

SPRING 2019

HARVEST

a journal on true wealth building and sharing



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Success and Significance

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OUR COMPANY

The Joseph Group has a simple but powerful mission: *to help our clients live great lives.* We do this by understanding and encouraging our clients' cherished dreams and then develop tailored financial plans and portfolios that help each client live a life of greatness.



▲ The Joseph Group team, from left to right:

Jake Martin, CFP; Jeff Tudor, CRPS; Aaron Filbeck, CFA, CAIA, CIPM; Rachel Beidelman (2018 Intern); Ben Borich; Lori Fiske; R. Travis Upton, CFA, FRM, CAIA; Bridget Haggerty; Mark Palmer, JD; Matt Palmer; Emily Mayes; Scott Mizer, OKA; Kimberly Kline; Nick Boyden; Jodi Picetti; Todd Walter, CPA, CFP; Chris McConaughy, CFP, ChFC; Dave Suchland, CRPC (Not Pictured: Tim Petska, CRIS)



Yes, we are proud of our company's success; but far more important to us is helping our clients live lives of significance.

Hi Clients and Friends:

Are you as excited about spring as we are?! Seems like it was quite a winter here in Columbus and I'm sure, like us, you are looking forward to warmer weather.

It was February 1, 1999 (20 years ago) that the two of us opened the doors to this company. We did so with close family and friends around us, encouraging us and praying for us. We speak often here of success and significance. Yes, we are proud of our company's success; but far more important to us is helping our clients live lives of significance.

Clients Dave and Kim Ransom are the subjects of this issue's cover story - their married life has been a blessing of giving and receiving. We think you will find their story inspiring.

We provide you a review of our 2018 Winter Wealth Summit where Chris Crowley, co-author of the New York Times best seller, *Younger Next Year*, shared his secrets on how to feel like you're 50 well into your 80s. Over 300 clients and guests attended and it was a pleasure having the Wesley Communities, Diamond Hill Capital Management and The Ohio State University College of Social Work join us in sponsoring the event.

Last Fall we invited our female clients and friends to our first ever GatHERing event. This gave the women of The Joseph Group team an opportunity to host an event at the Eleventh Candle Co. and witness its work to change the lives of women trapped in human trafficking.

On page 8, we recognize two gals on our team and their particular accomplishments. We also are celebrating another Best Places to Work selection by Business First. And on page 9 we introduce you to the newest member of our team, Tim Petska.

Finally, Todd shares in his *Savvy CFP* article how we help our clients connect their wealth with what's most important to them (their "story") using a tool we call a Storyboard. The Ransom's story and several other client stories are featured on our website (josephgroup.com). Check them out and let us know how we can help you tell your story.

In faith and hope,
Mark and Matt



DAVE AND KIM RANSOM

SUCCESS AND SIGNIFICANCE

THE BLESSING OF GIVING AND RECEIVING

TJG Note: For clients Dave and Kim Ransom, choosing to live lives of significance while also achieving success is, in part, a response to the biblical challenge: "from whom much has been given, much is expected." Joseph Group CEO Matt Palmer sat down recently with Dave and Kim in their lovely New Albany home to discuss their passion for serving those in need.

MATT: Let's start by having you two introduce yourselves to our readers.

KIM: Dave is from the Chicago area and I was raised in West Frankfort, a small town in southern Illinois. We met in 1984 at Eastern Illinois University and married in May of 1986. Our oldest daughter, Bryanna, is married to Troy and they live in Los Angeles. Our youngest daughter,



▲ The Ransom family

Morgan, just completed her graduate studies and is living in Gainesville.

DAVE: We moved to Columbus in the early 1990's. I joined a local recruiting firm and Kim was a teacher. In 1998 I made the decision to start my own executive

search firm, The Ransom Group. Shortly after that, Kim made the decision to leave teaching in order to assist me and have more time with the girls.

MATT: Your business has been very successful and as a result you two are blessed financially. But your focus in life is not on building or accumulating wealth, it's serving those in need. Share with our readers more about that - how you're serving others and what motivates you to do it.

