

Michael G. Koch
MGK Wealth Management
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2B Supplemental Brochure

May 10, 2023

The Brochure Supplement provides information about Michael Koch (CRD#4431828) that supplements the Fortis Group Advisor, LLC (“Fortis”) Brochure. You should have received a copy of the Brochure. Please contact, Austin Sweerus, the Chief Compliance Officer at 732-409-2644 or compliance@fortisgroupadvisors.com if you did not receive Fortis’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Koch is available on the SEC’s website at [SEC Adviser Info](#). You can search this site by a unique identifying number, known as the CRD number listed above.

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michael Koch

Born: 1974

Post-Secondary Education:

- Rutgers University, [BS], [1996]
- Successfully completed the General Securities Representative Examination (Series 7) and Uniform Combined State Law Examination (Series 66)
- Insurance Licenses in Life, Annuities & Health

Recent Business Experience:

- Fortis Group Advisors, LLC, Investment Advisor Representative, 2/2018 – Present
- LPL Financial, Registered Representative, 2/2018 – Present
- MGK Wealth Management, LLC, 8/2008 – Present
- Invest Financial Corporation, Registered Representative, 7/2008 – 2/2018

ITEM 3 - DISCIPLINARY INFORMATION

Michael Koch has no history of any legal or disciplinary events that are deemed to be material to a client's consideration of Michael Koch to act as their investment adviser representative. FINRA's BrokerCheck® may have additional information regarding the disciplinary history of Michael Koch that is not included in this brochure supplement. ([SEC Adviser Info](#)).

ITEM 4 - OTHER BUSINESS ACTIVITIES

Michael Koch is a Registered Representative and Investment Advisor Representative of LPL Financial, a securities broker/dealer, and a member of the Financial Industry Regulatory Authority, Inc. ("FINRA") and an investment adviser registered with the U.S Securities and Exchange Commission ("SEC").

As a broker-dealer, LPL engages in a broad range of activities normally associated with securities brokerage firms. Pursuant to the investment advice given by Michael Koch, investments in securities will be recommended for you. If LPL is selected as the broker-dealer, it will affect transactions in securities for you, a client of Fortis and Michael Koch. By serving as the broker-dealer, LPL and Michael Koch will receive commissions for executing securities transactions.

You are advised that if LPL is selected as the broker-dealer, the transaction charges may be higher or lower than the charges you may pay if the transactions were executed at other broker-dealers. You should note, however, that you are under no obligation to purchase securities through Michael Koch, Fortis or LPL.

Michael Koch will provide advice regarding investment company securities. You should be aware that, in addition to the advisory fees paid by you, each investment company also charges its own separate investment advisory fees and other expenses (internal management fees). In addition, you should be aware that mutual funds may be purchased separately independent of the investment management services of Fortis.

Michael Koch, in his capacity as registered representatives of LPL, or as agents appointed with various life, disability or other insurance companies, receives commissions, 12(b) -1 fees, trails, or other compensation from the respective product sponsors and/or as a result of effecting securities transactions for you. However, you should note that you are under no obligation to purchase any investment products through Michael Koch. He/she is able to offer a variety of advisory programs and services through LPL in addition to the advisory services he/she is able to offer through Fortis.

Michael Koch holds insurance licenses to sell fixed insurance products and offers them through various carriers. It is anticipated that a small portion, less than 10%, of his time will be spent providing these insurance products. He will receive compensation from selling insurance products and therefore receive economic benefit from this activity. This compensation creates a conflict of interest with clients. To address this conflict, disclosure is made to the client at the time purchase is made identifying the nature of the transaction, the role to be played, and all compensation to be paid by the client and/or received by the insurance agent. Clients have the right to decide whether to act on the recommendation and the right to purchase any insurance products through the insurance agent of their choice. The client is under no obligation to purchase insurance through Michael Koch on a commissionable basis.

In addition to serving as your investment advisory representative, Michael Koch is involved with Martin Financial Group. Time spent on these activities represents less than 1% of his time.

Michael Koch does business as MGK Wealth Management, LLC to market the services he provides.

ITEM 5 - ADDITIONAL COMPENSATION

Michael Koch does not receive any economic benefit for providing advisory services beyond the scope of Fortis and business activities listed in **Item 4**.

ITEM 6 - SUPERVISION

Michael Koch is supervised through a compliance program designed to prevent and detect violations of the federal and state securities laws. Supervision is conducted by the Chief Compliance Officer, Austin Sweerus, who is responsible for administering the policies and procedures. Austin Sweerus reviews those policies and procedures

annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

Austin Sweerus contact information:

Chief Compliance Officer

732-409-2644

compliance@fortisgroupadvisors.com