

*This brochure supplement provides information about Benjamin Robert Koala that supplements the Koala Financial brochure. You should have received a copy of that brochure. Please contact Benjamin Robert Koala if you did not receive Koala Financial's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Benjamin Robert Koala is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Koala Financial**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Benjamin Robert Koala**

Personal CRD Number: 6376169

Investment Adviser Representative

Koala Financial  
5012 CENTRAL AVENUE SUITE J  
BONITA, CA 91902  
(619) 475-5542  
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UPDATED: 06/02/2026

## Item 2: Educational Background and Business Experience

**Name:** Benjamin Robert Koala

**Born:** 1986

### **Educational Background and Professional Designations:**

#### **Education:**

Bachelor of Science Accountancy, National University - 2009

#### **Designations:**

##### **CFP® - Certified Financial Planner**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **PFS®- Personal Financial Specialist**

- The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning.
- To attain the PFS credential, a candidate must hold an unrevoked CPA license, certificate, or permit, none of which are in inactive status; fulfill 3,000 hours of personal financial planning business experience; complete 75 hours of personal financial planning CPE credits; pass a comprehensive financial planning exam and be an active member of the AICPA.
- A PFS credential holder is required to adhere to AICPA’s *Code of Professional Conduct* and the *Statement on Standards in Personal Financial Planning Services*, when providing personal financial planning services. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

### **CPA - Certified Public Accountant**

- CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.
- In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.
- In addition to the *Code of Professional Conduct*, AICPA members who provide personal financial planning services are required to follow the *Statement on Standards in Personal Financial Planning Services* (SSPFPS).

**CLU®- Chartered Life Underwriter®**

- The CLU® designation is offered by The American College of Financial Services. The program focuses on life insurance planning, underwriting, estate planning, business continuity, and related risk-management applications.
- To use the designation, an individual must complete the program’s required coursework, agree to comply with The American College Code of Ethics and Procedures, and satisfy applicable experience requirements. Participation in the Professional Recertification Program is required to maintain the designation.

**Business Background:**

04/2025 - Present	Investment Adviser Representative Koala Financial
10/2025 - Present	Owner Koala Law PC
05/2018 - Present	Officer Air National Guard
01/2013 - Present	Owner Koala Financial, Inc.
09/2025 – 05/2026	Registered Rep and Investment Adviser Rep Cetera
11/2022 – 09/2025	Registered Rep and Investment Adviser Rep Avantax

**Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

**Item 4: Other Business Activities**

Benjamin Robert Koala is a lawyer and owner of Koala Law PC. From time to time, he will offer clients advice or products from this activity. Koala Financial always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Koala Financial in their capacity as a lawyer.

Benjamin Robert Koala is a CPA and an owner of Koala Financial. From time to time, he will offer clients advice or products from this activity. Koala Financial always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Koala Financial in their capacity as an accountant. Benjamin Robert Koala does not have signatory authority and cannot sign or authorize transactions on any client accounts.

Benjamin Robert Koala is an owner of Koala Insurance Solutions LLC. From time to time, he will offer clients advice or products from this activity. Koala Financial always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Koala Financial in their outside capacity.

Benjamin Robert Koala is a licensed real estate salesperson. From time to time, he may offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Koala Financial always acts in the best interest of the client, including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Koala Financial in such individual's outside capacity.

### **Item 5: Additional Compensation**

Benjamin Robert Koala does not receive any economic benefit from any person, company, or organization, other than Koala Financial in exchange for providing clients advisory services through Koala Financial.

### **Item 6: Supervision**

As the Chief Compliance Officer of Koala Financial, Benjamin Robert Koala supervises all activities of the firm. Benjamin Robert Koala's contact information is on the cover page of this disclosure document. Benjamin Robert Koala adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

## Item 7: Requirements For State Registered Advisers

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Benjamin Robert Koala has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. Benjamin Robert Koala has NOT been the subject of a bankruptcy.