KIM: When we decided to spend part of the year in Florida, I knew I wanted to get involved with some form of ministry that serves women and children in crisis. Through our church, Christ Fellowship in Palm Beach Gardens, we learned about Place of Hope; a Christian ministry that offers comprehensive services designed to end the cycle of abuse and neglect. Within that ministry, I volunteer at Joann's Cottage - a transitional home for pregnant girls that provides professional case management, independent living resources, parenting classes, access to quality medical care, and other support services to ensure the safety and well-being of these mothers and their children. In addition, Joann's Cottage offers residential care, supervision, and

▼ Dave and Kim Ransom

other healthy influences that strive to meet each girl's physical, emotional, social, spiritual, and educational needs.

As a volunteer, one of my specific duties is to prepare the evening meal. This not only strengthens the girls' cooking skills but allows me to listen to them, encourage them, pray with them and mentor them. I love being with them and getting the chance to see them grow and mature.

I also serve as a teaching assistant in a kindergarten classroom at West Riviera Elementary School, located in a very impoverished area of town. I guess it's pretty clear that I love children!

MATT: It sure is! What would you say is the greatest benefit you receive from the volunteer work you do?

KIM: That's simple: JOY! The joy of being part of a 5-year-old's success in kindergarten. And the even greater joy of seeing these teenage girls have their babies and grow toward maturity as Christians and as young mothers. I always come away with a new appreciation for the blessings that Dave and I have been given.

I receive so much more than I give - that's for sure.

MATT: I can see the joy on your face right now as we chat. Awesome!



”
I always come away with a new appreciation for the blessings that Dave and I have been given.”

KIM RANSOM



▲ Kim with her kindergarten students

THE BLESSING OF GIVING AND RECEIVING

MATT: Dave, lets turn now to you. Share with our readers what led you to become so active with Kindway/Embark.

DAVE: Eighteen years ago a friend invited me to go to Marion Correctional Institution as part of a Kairos experience. Kairos is a Christian ministry that shares the love of Christ with incarcerated men and women during a 3-day retreat. After this particular weekend, I sensed God's call to continue weekly volunteering as part of the follow-up 22-week mentoring process. With two young children, this was a huge commitment. Kim was so important in that decision; without hesitation, she encouraged me to continue in that ministry.

I and several other volunteers realized that little was being done to prepare inmates for success when they returned to society (as a result, the national rate of recidivism was about 50%). In response, we developed a comprehensive re-entry program that would work with a select group of inmates to provide support beginning a year prior to their release and continuing up to one year after their release.



▲ EMBARK participants going to work

In addition, we assigned each participant an outside mentor who would come into the prison and help that participant design a personal transition plan. To help ensure success, we secured housing, employment opportunities, and developed a faith community. The result of all of the above was the founding of a Columbus-based Christian ministry that we named Kindway. Its mission is to invest in the lives of those impacted by incarceration.

Fast forward, the ministry now selects 14 men at Marion Correctional Institution (MCI) and 14 women at the Ohio Reformatory for Women each year, and that number will grow. To date more than 100 participants have gone through the program and are now living successfully in society. I think the most rewarding part of my involvement ultimately is visiting the prison and meeting the men who are in the program and preparing for release.

MATT: Are there particular participants that stand out as you look back at your involvement?

DAVE: Each is unique. Given the amount of time I have known our participants, some having been incarcerated for more than 15 years, it is so rewarding to see them finally walk out of prison and begin a life of independence and freedom. To be an eyewitness to God's grace and forgiveness has been a true blessing for me.



▲ EMBARK graduation ceremony inside Marion Correctional Institution

MATT: Kim shared her reasons for giving so much of herself to young mothers and children. Why do you invest yourself in Kindway?

DAVE: That's easy, I myself am a product of second chances. I have had people step into my life when I needed it most. I have come to realize that my success is not from my efforts alone and that God equips each of us in different ways for different reasons. I also believe that we have two types of "accounts" in life: a bank account and a time account. As Kim and I move into our mid 50's, our "time account" is more important to us - we have a sense of urgency to focus on those things that have eternal value.

Like Kim, I've received great joy from my years of volunteer work - both from the standpoint of witnessing true transformation in the lives of Kindway participants as well as my own transformation from serving as a volunteer these last 18 years. Perspective is a powerful thing that often occurs when you choose to take a path less traveled. The decision to become a volunteer has impacted my life in a profound way.

