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A White Paper defining the wealth management process and benefits offered to 'women in transition' before and during retirement.



Bryan F. Ohm



WOMEN AND WEALTH MANAGEMENT

About the Author

Bryan F. Ohm, President, MPM Wealth Advisors

Bryan F. Ohm has over twenty-eight years of experience in the financial service profession. His focus is to deliver a total wealth management experience to a select group of high net worth individuals and is an expert in consulting and advising economically independent woman. Through Bryan's consultative approach, he assists individuals in making smart decisions with their money and aims to simplify their financial lives so they are free to spend time doing the things they enjoy.

Bryan earned his business degree from the University of Toledo in 1979. He started in the brokerage industry in 1980 with the former Paine Webber which today is UBS Financial Services. In 1987, Bryan accepted a position as Account Vice President with the former E.F. Hutton in Toledo. In 1992 Bryan was named Consulting Group Associate. At the time of the award, this designation was held by less than 2% of representatives.

Frustrated by the conflict of interest innate in a commission based sales environment, Bryan resigned from the brokerage industry and in 1995 co-founded Modern Portfolio Management (MPM).

Bryan is the President of Modern Portfolio Management (MPM). MPM is one of a select network of approved advisory firms in the U.S. which provides clients access to Dimensional Fund Advisors (DFA) institutional no-load mutual funds. Bryan regularly attends DFA conferences and is considered a leader in the education of asset class investing.

In addition to personally overseeing his client's portfolios, he also oversees the firm's operations and consults with the MPM's national network of affiliated investment advisors.

In his spare time Bryan is both a fan and participant in many sports. He is an active member of the University Toledo President's Club, Varsity T Club, and the Downtown Coaches Association.



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In this White Paper, you will be introduced to the discipline of wealth management and learn why, if you have the resources to utilize it, you probably should consider it in some form. Wealth management is acknowledged by many in the industry as a virtual “best practice,” as is asset-class investing, which often accompanies wealth management.

Here at Modern Portfolio Management we offer the discipline of **wealth management** to our clients and support it with **asset class investing**.

In addition to introducing and explaining the two concepts above, this White Paper is focused on the benefits that wealth management provides to women who are going through one or more life changes – who are “women in transition.” Life transitions such as divorce or widowhood, call for a special kind of planning and management, hopefully one that takes place well in advance of any particular transition.

Firms with our kind of specialty often receive queries from women who are undergoing a life transition such as divorce or the death of a loved one. Some seek information; others to use our services. Some queries from married women as well, who want to work more closely in partnership with a spouse.

What exactly is wealth management? It is a particular approach to handling assets of all kinds – not just monetary, but social, professional and human as well. The process calls for disciplined alignment of values to wealth, and pursued properly can help the individual anticipate life changes and confront personal and monetary challenges with confidence.

These days, many claim to be wealth managers, but only a few are actually pursuing a disciplined approach that supports wealth with values. Additionally, there are investment disciplines that can be adopted that may provide women with superior control when it comes to planning and investing.

If you are interested in exploring the advantages of wealth management and asset-class allocation, or simply learning more about the process, we are here to help.



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MPM Supports Those in Transition With Financial Information and Services

For nearly a century, women have been on a tremendous, pioneering journey for equal rights. This has resulted in opportunities to participate in the broadest possible sociopolitical and professional horizons. It is a tremendous achievement, though one that is ongoing even now.

Yet, all this progress has not translated into equivalent economic progress. Surveys show that one of the deepest and most abiding fears of women is running out of money. One reason for this is that women live longer than men. Three of four American women are single when they die. In fact, half of all women over the age of 65 outlive their husbands by 15 years.

Here at MPM, we haven't done anything as grand as participate in an epoch-shaking movement such as Women's Rights. Yet, perhaps we have accomplished something that is certainly significant from a financial standpoint. MPM has been in the forefront of the quiet "financial revolution" that has taken place over the past quarter century and has resulted in the creation of wealth management as a planning and investment discipline.

Today, it is a core mission to provide women with wealth management information and services with competence. We believe wealth management is pertinent to the lives of such women and compliment the more complex and responsible socio-political status that women have attained.

Do you seek the best in financial services to ensure that your resources are appropriately positioned? Do you wish to put your resources to work most effectively? No matter what role you have decided is most comfortable and most important, wealth management can probably enhance your financial readiness and help you anticipate the transitions that life will inevitably produce for you.



