

first

first financial wealth management

Another step on the path to success

Portfolio Management Services

First Financial Wealth Management is a division of First Financial Bank, N.A., offering investment management and trust services. The services offered by First Financial Wealth Management are:

- **NOT Deposits**
- **NOT Insured by FDIC or any other government agency**
- **NOT GUARANTEED by the bank**
- **Subject to risk and may lose value**

Will you get where you want to go?

These days, the path to investment success is rougher and more rugged than ever. How do you know if you're diversified enough? Should you adjust your asset allocation? How accurately are you estimating risk?

In today's volatile market environment, the assistance of an experienced, unbiased portfolio management professional could make all the difference between achieving your financial goals and falling short.

For more than 80 years, First Financial Wealth Management has been developing and managing customized portfolios that drive success. As a division of First Financial Bank, N.A., our clients receive a strong and successful partner to help manage their personal goals.

We look forward to sharing our knowledge and utilizing our skills to help you get where you want to go today and tomorrow.

Our philosophy is simple.

- We **customize** investment portfolios to specific investment goals.
- We focus on **after-tax returns**.
- We believe **risk** is as important a consideration as potential **return**.
- We use **diversification** to manage risk and increase potential return.

The four building blocks of our investment process.

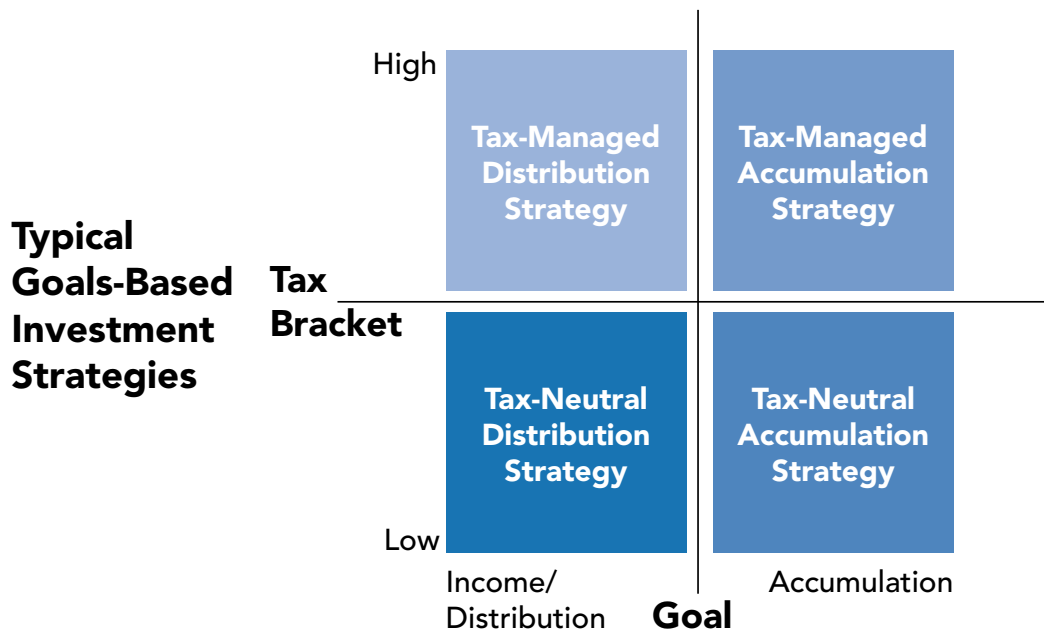




How our goals-based investment philosophy works.

Goals-based investing seeks to find strategies that address a client’s life goals, financial needs and tax situation. The process begins with your desired end result in mind.

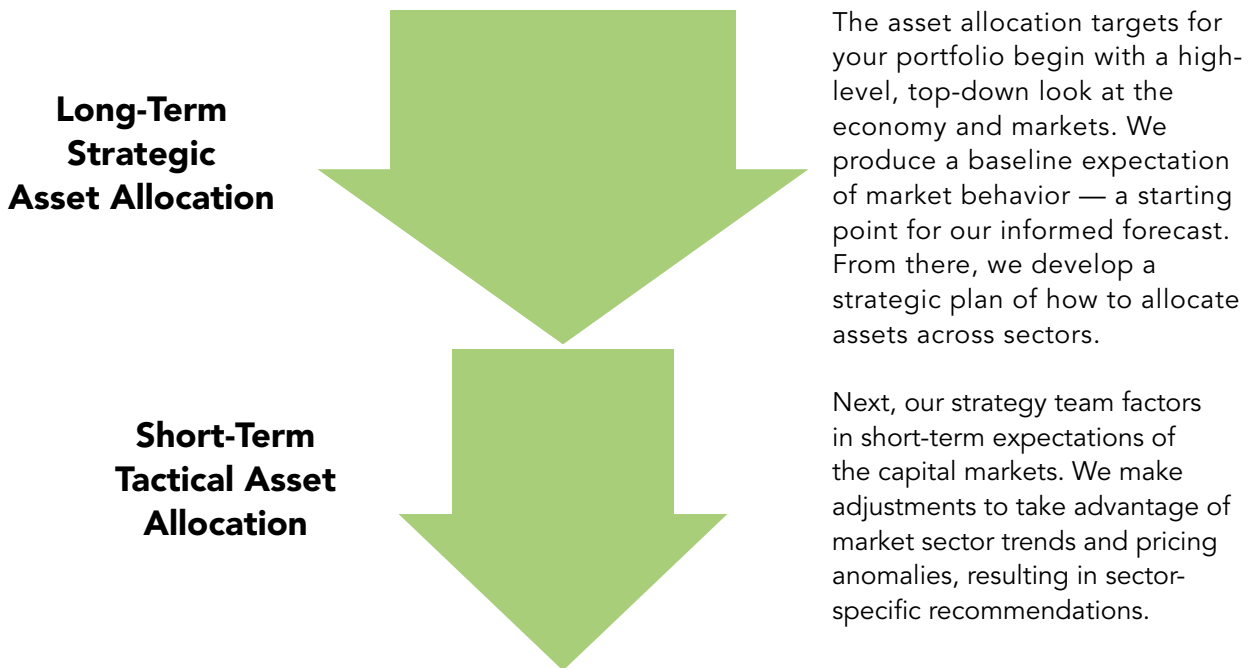
Life Goals/ Financial Needs Example	Wealth Accumulation Goals
	<ul style="list-style-type: none"> • Pay tuition in 12–14 years for two children entering college • Purchase a vacation home • Retire in 15 years with the current standard of living
	Income/Distribution Goals
	<ul style="list-style-type: none"> • Generate sustainable annual income of \$100,000 during retirement • Distribute \$25,000 annually from a charitable account to a community service project