MATT: Thank you, Dave, for your powerful sharing. Let's turn to legacy - how do each of you want to be remembered?

KIM: As a person who cared deeply for others, especially others in need. And that what I did helped them to experience a beautiful life and a relationship with Christ that they otherwise might not have known.

DAVE: I want others to remember that I used the time God gave me to bring great value to those I served and loved. And that I didn't squander the resources God gave me, but used them for others.

MATT: Those are beautiful legacies and you are well on your way to achieving them. Thank you for sharing so deeply from your hearts with our readers. 🙏



▲ Kim (at left) is also involved with Kindway and volunteers at Kindware events. Kindware is handcrafted jewelry made by incarcerated men and women.



▲ Dave (left) and two Kindway participants enjoying their first Ohio State University football game.



▲ Kindway's EMBARK program provides housing to participants re-entering society after incarceration.

KINDWAY AND EMBARK

Kindway volunteers accompany the people being served on their journey toward independence. Their mission to invest in the lives of those impacted by incarceration has led to countless acts of kindness to individuals and families in need and to incarcerated men and women.

EMBARK is Kindway's innovative offender reentry program that works with men and women returning to Central Ohio. Offenders receive guidance and support as they navigate their journey from incarceration to independence. EMBARK's unique approach includes working with offenders prior to their release and providing support after their return to the community.

TO LEARN MORE, VISIT WWW.KINDWAY.NET



CHRIS CROWLEY SHARES THE KEYS TO LIVING LIKE YOU'RE FIFTY UNTIL YOU'RE EIGHTY AND BEYOND

2018 WINTER WEALTH SUMMIT

New York Times best-selling co-author of *Younger Next Year*, Chris Crowley, addressed over 300 clients and guests on December 5 at The Wells Barn on the campus of the Franklin Park Conservatory. A nationally known speaker, Chris shared the keys to "living like you're fifty until you're eighty and beyond" and gave an electrifying talk that spun an inspiring view of exercise, connectedness, and eating well.

The evening concluded with a Q&A session with Chris and a three-tiered cake decorated with inspiration from his book.

We hosted the event in partnership with Wesley Communities, Diamond Hill Capital Management and The Ohio State University College of Social Work. Thank you to all of our guests for making this a wonderful evening to remember!



▲ Chris Crowley addressing guests



▲ Matt Palmer (left) with guests Sheila & Ed Straub



▲ Aaron Filbeck (left) and Chris Crowley (right) with guests Debby & Curt Kelley



▲ The cake decorated with inspiration from Crowley's book "Younger Next Year"

2019 SPRING WEALTH SUMMIT

FEATURING MARK HORVATH

JOIN US!

Be our guest for cocktails and hors d'oeuvres at our 2019 Spring Wealth Summit as Mark Horvath, founder of Invisible People, shares how he is living out his passion by giving a face and voice to homelessness. Having once been homeless himself, Mark now captures the stories of the homeless on his video camera and travels the world to share them in efforts to inspire others to change how they perceive a serious social crisis that's mostly ignored.

RSVP to Emily Mayes by phone or email:
614-228-4300 | events@josephgroup.com



Wednesday,
April 24, 2019



NOAH's
175 E. Main Street
New Albany, OH



6:00–8:30 pm



▲ Mark Horvath
Founder; Invisible People

ELEVENTH CANDLE CO.

The Ladies of The Joseph Group Host First GathERing at Eleventh Candle Co.

The Joseph Group shared a wonderful evening with our female clients and friends at our first GathERing event on September 26, 2018 at Eleventh Candle Co. – a social enterprise that employs and assists local women exiting from human trafficking.

Our own Bridget Haggerty guided our guests through our investment process followed by an inspirational talk from Eleventh Candle Co. Founder and CEO, Amber Runyon. The evening ended with each guest creating their own scented candle along with great wine, hors d'oeuvres, and fellowship.

Amber's message encouraged our guests to use their purchasing power to create meaningful change in our community.

Thank you to Amber and Eleventh Candle Co. for all you are doing to end human trafficking!



▲ The ladies of our team at the first GathERing event at Eleventh Candle Co.

