

This brochure supplement provides information about Bobbi Alexander Koala that supplements the Koala Financial brochure. You should have received a copy of that brochure. Please contact Bobbi Alexander 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 Bobbi Alexander Koala is also available on the SEC's website at www.adviserinfo.sec.gov.

Koala Financial

Form ADV Part 2B – Individual Disclosure Brochure

for

Bobbi Alexander Koala

Personal CRD Number: 1500212

Investment Adviser Representative

Koala Financial
5012 CENTRAL AVENUE SUITE J
BONITA, CA 91902
(619) 475-5542
bobbi@koala.cpa

UPDATED: 06/02/2026

Item 2: Educational Background and Business Experience

Name: Bobbi Alexander Koala

Born: 1957

Educational Background and Professional Designations:

Education:

BS Accountancy, National University - 2009

Designations:

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).

Business Background:

04/2025 - Present

Investment Adviser Representative
Koala Financial

01/2013 - Present

CEO
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

Bobbi Alexander 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. Bobbi Alexander Koala does not have signatory authority and cannot sign or authorize transactions on any client accounts.

Bobbi Alexander Koala is an owner and licensed insurance agent through Koala Insurance Solutions LLC. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Additionally, the offer and sale of insurance products by supervised persons of Koala Financial are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. Koala Financial addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. Koala Financial periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. Koala Financial will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service provided. At no time will there be tying between business practices and/or services (a condition where a client or prospective client would be required to accept one product or service conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by Koala Financial's supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

Bobbi Alexander 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.

Bobbi Alexander Koala is licensed as a mortgage loan originator, but is not currently affiliated with Premier Home Loans. From time to time, he may offer clients advice or products related to mortgage lending. Clients should be aware that these services may involve a conflict of interest. Koala Financial always acts in the best interest of the client, and clients always have the right to decide whether or not to utilize the services of any Koala Financial representative in such individual's outside capacities.

Item 5: Additional Compensation

Bobbi Alexander 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 a representative of Koala Financial, Bobbi Alexander Koala is supervised by Benjamin Robert Koala, the firm's Chief Compliance Officer. Benjamin R Koala is responsible for ensuring that Bobbi Alexander Koala adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Benjamin Robert Koala is (619) 475-5542.

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. Bobbi Alexander 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. Bobbi Alexander Koala has been the subject of a Chapter 7 bankruptcy filed in 2000.