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WEALTH MANAGEMENT TRENDS FOR WOMEN

Technology: To sum up, in one word: computer. The computer changed the face of the financial industry and made it possible for those on Wall Street to seek independence – setting up their own businesses to offer clients an increasing array of related services.

Industry evolution: The financial industry itself started with discreet services that included, separately, investment advice, tax advice and insurance advice, perhaps including retirement planning. Today's wealth manager can provide all these services and more.

Women's Revolution: Just as the financial industry has evolved, so has the role of women. The two "revolutions" have converged in the past decades, with women becoming savvier about their professional and personal options and financial professionals becoming attuned to a broad, cross-section of offerings likely to provide comprehensive resources women need, especially women in transition.

Source: E. Zohlen, *Women in Transition*

The Time is Now

Retirement can be one of, if not the most fulfilling time of your life, or it can be one filled with frustration and even regret. Indeed, stress and a lack of planning may result in critical errors late in life. Individuals may withdraw too much of their "nest egg" too soon and run out of money. Others don't properly allocate their investments – meaning they take too much risk or, just as dangerous, they take too little risk.

Wealth management offers a key to unlocking the promise of retirement. Properly implemented to align values with resources, it can provide a valuable road map leading to security and satisfaction in the mature years.

Unfortunately, wealth management has become a kind of buzz word, and many claim to be wealth managers even though their processes are no different than those that might have been implemented years ago. It is important to differentiate between those offering wealth management services and those actually providing services that implement it appropriately.

For women in transition, such services may be especially applicable. In the 21st century, women are faced with considerable challenges in terms of managing assets. Their difficulties become exacerbated during life transitions when difficulties are magnified and problems, unattended, become more acute.



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Certainly, women have achieved tremendous sociopolitical gains during the past century. Even one hundred years ago, women had little in the way of options other than teaching school or staying home and raising a family. Today, Western women have options undreamt of by their sisters throughout history. Women can participate in politics, business, athletics, and even uniformed services such as fire and police work. Women risking their lives in military duty reach ever-higher ranks as well.

For this reason, it is surprising to come to grips with an issue that is evident to anyone in the financial profession: Too often, women still tend to be deferential to their husbands and other male authority figures in their lives. When a large transition occurs such as the death of a husband or a divorce, it seems as if too many women still don't know where to turn.

They may seek out information from those closest to them but eventually find out that this information is not altogether correct or worthwhile. They may even end up with advisors, professional or not, who have a more malicious intent and actually provide information that result in significant losses or fees.

It is never too early for a person to begin the journey of wealth management. For women especially, the need for some sort of disciplined monetary effort is important. If it has not happened for the individual early, then some opportunity cost has been incurred. If it happens later in life, benefits may likely diminish – but still far outweigh the negatives of not taking action at all.

What are women to do who are faced with major life transitions, early or later, and have not put in place a firm “action plan?” Depending on the size of the resources, there are numerous options. But for individuals and families who hold significant resources, the option of “wealth management” is increasingly popular and compelling.

Since the purpose of wealth management is to generate additional control in numerous phases of one's personal, professional and financial life, these tools are a useful adjunct to the larger wealth management approach.



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IN THE FOREFRONT OF WEALTH MANAGEMENT

From Wall Street to Their Street: MPM's principals worked at big Wall Street firms before realizing that starting an independent practice would allow them to provide a better level of service to clients – one without certain inherent conflicts of interest.

Over five hundred million in assets: Today, MPM has over five hundred million under management—most of which is under the firm's roof. The rest comes from a national network of affiliated outside advisors who utilizes MPM Turn Key Asset Management Platform (TAMP).

Motivation is to “safeguard and serve”: MPM acts as stewards of clients' interest and resources. The principals' constant motivation is to “safeguard and serve.” The principals accept this important responsibility and work diligently to earn clients' confidence and trust.

Experience Counts: The principals have consistently adopted and offered best practices throughout their independent careers. Wealth management is the likely culmination of these industry trends and strategies.

The Process

Wealth management provides the approach, but, processes support it. Services include thorough historic performance analysis, complete portfolio and investment policy development, diversified asset allocation, and comprehensive performance measurement and monitoring.

The firm's core service, wealth management, provides formal and theoretical support for client assets and their placement. By taking clients through a detailed Discovery Process, MPM aligns investments with investors' most important values and professional and personal needs. The wealth management model then also allows the development of a plan of action – a roadmap – to generate appropriate coordination all the various facets of a client's financial life.