GIRL POWER AT THE JOSEPH GROUP



LORI FISKE

was chosen by our team as the 3rd and 4th quarter recipient of The Joseph Palmer Values Award. Named after the father of the company's founders, the award is given each quarter to a team member who has demonstrated a high commitment to living out our company values (integrity; teamwork; humility; excellence; enthusiasm).

Teammates who nominated Lori expressed her flair for greeting our clients and guests and making them welcomed. They also cited the effective way in which she schedules a significant number of meetings in our offices each week with clients, prospective clients and other guests. Finally, they cited Lori's wonderful way of encouraging other teammates in their work. Lori is a blessing to us and our clients and is richly deserving of this award! Congrats, Loril



JODI PICETTI

was recently promoted to Manager of Client Services. Already an experienced Client Service Representative here at The Joseph Group, in her expanded role Jodi will oversee our growing client service area and monitor and design specific client account servicing processes to ensure continued timely response to client account requests and further enhance the protection and confidentiality of client account information. In commenting on Jodi's promotion, Todd Walter, Partner and Chief Wealth Planning Officer, shared, "Jodi is such a gift to our team and our clients. Her warm yet professional demeanor and her great attention to detail make her a great fit for this expanded role and we're so excited to see her progressing in her career here at our firm." Congrats, Jodi!



On November 6, 2018, ten of our team members represented our company at Columbus Business First's 2018 Best Places to Work Awards Luncheon at the Hyatt in downtown Columbus.

From among 220 nominations, we were chosen as a finalist in the micro company category. We are proud to be one of Columbus, Ohio's 2018 Best Places to Work and congratulate all of the other nominees!



WELCOME, TIM!

We are pleased to announce that Tim Petska has joined our team as Client Advisor & Manager of Engagement Services. In that role, Tim will help to oversee our many business development initiatives and assist prospective clients in better understanding our firm's services. Tim joins us with 19 years of financial services experience, including Overmyer Hall Associates and Huntington National Bank. Tim is active with Pelotonia and previously served on the local Red Cross Associate Board. He received his bachelors degree from the Fisher College of Business at The Ohio State University. He and his wife Bethany have two children (Lauren, 12 and Noah, 9) and are members of Lewis Center United Methodist Church. Welcome, Tim!

2019 SPRING WOMEN'S GATHERING

Featuring Open Door Art Studio & Gallery

"We believe that creativity knows no boundaries and that all individuals deserve an environment for expression without limitation."

-Open Door Art Studio & Gallery

We're excited to announce our second GatHERing, a new series of events designed and led by our female colleagues that focuses on our women clients and their daughters, sisters, mothers and friends. GatHERing is the result of a great meeting we had with ten of our female clients, asking them what else we could do to achieve our mission of helping them live great lives. The event has two areas of focus:

1. Connecting women with women-owned and -led social enterprises in Columbus - both for-profit and not-for-profit organizations.
2. Creating an opportunity for women to learn more about personal finances in a casual and comfortable social environment that includes all women.

Join Us!

For wine and hors d'oeuvres at Open Door Art Studio & Gallery as we tour the gallery, learn about its artists and hear more about the Gallery's mission and impact on Columbus. TJG's Bridget Haggerty will then provide a financial briefing about our investment process and share how we are aligning our clients' wealth with their goals and objectives.



Wednesday,
March 20,
2019



Open Door
Art Studio
& Gallery



Led by
Bridget
Haggerty

For more details and to make reservations,
go to our website, josephgroup.com.

Where Will Returns Come From in the Next Five Years?

Despite disclaimers saying “Past Performance is No Guarantee of Future Results,” some investors treat investment management as a backward looking exercise. Investors will often look at what stock, fund, or asset class has had the best return over the last 3-5 years and say “I want to invest in that!” Sometimes, this works – momentum and secular trends (think technology or health care) can propel returns for years. Other times, the best recent performers are expensive and a poor investment looking forward. Investors are supposed to “buy low and sell high,” so how can we look forward to make better investment decisions?

Travis Upton, Partner and Chief Investment Officer ►



LOOKING FORWARD

CAPITAL MARKET ASSUMPTIONS (CMA)

Every year, many investment management firms go through a forward-looking exercise, putting together what they call their Capital Market Assumptions (CMA). Every firm does it differently, but they start with similar economic variables such as GDP growth rates, inflation rates, and demographics to get a sense of global economic trends. The firms then look at asset class specific variables such as valuations, interest rates, and dividend rates to look at the income and capital gains the assets could earn. The end result is a report which predicts expected returns and volatility for different asset classes over the next five to fifteen years.

