

February 2018

To Our Clients, Friends and Supporters:

I am pleased to share a review of the past year along with a forward look to 2018. We greatly appreciate each one of you for the confidence and trust you place in us, and we look forward to continuing to assist you in the management of your financial affairs.

A look back at 2017 ...

Who would complain about 2017? Terrific stock market results, low interest rates, low unemployment and a year-end tax bill; that while not all it was advertised to be, should spur further economic growth. As all of the above was unfolding, our firm was busy! During the year, we added two financial planners, one portfolio analyst and an investment operations specialist to our team. These financial industry professionals are providing additional resources to further our focus on the financial planning needs of our clients, while delivering greater bench strength to support the growth of assets entrusted to our management.

2017 came with its honors, as well. In September, our firm was named a winner of the **Goering Center 2017 Family & Private Business Awards** in the Private Business Category of 1-25 Employees. Also in September, *Ohio Business Magazine* named our firm as a **2017 Best Workplaces in Ohio** recipient in the 1-50 Employees category. This award, named by the editors of *Ohio Business Magazine*, recognizes those firms in Ohio as being the best workplaces within the Buckeye State. Our team is very excited to garner such excellent recognition for our firm.

We continue to sponsor the **Rising Star Medical Leader Awards** program, where we recognize outstanding medical professionals in our area. Last October we hosted the **2017 Rising Star Medical Leaders Awards** program, spotlighting and honoring 25 highly talented and gifted medical professionals in our region. Kristen Schlotman, executive director of Film! Cincinnati was the keynote speaker. Not only did we honor the recipients of the **Rising Star Medical Leaders Award**, but we also learned quite a bit about the burgeoning film industry, right here in the Queen City!

Over the past year, our firm received quite a few recommendations from you, resulting in new client relationships. We are very appreciative of the trust and faith you have in us as we offer you assistance in the management of your financial affairs. We are proud and thankful of the trust you have in us, so much so that you recommend us to your family and friends as a financial planning and investment management resource. We enjoy meeting these individuals and look forward to growing many more of these relationships!

**Our
Mission**

**Your
Financial
Success**

**Financial
Planning** ◆

**Investment
Strategies** ◆

**Insurance
Solutions** ◆

**Retirement
& Estate
Planning** ◆

**Wealth
Transfer** ◆

**Business
Continuation** ◆

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Lastly, as we reported last year, we implemented the largest technology initiative in our history. Our new portfolio accounting and reporting system is state-of-the-art. We also launched our newly re-designed website in June, showcasing continually updated fresh content.

Looking Forward to 2018 ...

One of the qualities of our firm that I am most proud of is the exceptional intellectual rigor our financial professionals bring to their work, each and every day.

I share this with you because we are experiencing tremendous excitement in the continuing evolution of sophisticated investment solutions. This strategy is led by our chief investment officer, Shawn Fishbaugh, whom has deep experience constructing and managing investment portfolios. Shawn leads a very disciplined investment committee meeting every few weeks, introducing new ideas, evaluating prior implemented strategies and providing economic and financial updates. Very few firms our size invest in talent like that of Shawn and his talented team of investment professionals. With the market volatility we've seen in the early days of 2018, this is important now more than ever.

We continue to develop private and alternative investments for qualified clients. These investments are designed to produce portfolio benefits by exposing assets to strategies that don't correlate or move in "lock-step" with traditional capital markets. These investments include participating in mezzanine lending funds, private equity funds, hotels, multi-family housing and real estate, as well as a direct investment into a very promising and innovative sports equipment company. Each of these investments have performed at, or above, the standards we expected, although it is early in the life cycle of several of these alternatives.

In closing, please know uncompromising objectivity and integrity are at the heart of everything we do. Each team member is dedicated to a culture of ALWAYS focusing on YOU, our loyal clients and supporters. Your financial peace of mind is its corollary. Thank you for the opportunity to include our team as part of your team.

Very sincerely,

John D. Dovich, CLU, ChFC
President

JDD/dbw

P.S. Enclosed is a 2018 Key Financial Data Reference Guide for your use. If you have any questions about this guide, please contact us for assistance.