

February 2017

To Our Clients, Friends and Supporters:

I am very happy to report to you on 2016 and share with you our insights for 2017.

As you know, each February, we discuss with you, our clients and friends, a review of our past year and look to the coming year with great excitement. We appreciate your support and confidence in us and look forward to engaging with you over the upcoming year.

A look back on 2016 ...

Not only was 2016 an active year, but our firm grew quite a bit, as well! We added two new principals to our team, Chris Brennan, CFP and Jim Ellis. Chris, a native of Chicago and a graduate of Miami University, comes to us with nine years of experience as a financial planner and advisor. Jim is a native of Cincinnati and a graduate of the University of Cincinnati. He has more than 30 years' experience as a financial advisor and planner. I know many of you have met Chris and Jim over the past few months. For those of you whom have not, we look forward to introducing these talented professionals to you.

Along with the growth of our team, our physical office also expanded. We nearly doubled our location on the third floor in the Baldwin Building, adding 5 new offices, a conference room and a mixed-use space for our staff. We hope you can stop by some time to check it out!

We successfully completed the largest technology upgrade our firm has ever implemented. We launched a new portfolio accounting system that allows us to provide our clients with highly detailed reports for their investments and holdings. We completely redesigned our quarterly statement format to allow for more in-depth reporting and modeling for our clients' investment portfolio accounts. Our team is very happy with this added functionality within the quarterly statements, and looks forward to hearing our clients' feedback, as well.

Our firm has always maintained a great tradition of philanthropic work. Our staff members are also very committed to charitable work. Not only do quite a few of our team members work individually with benevolent organizations throughout the region, but our team also bands together for projects that benefit families and children in need. Along with

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Mission***

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Financial
Success***

***Financial
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***Investment
Strategies*** ◆

***Insurance
Solutions*** ◆

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& Estate
Planning*** ◆

***Wealth
Transfer*** ◆

***Business
Continuation*** ◆

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continuing to adopt families through the Salvation Army's Christmas Assistance Program, we also developed new relationships with the Boys Hope Girls Hope organization and Habitat for Humanity's ReStore facility in Northern Kentucky. We continue to work closely with the Center for Holocaust and Humanity Education, through both volunteer endeavors and as a member of their Board of Directors, and increased our participation in local fundraisers benefitting CASA For Clermont Kids, St. Rita's School for the Deaf, Matthew 25: Ministries, the Brian W. Schira 102 Scholarship Fund and the Cincinnati Eye Institute Foundation.

We continue to write articles for both *Lead* and *Venue* magazines (six times a year!) as well as publish electronic news articles. We're just weeks away from launching our newly designed website. While our web address will remain the same (www.jdovich.com), we'll have much more in-depth content focusing on the needs of our clients to include healthcare professionals, business owners and family/multi-generational wealth. We're rolling out our new design with plans for very robust content – if you have any topics you are interested in learning more about, please let us know. We can't wait to hear your feedback on our new look and content! We also continue to sponsor the Rising Star Medical Leader awards program, where we recognize outstanding medical professionals in our area. Lastly, we sponsor and conduct several educational seminars throughout the year.

Also, like the year before, we were very fortunate to be named a finalist in the Goering Center Family and Private Business Awards program, and also participated in the Best Places to Work awards program. These are all great milestones for our firm, and our staff, and we could not be more pleased. Truly, 2016 was one active year and will be a tough one to beat!

What's New in 2017?

Our plans for 2017 are big and we are excited to share them with you! To begin, the commitment to building our private investments funds and alternative funds continues. These investment opportunities are for clients who already have substantial exposure to traditional capital markets and allow them access to high minimum investments at lower capital commitment levels. Tom Lalley leads this initiative; if you are interested in learning more about these opportunities, he will enjoy meeting with you to discuss these private investments.

Additionally, we are further developing our strategic plan to focus on the next three to five years

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for our firm. The areas we are shining a spotlight on include key talent acquisitions, continuing to enhance the intellectual rigor we offer our clients through educational initiatives with our staff and further bolstering continuity planning for our firm. We have a dynamic roster of seminars and presentations we are hosting this year and hope to see you at some of them. One of the seminars is an exit planning seminar we are hosting with MCM CPAs & Advisors, where we will further provide our business owner clients with data points and concepts on how to successfully transition from their current businesses to the next chapter in their lives. Another seminar we are hosting is a presentation to young ophthalmologists at the University of Cincinnati. We are honored to "give back" to the medical professionals within our area by offering them financial education opportunities. Our third major educational endeavor includes working with clients to demystify the entire process of charitable giving. Charitable planning is an excellent way to secure your legacy, and that of your family's. As we collaborate with our clients' legal advisors and tax professionals, we show our clients how to successfully develop charitable planning through donor advised funds and charitable trusts while weaving them into their estate plans.

In looking forward to our new year, even though there's turmoil across the globe (and in our own nation), my firm and I are comforted by the remarkable circle of clients, friends and supporters we have in YOU. Our team comes to work, each and every day, so honored to serve you with uncompromising objectivity and integrity. We are proud of our dedication to innovation and the fact that we are, always have been, and always will be, an independent firm. We are loyal and devoted to each and every one of you and your financial success and well-being is always top of mind with all of us. We look forward to continuing our journey with you.

With great respect,



John D. Dovich, CLU, ChFC
President

JDD/dbw

P.S. Enclosed please find a 2017 Key Financial Data Reference Guide for your use. If you have any questions about this guide, please contact us for assistance.