HOW DOES THE JOSEPH GROUP USE CAPITAL MARKET ASSUMPTIONS?

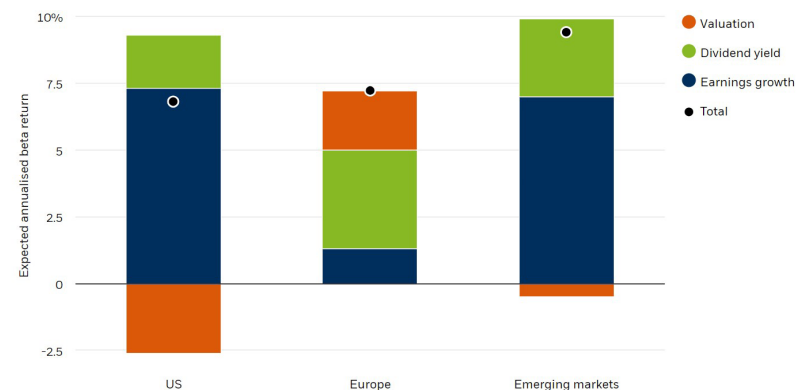
We have started our own annual process of compiling Capital Market Assumption reports from various firms and putting together a summary of their asset class return and volatility forecasts. The exercise is a great opportunity to compare and contrast the conclusions of the different firms. We discuss the results in our Investment Committee meetings and use them as a key input to the strategic asset class weightings within our objective-based portfolios. This year's TJG summary focused on the 5-10 year assumptions from four different firms: JP Morgan, Blackrock, PIMCO, and Northern Trust. Let's take a look at some of the conclusions.

*No information in our Harvest Magazine should be considered investment or personal financial advice. Nor does any information contained in this publication serve as the receipt of, or as a substitute for, personalized investment or financial planning advice from The Joseph Group.

THE MOST FAVORED ASSET CLASS

EMERGING MARKETS

The asset class with the highest expected return was the same across all four firms' CMA results: emerging market (EM) stocks. Why? Let's look at a page from BlackRock's report as an example. BlackRock simplified their stock market assumptions into three components: dividend yield, earnings growth, and valuation. Relative to U.S. stocks, EM stocks have a higher dividend yield, while U.S. stocks are forecast to have a similar, but slightly higher, earnings growth rate. The key difference is in valuation – there is currently a wide price-to-earnings (P/E) valuation gap between EM stocks and U.S. stocks. BlackRock expects this P/E gap to narrow as U.S. stock valuations move downwards toward its historical averages. Stocks overall are projected to have positive returns, but the combination of dividends, growth and valuation favors EM.



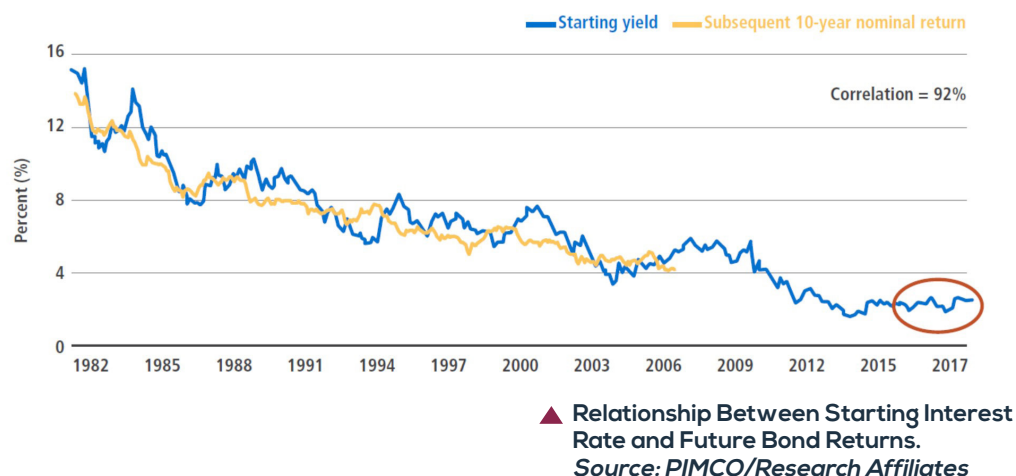
▲ **Expected Annualized Beta Return.**
Source: Blackrock Investment Institute

