Fort Washington Wealth Management Group

Wealth Management

Wealth Management

We offer comprehensive and objective investment services to high net-worth and institutional clients.

- Retirees
- Executives and Business Owners
- Professionals
- Family Foundations
- Trusts
- Profit Sharing Plans
- Endowments

Philosophy

Fort Washington's Wealth Management Group believes that each client has unique goals which are most likely to be achieved through a long-term focus and a broadly diversified strategic allocation plan.

Investment Professionals

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Fort Washington Investment Advisors

Fort Washington Investment Advisors, Inc. (Fort Washington) was established in 1990 as the investment management subsidiary of The Western & Southern Financial Group. Today, Fort Washington manages more than $29.2 billion in assets* for a broad range of clients including institutions, insurance companies, foundations, endowments and high net-worth individuals.

Fort Washington holds a fundamental belief that specialized knowledge and expertise ultimately produce more consistent returns than a generalist approach. The Fort Washington Wealth Management Group has particular expertise in asset allocation and they are able to draw from Fort Washington's broad range of specialized strategies. The Wealth Management team utilizes a process called "Guided Architecture", which combines our internal expertise and the engagement of outside managers, both active and passive, when deemed appropriate for the client.

Through our teamwork, extensive research, disciplined approach and sound investment philosophies, we believe we can deliver long-term and consistent investment results that meet or exceed our clients' objectives.

Fort Washington's Wealth Management Group Provides...

Client Service

Fort Washington constantly strives for client service excellence and meets with each client to define his/her unique service needs and expectations. Each client is assigned a dedicated, responsible, and knowledgeable team of professionals whose goal is to ensure maximum client satisfaction and timely communication of relevant information and advice. Each team seeks to maximize investment returns and minimize portfolio risk in conjunction with meeting clients' other specific goals and expectations.

Objectivity and Independence

Our approach is objective in making recommendations regarding the selection and retention of investment managers and in choosing investment securities and strategies. We are not paid commissions, and we have policies in place to help prevent any conflict of interest.

Distinct Approach

Availability of in-house institutional investment strategies are complemented with expert selection of independent managers, enabling the construction of sophisticated risk-adjusted, tax-exempt or taxable portfolios.

Experience

Our team of investment professionals has an average of more than 27 years of experience in the investment management industry. Our professionals have also accumulated an impressive list of credentials, including Chartered Financial Analyst (CFA) and several graduate level degrees.

Access/Buying Power

Our clients have a powerful advantage in the substantial dollars they, as a group, invest alongside our large institutional clients, leading to lower administrative and trading costs. Therefore, clients have access to investment opportunities that otherwise may not be readily available to them.

*As of 09/30/09 does not include approximately $1.8 billion in commitments under management for Fort Washington Capital Partners Group, our private equity division. Fort Washington Investment Advisors, Inc. is a registered investment advisor under the Investment Advisors Act of 1940 and a wholly owned subsidiary of The Western & Southern Life Insurance Company.

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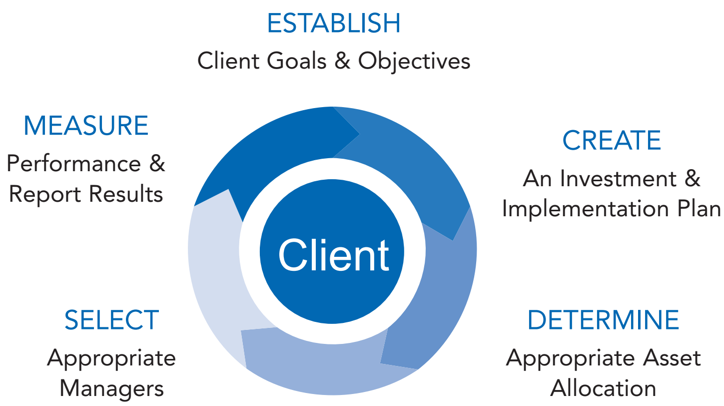
Fort Washington Wealth Management Services

The Wealth Management Process

Fort Washington uses a distinct approach that blends traditional, alternative and independent investment strategies. Fort Washington works with its clients and their attorneys, accountants and other financial advisors to create an investment strategy that is personalized to each unique financial situation. Fort Washington offers individuals the same approach to asset management that is employed by large institutions and businesses.



ESTABLISH & CREATE

- Using an integrated process, we work with our clients to create an investment strategy that is personalized to each unique financial situation.

DETERMINE

- Utilizing a sophisticated asset allocation process, a portfolio is tailored to meet our clients' needs and plans, matching tolerance for risk and market volatility, while fulfilling cash flow requirements and time horizon goals.

SELECT

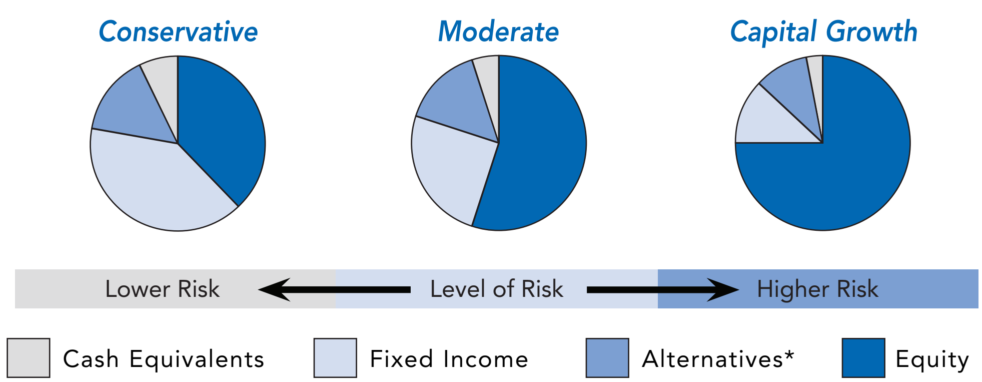
- We advocate investing in a broadly diversified set of asset classes to maximize return and minimize portfolio risk. Using a Guided Architecture approach, we select investments for portfolios from both internal and external strategies as well as active and passive mutual funds.

MEASURE

- Results are monitored and reported regularly via a consolidated quarterly client report which provides insight to the investment strategy, performance, manager and security selection. Client accounts can be made available for online access through select custodians.

Client Portfolio Construction

An appropriate asset allocation strategy is based on investment goals and objectives derived from balancing many factors including the client's risk/return profile and cash flow requirements. Using an integrated process, we work with our clients to create an investment strategy that is personalized to each unique financial situation. Shown below are a few asset allocation models used to build client portfolios.



*May include investments in real estate, private equity, hedged equity or absolute return strategies.

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Fort Washington is a member of Western & Southern Financial Group