



KALOS FINANCIAL, INC. • 3780 MANSELL ROAD, STE 150 • ALPHARETTA, GA 30022  
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**Q Describe your firm, its offerings and its mission.**

Kalos Financial is a broker/dealer and investment advisory firm serving independent financial representatives and advisors across the U.S. We specialize in assisting our financial professionals in implementing the Endowment Model in client portfolios. Kalos has a large offering of alternative investments, and has historically emphasized diverse alternatives across our platform. Our thorough due-diligence process rejected such firms as Provident Royalty, Medical Capital and DBSI. We emphasize training and education through various events and on-going programs to assist reps and advisors in successfully delivering the endowment strategy to their clients.

**Q Describe your investment strategy and how it might be unique.**

Kalos focuses on adapting and implementing a portfolio strategy popularized by endowments and institutions over the past several decades. Portfolios emphasize much greater diversification of performance components of a portfolio through allocation to sectors such as international stocks, multiple real asset categories, private equity and absolute return investments. Fixed income emphasis is lessened through inclusion of assets that can provide income and greater return potential as well as lower correlation with various performance assets. Greater diversification of risk assets can also provide differing income streams and lessen dependence on poorer performing fixed income assets for income and liquidity.

**Q Describe how your investment products fit into a well-rounded asset allocation strategy.**

Beyond access to various third party product sponsors, we provide proprietary long equity investments focused in commodities, dividend equities, growth equity, developed international equity and emerging market equity.

We also offer an Emerging Market Real Estate Direct Investment to high net worth investors seeking to gain exposure to alternative real estate. Given the nature and location of the real estate holdings, the investment should be considered speculative.

**Q How has your firm adapted during the recent economic downturn?**

We have continued to increase the sophistication, breadth and depth of our models and offerings – more of the same because it's worked very well.

## AT A GLANCE

**Firm name:** Kalos Financial, Inc  
**Principals:** Daniel Wildermuth, Carol Wildermuth  
**Employees:** 17  
**Location:** Alpharetta, GA  
**Years in business:** 13  
**Assets under management:** N/A  
**Minimum investment:** N/A