While all four firms forecast EM to have the highest future returns over 5 to 15 years, they also agree it is likely to have the highest risk from year to year. To use some generic numbers, EM may be forecast to average 9% over 5-15 years, but the annual standard deviation may be 24%. Statistically, this means 68% of the time the annual return is expected to be within one standard deviation of the average, or between -15% and +33%. Ironically, we've seen this play out over the last three years. EM stocks have outperformed the S&P 500 on a rolling 3-year basis (through early February) but were on the positive end of the range in 2017 and on the negative end of the range in 2018.

THE LEAST FAVORED ASSET CLASS

HIGH QUALITY BONDS

High Quality Bonds may be one of the only asset classes where it is easier to forecast long-term returns than short-term returns. As the chart below shows, bond returns are highly correlated with their starting interest rate over the long-term. This makes sense – if you buy a 10-year government bond at its current interest rate of 2.7% and hold it to maturity, you can expect interest of 2.7% per year and your money back at the end – you know your future return. Bond indexes may have some variability as rates move up and down but the biggest impact on the future 5-10 year return is the current interest rate. Bonds may have the lowest risk of any asset class, but they also have the lowest expected return with the 10-year Treasury note currently paying 2.7%.



WHERE DO THE FIRMS DISAGREE?

COMMODITIES AND HIGH YIELD BONDS

The four firms tend to agree EM stocks are likely to have the highest annual returns (but with the most risk) and High Quality Bonds will have the lowest annual returns (but with the least risk). But what can we learn from where they disagree? Here are two areas:

- **Commodities:** Historical data shows commodities are one of the asset classes most sensitive to inflation. Firms that expect higher inflation expect higher commodity returns, while firms expecting inflation to remain low do not.
- **High Yield Bonds:** JPMorgan expects the 10-year average return for High Yield (lower quality) Bonds to exceed the return from U.S. stocks while BlackRock expects a slower economy to increase defaults and hurt high yield returns over the next 5 years. We look to increase our allocations to high yield bonds when credit spreads are high and we think the conclusions of both firms support our approach.

WHAT ARE THE IMPLICATIONS FOR PORTFOLIOS?

RETURNS

The Joseph Group's objective-based portfolios serve as tools to accomplish goals in a client's story. Based on the summary of the Capital Market Expectations, here are three conclusions we draw as we look at where returns might come from in the next five years:

- **U.S. Stocks are not the only game in town:** All four of the firms in our summary agree – with cheaper starting valuations, foreign stocks, especially Emerging Markets, are expected to have long-term returns which exceed those of U.S. stocks, albeit with higher risk.
- **Bonds are still the best choice for defense:** Interest rates are still historically low and Capital Market Assumptions forecast High Quality Bonds to have the lowest returns, but also the lowest volatility.
- **Consider Real Assets:** Real Estate Investment Trusts and Global Infrastructure (think pipelines and cell towers) are forecasted to generate returns equal or in excess to those of U.S. stocks, with similar volatility. Owning real assets may smooth the ride for investors in different environments without sacrificing long-term returns.

We plan to talk more about the Capital Market Assumptions from different firms and the implications for The Joseph Group's objective-based portfolios at upcoming Portfolios at Panera and Portfolios & Pints events. We look forward to seeing you!

CORE PORTFOLIO ALLOCATIONS

AS OF DECEMBER 31, 2018

CONSERVATION

Objective*: Minimal risk and modest income, consistent with preserving principal over time periods of one year or more.

SECTOR ALLOCATION:

Cash:

1% Liquidity

HQ Bonds:

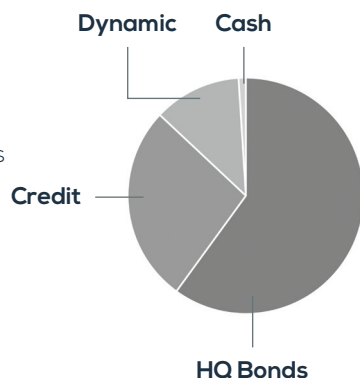
60% Short duration bonds

Credit:

27% Corporate, asset-backed

Dynamic:

12% Absolute return



PROVISION

Objective*: Sustain wealth by focusing on current income and low principal volatility over the long term.