How our asset allocation process works.

Once we have a clear understanding of your goals, the next step is to identify a target asset allocation. This allows us to create a portfolio that seeks to deliver the lowest level of risk for a desired rate of return.



Example of Potential Sector-Specific Recommendation		
Equities	Alternative Investments	Fixed Income
Large Cap US Small/Mid Cap US Developed International Emerging International	Commodities Global Real Estate Hedge Fund	Government Corporate Tax-Exempt Municipal Inflation Protected High Yield International

Over time, we believe strategic long-term target allocations are the most important determinant of total return for a broadly diversified portfolio. We believe tactical short-term adjustments can add value, if designed with the appropriate discipline to overcome risk factors.



How our integrated research works.

We use both internal and external research to identify investments that we believe will take advantage of probable market opportunities. Starting with a broad, top-down 12-month forecast as shown in the template below, we rate various economic factors as positive, neutral or negative.

Twelve-Month Market Outlook

Factor	Outlook		
U.S. Economy	↑	↔	↓
Inflation	↑	↔	↓
Government Interest Rates	↑	↔	↓
Corporate Interest Rate Spreads	↑	↔	↓
Corporate Earnings	↑	↔	↓
Equity Valuations	↑	↔	↓

With our team's asset allocation recommendations in mind, we identify specific choices within this investment framework. Whether individual securities or mutual funds are used, an analysis is done of available investment vehicles and strategies. The resulting portfolio takes into account our market outlook as well as your financial goals, producing an integrated solution with your needs in mind.



How our portfolio construction model works.

Portfolio Management

As a First Financial Wealth Management client, you'll have a dedicated personal portfolio manager whose responsibility is to identify and thoroughly understand your situation, goals and financial objectives. Your portfolio manager can access a wealth of resources to take you from where you are to where you want to be.

Execution

Your portfolio manager's in-depth understanding of your objectives is combined with our market recommendations. This results in a customized investment strategy that dovetails with other solutions in your Comprehensive Wealth Management plan. Specific investments are selected across a mix of categories, using expected performance, diversification and portfolio fit as the primary decision criteria. We also consider how these choices affect your tax situation.

Monitoring

Volatility in stocks and real estate over the last few years is testimony to the changing nature of financial markets. Naturally, your objectives may also shift. At First Financial, investment portfolios are continuously evaluated, proactively managed and appropriately rebalanced. While you can review your portfolio independently via online statements and monthly reports, your portfolio manager will also meet with you regularly to evaluate and check your progress as you work to meet your short-term and long-term goals.

Open Architecture Strategy

Unlike many competitors, we don't own any in-house mutual funds. That means your portfolio manager can search the entire investment universe without bias to select the best choices for you.

Let us help you move ahead on the path to success.

Many of our portfolio managers have 20-plus years of experience in the art and science of assessing risk tolerance. When you become a client of First Financial Wealth Management, you will find that our strength isn't merely in what we do, but in how we do it.

We are regionally based and more compact than many competitors, which has allowed us to build a reputation for developing strong, long-term client relationships. Whether you invest aggressively, conservatively or somewhere in between, you'll benefit from an advantage shared by all our clients: outstanding service.

Big-picture thinking. Smaller-scale attentiveness. At First Financial, we're ready to help you get where you want to go.

Please call **800-606-0100** to learn how First Financial Wealth Management can help guide you on the path to success.

Our promises to you.

- We promise always to be looking ahead.
- We promise to keep things simple.
- We promise to make doing business with us easy for our clients.
- We promise to be a leader – to constantly innovate and improve so we can serve our clients better.
- We promise to provide sound financial advice that is client-focused.
- We promise to honor all our commitments with integrity, fairness and impartiality.

First Financial Wealth Management

First Financial Wealth Management, a division of First Financial Bank, N.A., has been creating and implementing comprehensive wealth solutions for more than 80 years. Our team of professionals will work with you to develop holistic planning solutions, sophisticated portfolio strategies and tax-efficient trust structuring to support your financial goals and help you take another step on the path to success.

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