

In turbulent times, your portfolio may need a co-pilot.

Even veteran investors sometimes get white knuckles in the throes of market turmoil. What should I do? Is my retirement portfolio okay? Are my investments still on track?

At First Financial Wealth Management, we know investors are only human. Emotional factors and natural biases may lead to market timing mistakes, while popular bandwagons can end up becoming bubbles that pop. Complex, once-in-a-lifetime events such as retirement and wealth transfer require careful planning with as much objectivity as possible. If you're an investor who would like to make plans and decisions more confidently, this could be the right time to start working with a financial advisor.

Much more than just trading securities.

Our financial advisors have helped clients implement plans designed to send their children to college and plan tax-efficient legacies. We've created income strategies for retirees and developed retirement plans for businesses. We've determined asset allocations and created portfolios to meet the objectives of many individual and corporate clients. And, we can do the same for you.

Whether you're funding a portfolio for yourself, your business or your favorite charity, our advisors can draw from an entire universe of financial choices:

Alternative investments	Municipal bonds
Annuities	Mutual funds
Certificates of deposit	New issues
Closed-end funds	Options
Corporate bonds	OTC (Nasdaq) trading
Exchange Traded Funds (ETFs)	Stocks
Government securities	Stock options
Money market funds	Unit investment trusts
Mortgage-backed securities	

We listen as if you were the only investor in the world.

To many investment advisors, you're a number—maybe even a long-distance number. Not so at First Financial. Since we're local, you can meet face-to-face with your financial advisor anytime. And unlike some competitors, we're with you before and after the investment process.

In this four-step process, you and your financial advisor collaborate with our Wealth Management professionals and outside advisors (if appropriate):

1. Understand.

We listen carefully to be sure we understand your situation, your goals and your concerns. We then work with you, employing our capabilities to help you meet your financial objectives.

2. Design.

After analyzing your information, we present solutions focused on your objectives. You can evaluate our recommendations, ask questions, discuss alternatives and review the necessary steps to implement your plan.

3. Implement.

We execute your custom-designed strategy, using specialized tools to select account types, investments and other services.

4. Manage.

Regular reporting on account activity and in-person reviews help you track performance. We count on you to stay involved and proactive in managing your account, especially if there are significant changes in your life.

Let us help you take another step on the path to success.

Over time, individual investments and the markets fluctuate. Our job is to be steady so we can help you make better-informed decisions, using all the resources at our command.

A service of 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.

To learn more, please call **800.606.0100**.

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First Financial Wealth Management is a division of First Financial Bank, N.A. and are both independent of RJFS. Securities offered through Raymond James Financial Services, Inc., Member FINRA/SIPC, an independent broker/dealer, and are not insured by bank insurance, the FDIC or any other government agency, and are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal.

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Another step on the path to success