MPM's wealth management service is supported by “best practice” investment techniques known in aggregate as Modern Portfolio Theory (MPT). MPT emphasizes risk management and seeks to smooth out volatility over time. By analyzing the volatility of certain sectors and then determining a client's “risk horizon,” a

diversified portfolio can be assembled that has the potential to reduce market risk while providing returns that meet expectations.



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MPM uses Dimensional Fund Advisors to provide the analysis and the sectors that can be blended to provide a portfolio that adheres to client preferences. DFA is a leading firm in the disciplined, academic application of MPT ideas and “best practices.” MPM is one of a few (non-institutional) advisory firms in the U.S. approved by DFA and given access to its funds. This extraordinary privilege gives clients access to a broad array of funds with academically engineered benchmarks.

In the Forefront of Wealth Management

MPM has been in the forefront of financial services for a number of decades and the values of its principals are built around implementing the most forward-looking, customized, sensitive and successful industry practices available.

MPM’s principals worked at big Wall Street firms before realizing that starting an independent practice would allow them to provide a better level of service to clients – one without certain inherent conflicts of interest.

The result: an ever more successful and committed enterprise with over Five hundred million in consultative assets, most of which is under the firm’s roof.

The rest comes from a fast growing national network of affiliated outside advisors who utilize the firm's Turn Key Asset Management Platform (TAMP).

MPM acts as steward of clients’ interest and resources. The principals’ constant motivation is to “safeguard and serve.” The principals accept this important responsibility and work diligently to earn clients’ confidence and trust by emphasizing the following areas:

Longevity. MPM views clients as partners and the principals pride themselves on relationships built on trust, personalized service, and commitment to excellence.

Research. MPM’s Balanced Strategies are based upon the Nobel Prize-winning investment theory that has been proven over time, to maximize returns while minimizing risk. These strategies are supported by academic research and have a track record that inspires confidence.



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Discipline. Today, the firm offers clients a cutting edge investment focus, plus a broad array of wealth management techniques designed to ensure that the client is best to support wealth with values. MPM is committed to staying the course, once a prudent strategy has been established and mutually agreed upon.

Creed

The promise is simple. MPM principals do all that they can to make certain that you are pleased and understand every step of your experience with MPM.

The goal is to have the client's individual interests as MPM's primary focus. Every effort is made to identify and understand the client's goals and values prior to making any recommendations.

Advice is based on professional expertise and a dedication to accomplish the clients' financial goals through education and communication. High standards of professional ethics and responsibility are upheld.



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Wealth Management Pioneers

Bryan F. Ohm has over twenty-eight years of experience in the financial service profession. His focus is to deliver a total wealth management experience to a select group of high net worth individuals and is an expert consulting and advising economically independent women. Through Bryan's consultative approach, he assists individuals in making smart decisions with their money and aim to simplify their lives so they can spend time doing the things they enjoy doing. In addition to personally overseeing his clients portfolios, he also oversees the firms operations and consults with the MPM's national network of affiliated investment advisor's. In his spare time Bryan is both a fan and participant in many sports. He is active and a member of the University of Toledo President's Club, Varsity T Club, and the Down Town Coaches Association.

Tom Damasco is a native of Toledo, with over twenty-eight years of experience in the financial service and estate planning profession managing assets for high net worth individuals and business owners. Tom earned his degree in business at the University of Toledo majoring in Finance. Early in his career he was a financial consultant for Smith Barney and Paine Webber for a combined 14 years.

This White Paper is not a recommendation to buy or sell any investment. It does not constitute investment or tax advice, nor do any of those involved with its composition take any responsibility from its application or use. If you require investment, wealth management or tax advice, you should formally engage the services of a professional to assist you with your specific goals and needs. Copyright belongs to author (s).

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About Modern Portfolio Management

Modern Portfolio Management (MPM) is a Registered Investment Advisory firm founded October 1995 by Bryan F. Ohm and G. Thomas Damasco. The principle office is located in Holland, Ohio with a national network of affiliated investment advisors.

Modern Portfolio Management was founded on the principle that an effective wealth management strategy directly reflects the investor's primary economic objectives. MPM strives to maximize the probability of achieving all that is important to its clients.

Modern Portfolio Management is a fee-based company, serving a limited number of high net worth individuals. MPM only takes new clients when it has been determined that it can add substantial value to those clients' financial situations.

In every aspect of MPM's work, there is an uncompromising commitment to provide world class client service and to meet every client's highly individualized wealth management needs.



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