Volatility Target*: 3 to 8%

SECTOR ALLOCATION:

Cash:

1% Liquidity

HQ Bonds:

25% Corporate, TIPS

Credit:

20% High yield, 6% rates

Global Stocks:

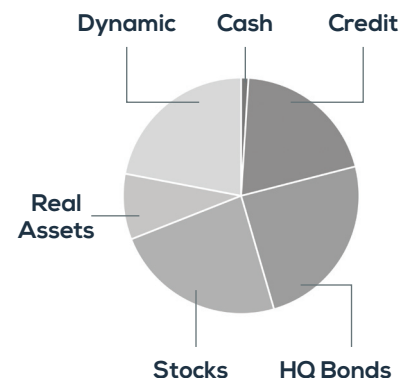
25% Blue chip dividends

Real Assets:

9% REITs, commodities

Dynamic:

20% Tactical income



HARVEST

Objective*: Risk-managed growth through a multi-asset strategy to achieve long-term dreams and goals.

Volatility Target*: 8 to 15%

SECTOR ALLOCATION:

Cash:

1% Liquidity

HQ Bonds:

19% Corporate, TIPS

Credit:

11% High yield, 6% Rates

Global Stocks:

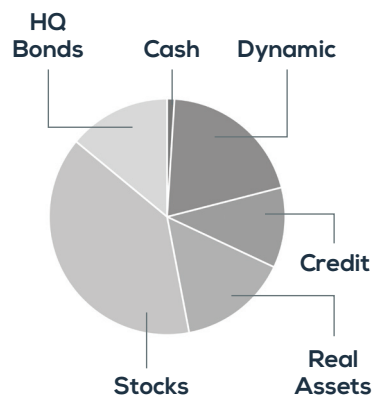
35% Active and index

Real Assets:

14% REITs, commodities

Dynamic:

20% Tactical allocation



ABUNDANCE

Objective*: Aggressive, concentrated portfolio that seeks to outperform major market averages over long-term market cycles.

Volatility Target*: 15 to 24%

SECTOR ALLOCATION:

Cash:

1% Liquidity

Global Index:

27% Low cost index

Active Global:

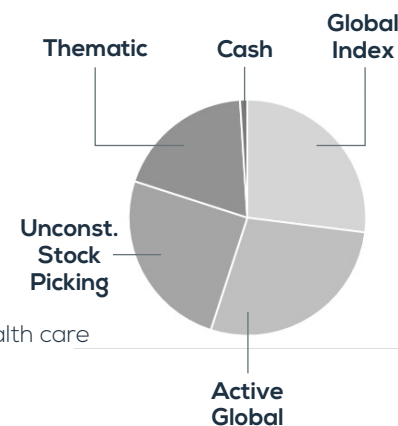
28% Growth, value, small

Unconst. Stock Picking:

25% Value tilt

Thematic:

19% Emerging markets, health care



*There is no guarantee portfolio objectives or volatility targets will be met. Allocations subject to change without notice.

WHAT'S YOUR STORY?

"HELPING CREATE GREAT LIVES...ONE STORY AT A TIME."

The above quote is on our main wall as you enter our offices. And have you been to our website lately? There, you can watch a number of client stories. We all love a good story. But why?

STORIES ARE POWERFUL. WE SEE OURSELVES IN STORIES.

Consider this in the context of the five elements of a story:

1. Character Development - "Who do I want to be?"
2. Setting - "Am I content where I am?"
3. Plot - "Why am I here?"
4. Conflict - "What do I want to change in my life?"
5. Resolution - "How do I get where I want to go?"

Have you ever tried to develop your own story? Reflect - where have you been? Consider - what chapter are you in now? Dream - where do you want to go? If you are having trouble, start by adding chapter titles for the past, present, and the future.

WHAT DO STORIES HAVE TO DO WITH MONEY?

