JOHN D. DOVICH
& ASSOCIATES, LLC

Our Mission is to help people achieve ongoing peace of mind and long-term financial freedom.

February 2019

To Our Clients, Friends and Supporters:

As you know, each February, I share with you, our clients and friends, a review of the prior year in addition to some insights relating to the current year. We greatly appreciate the trust and confidence you have placed in us and look forward to engaging with you throughout 2019.

Looking back at 2018 ...

2018 was a very solid year for the firm. To begin with, we expanded our team a bit by adding two new associates. We're proud to introduce them to you.

Brandon Rozanski joined our firm as a portfolio analyst associate. He's a graduate of the University of Kentucky and began his career as an associate with Fidelity Investments. He's currently a Level I candidate in the Chartered Financial Analyst program.

Nick Groman, CFP® joined our firm as a financial planning associate and also comes to us with previous experience from Fidelity Investments. Nick is a graduate of Mount St. Joseph University and is currently enrolled at NKU's Salmon P. Chase College of Law. He also holds an MBA from Xavier University and is a CERTIFIED FINANCIAL PLANNER practitioner.

Additionally, we recently promoted Neil Hantak, CFA to the position of Chief Investment Officer. Neil joined our firm in mid-2017 and made immediate contributions to our practice, specifically in the investment management area. Neil is responsible for security analysis and portfolio management. In addition, he is also in charge of our private investment selection and due diligence process.

Speaking of private investments, 2018 was a big year in this area. We added seven new investments in areas such as multi-family housing, private equity, hotels, mid-market companies, specialty entertainment, and innovative & technologically-advanced sports equipment. We continue to have a high degree of confidence in the benefits associated with these investments for high and ultra-high net worth clients.

We launched an extremely exciting initiative this past fall season when we conducted our client satisfaction survey. We want to better understand what our clients value most in their interactions with us and measure our clients' impressions both quantitatively and qualitatively. We engaged in this at an extremely transformative time in our industry. New ideas, technology, information proliferation, political discord and social media all affect client thinking.

Financial Planning ◆
Investment Strategies ◆
Insurance Solutions ◆
Retirement Planning ◆
Estate Planning & Wealth Transfer ◆
Business Continuation ◆

625 Eden Park Drive, Suite 310 · Cincinnati, OH 45202 · Phone: (513) 579-9400 · Fax: (513) 579-9444

Therefore, we believe it is crucial that we listen, and we learn. I4i Research, an independent research firm, launched the survey through an online survey platform as well as conducted several one-on-one phone interviews. We appreciate you taking the time to participate in the surveys and invite you to send us additional feedback as to how we can continue to assist you.

In reviewing the survey results, there are many things we feel good about and there are some things we need to improve upon. We created an internal task force led by Chris Brennan, CFP® to push this ahead. Regular dialogue and debate continue with the goal of ongoing improvement. We will endeavor to keep you up-to-date on progress and interact with you individually as well as collectively through a series of communications throughout this year.

For those of you who referred new clients to us, we are grateful for your continued vote of confidence in our firm. We are proud and thankful that you continue to recommend us as a resource to friends and family. We enjoy meeting new individuals and assisting them in the management of their financial affairs.

Our commitment to philanthropy and community support is an enduring theme at JDA! In 2018, we continued to sponsor the ***Rising Star Medical Leader Awards*** program, where we recognize outstanding medical professionals in our area. Last October we hosted the ***2018 Rising Star Medical Leaders Awards*** program, spotlighting and honoring 25 highly gifted medical professionals in our region. Jeff Berding, the General Manager and President of FC Cincinnati, delivered an electrifying keynote address to the audience, sharing with the guests the exciting ins-and-outs of how FC Cincinnati became our city's newest professional sports team.

Our individual team members at JDA are so focused and dedicated to individual community organizations that we decided to support this desire by providing everyone extra paid time off each year to volunteer with a philanthropic organization of their choice. We are very proud of our team members and the organizations they support. A complete list of the organizations we help support is on our website, so please be sure to visit www.jdovich.com to read about these wonderful groups in our region!

I was honored to be asked to join two significant community boards, the Goering Center for Family and Private Business and the Cincinnati Zoo Foundation Board. I am also the newly elected treasurer for the Nancy & David Wolf Holocaust and Humanity Center, a member of the Advisory Board of The Salvation Army of Greater Cincinnati & Northern Kentucky, as well as a member of the Board of Directors of the Cincinnati Eye Institute Foundation and the Xavier University President's Advisory Council.

Looking Ahead to 2019

It's amazing how much has changed in 2019 already! I say this as it was just a short six weeks ago that we ended December with the worst performance the markets had seen since the 1930s.

Fortunately, January turned out to be a boomerang month and the negativity of December seems like the distant and temperate days of autumn.

In closing, as has always been the case with our firm, our quest for uncompromising objectivity and integrity are at the heart of everything we do, each and every day. Every one of our team members is dedicated to a culture of ALWAYS focusing on YOU, our loyal clients and partners. Improving your financial peace of mind is a goal that we seek to achieve. Thank you for the opportunity to include our team as part of your team, and your life.

Very sincerely,

John D. Dovich, CLU, ChFC
President

P.S. Enclosed please find our 2019 Key Financial Data Guide for your use and convenience. If you have any questions about this guide, please contact us for assistance.