital/RBC. I chose to switch careers after 26 years in the military and 6 years in aerospace, because I knew I was good at listening and working with people. I am good at looking at things from the 10,00-foot level, creating a solution that is right for the client, and I wanted to own my own business.

I am the primary advisor in an office of over 50 experienced professionals with vast backgrounds and experience to support our clients' unique goals.

I have a BA in Organizational Management from Concordia University, an MBA in Project Management from Jones International University, and an MBA in Supply Chain Leadership from Indiana University – Kelly School of Business/Keenan Flagler Business School at University of North Carolina Chapel Hill.

I have passed the Series 7 and 66 exams. I am also registered in the state of Washington to sell insurance, life, disability, variable life, and variable annuities.

Personal

I have two children and 4 grandchildren, and I live with my wonderful partner Ron in a house we recently built on the gorgeous Whidbey Island, WA.

Director

NCOAGA – Graduate (newsletter editor)
Mukilteo Schools Foundation

✉ karen@kkfinancialsolutions.us

🌐 www.kkfinancialsolutions.us

About Union Capital

UNION CAPITAL

Union Capital Company is a full-service investment management and financial-planning firm serving private investors, corporations, and institutions worldwide. Financial Consultants are in various states of the United States of America as well as various countries in the world.

This family-owned independent broker-dealer has 5 core values:

- ✓ Integrity
- ✓ Teamwork
- ✓ Accountability
- ✓ Purpose
- ✓ Excellence

These core values represent how we operate on a day-to-day basis. We strive to create the best environment for our financial advisors so they can achieve success for their clients. We are consistently monitoring our evolving industry and continue to show our strength in our friendly compliance, advanced technology, and our transition expertise.



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