Seeing your life as a story can empower your goal setting. We all get stuck trying to set goals, especially financial goals. But if we see ourselves on a journey, we can see where we've been, where we're at and where we're headed. Money is just a vehicle to help us get to the desired destination.

At the Joseph Group we help our clients connect their wealth with what's most important to them (their "story") using a tool we call a Storyboard.

Steps we take to develop a Storyboard:


- **Know The Story:** First, we ask questions to determine your priorities and how you define success.
- **Determine The Amount:** Once we define success for a goal, we can determine the amount of money needed to reach the goal.
- **Set Aside The Right Bucket:** Certain types of investment accounts (e.g. non-retirement, retirement, Roth) are best used for certain goals.
- **Determine The Objective:** The nature and timeframe of those goals then determines the appropriate financial objective for those buckets. We have identified four possible financial objectives.
 - 1. **Protect** Capital
 - 2. **Provide** Cash Flow
 - 3. **Grow** Toward a Long-Term Goal
 - 4. **Aspire** To Higher Levels of Wealth
- **Implement The Right Investment Strategy:** Not so coincidentally, we have four investment strategies that align with the four objectives noted above.



▲ Todd Walter, Partner and Chief Wealth Planning Officer

A carefully crafted Storyboard can empower your story. It can resolve conflict between competing goals, get you on the same page as your spouse and provide clarity around the destination and how we get there - all at a high level on one sheet of paper.

Everyone's story, and therefore everyone's Storyboard, is different. We firmly believe this and tailor each Storyboard to fit each unique situation. So, where are you in your story? We would love to hear and be a part of your journey.



Sam and Samantha Sample

Storyboard

Protect

Provide

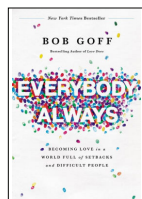
Grow

Aspire

Client Dreams and Objectives

Goal	Define Success	Account	Assets	Assets	Assets	Assets	
Maintain Lifestyle in Retirement	• Living Expenses - \$100k/yr	Checking/ Savings	\$50,000				
	• Delay IRA distribution until age 70 ^{1/2}	Joint Investment Account		\$300,000			
		Sam's IRA			\$1,500,000		
Family Vacations	• Use inherited dollars for annual trips	Samantha's Inherited IRA			\$200,000		
Charitable Giving	• Give \$20k/yr to selected charities	Donor Advised Fund		\$50,000			
	• Use QCD from IRA after 70 ^{1/2}	Samantha's IRA			\$300,000		
Protecting Against a Long-Term Care Event	• Consider long-term care policy	Health Savings Account		\$60,000			
Family Gifting and Inheritance	• Pay portion of grandchildren's college expenses	Grandchildren's 529s				\$50,000	
		Samantha's Roth IRA				\$200,000	
WEALTH ALLOCATION			1.8%	15.1%	73.8%	9.2%	
CAPITAL: \$2,710,000		TOTAL	\$50,000	TOTAL	\$410,000	TOTAL	\$2,000,000
						TOTAL	\$250,000

FROM THE BOOKSHELF



Everybody, Always, by Bob Goff

In his entertaining and inspiring follow-up to the New York Times bestselling phenomenon *Love Does*, Bob Goff takes readers on a journey into the secret of living without fear, constraint, or worry. The path toward the liberated existence we all long for is found in a truth as simple to say as it is hard to do: love people, even the difficult ones, without distinction and without limits.

Driven by Bob's trademark storytelling, *Everybody, Always* reveals the lessons Bob learned--often the hard way--about what it means to love without inhibition, insecurity, or restriction.

From finding the right friends to discovering the upside of failure, *Everybody, Always* points the way to embodying love by doing the unexpected, the intimidating, the seemingly impossible. Whether losing his shoes while skydiving solo or befriending a Ugandan witch doctor, Bob steps into life with a no-limits embrace of others that is as infectious as it is extraordinarily ordinary. *Everybody, Always* reveals how we can do the same.



**300 Marconi Blvd, Suite 106
Columbus, Ohio 43215**

Client assets under our management and consultation have grown from \$31 million, when we commenced business in February 1999, to more than \$465 million as of December 2018. Of that total as of December 2018, The Joseph Group's total regulatory discretionary assets were \$417,236,000 and the remaining \$47,770,000 of assets were comprised of group retirement plans for which we consult.

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