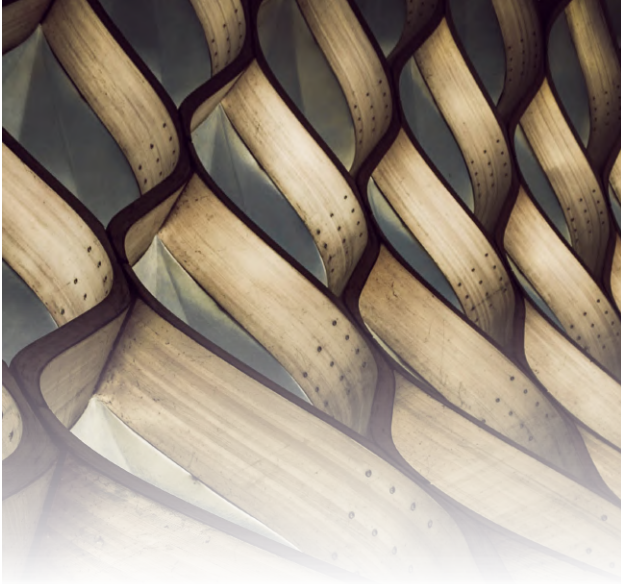




OCM
PRIVATE WEALTH

WHO IS OCM PRIVATE WEALTH?



OUR OBJECTIVE

As a private, independent firm, we can provide objective, unbiased advice aimed to eliminate the conflicts of interest that exist in proprietary investment products and corporate agendas. As fiduciaries, it is our duty to provide advice and implement strategies that are in the best interest of our clients. This objectivity translates to all areas of your financial life from the security selection in your investment portfolios to the strategies designed to minimize your liabilities and maximize the benefits of your insurance policies.

OUR PROCESS

Identify and Prioritize Your Goals

Strive to learn what is most important to you, what you hope to accomplish, and what concerns keep you up at night

Prioritize the most efficient ways to deploy your resources to accomplish your goals

Analyze Your Current Path

Conduct an in-depth look at your financial picture using advanced planning techniques and what-if scenarios

Stress test for potential vulnerabilities in your current plan and uncover alternate opportunities geared toward maximizing your success

Develop a Customized Financial Plan

Answer the tough questions: How long will your money last? What impact will market conditions have on your ability to accomplish your goals?

Work together to customize a plan that gives you the confidence to know how and when you can achieve your goals

Implement and Monitor

Implement the strategies that are designed to maximize the potential for meeting your goals on your timeline

Monitor your financial plan and ensure that it has the flexibility to evolve as your life unfolds and your needs change

PRIVATE WEALTH PROCESS

We have asked our clients for feedback: What does our team do that you find most valuable? The most common response was access to a trusted team of advisors whom they can approach to address any question or concern related to all the areas of their financial lives. We recognize that our clients' concerns go beyond investment management and financial planning. Our Private Wealth team may also assist clients in the following ways:



Financial Planning

It is critical to invest with purpose. Your customized financial plan is the foundation upon which our investment advice is based. This advice is built specifically to efficiently and effectively accomplish your unique goals.

Portfolio Management

Run a detailed analysis of your current portfolio to identify redundancies in underlying positions and opportunities for cost efficiency. Create a custom asset allocation which incorporates passive and active strategies with an emphasis on after-tax results.

Retirement Planning

Increase your confidence in your retirement timeline. Complete a Social Security benefit maximization analysis. Understand the tax impact of your distribution strategy. Navigate the complexities of residences in different states.

Cash Management

Eliminate unnecessary cost. Increase flexibility and access. Implement a strategy to use liquidity as a tool to more effectively accomplish your broader financial objectives.

Risk Management

More clearly understand your current portfolio risk. Reduce unnecessary risk. Determine what minimum level of risk is reasonable to accomplish your goals within your timeline. Analyze costs and type of current insurance.

Alternative Investments

Diversifying with stocks, bonds and cash may not be enough. Private equity, hedge funds, real estate, and structured investments are a few examples of satellite strategies that can be integrated around a core portfolio to either enhance performance, reduce risk, or supplement income.

Legacy & Estate Planning

Align your asset titling with your current estate plan. Identify potential structural gaps or tax pitfalls. Trust Administration - Irrevocable, Charitable, Marital and Credit Shelter.

Custom Lending

Both sides of your balance sheet are important. Determine how to effectively use leverage by designing and executing the appropriate lending strategy working with a select group of banks and mortgage brokers.

Tax Strategy & Planning

Proactive approach to identify opportunities designed to reduce the impact of taxes on your portfolio. Maximize tax-efficiency in accumulating and distributing your wealth.

PRIVATE WEALTH TEAM



Jason A. Tosh, CFP®
Managing Director
Private Wealth Advisor

Jason's drive to solve problems, to connect information and people, and to empower confidence in his clients' financial lives has been ingrained since his early days as an advisor. By focusing on developing a strong foundation of knowledge, he is able to open doors to strategies for clients that might otherwise be too intimidating.

Jason joined Objective Capital Management in 2021 as managing director, private wealth advisor to form the company's Chicago based private wealth office. He began his wealth management career in 2005 as an intern at Edward Jones before graduating from Lee University with a B.S. in Business Administration. He spent the early years of his career as a Financial Planner at Ameriprise Financial before joining Fifth Third Securities in 2009. As a CERTIFIED FINANCIAL PLANNER™, he uses his innate ability to synthesize facts and numbers in a succinct and orderly fashion for clients utilizing the latest planning and modeling tools. Jason and his wife, Katie, are excited to welcome their first child in July.



Ryan S. Watt, CFP®
Managing Director
Private Wealth Advisor

Ryan is passionate about helping individuals and their families achieve or surpass their financial goals. He brings transparency and clarity to the wealth management process through comprehensive financial planning and carefully constructed investment strategies. As a CERTIFIED FINANCIAL PLANNER™, Ryan focuses on finding solutions that are in his clients' best interests with the goal to streamline and simplify their dynamic financial lives.

Ryan began his wealth management career in 2005 as a financial planner with Ameriprise Financial before joining Fifth Third Securities in 2007. He joined Objective Capital Management in 2021 by establishing the company's Chicago-based private wealth office where he serves as a managing director and a private wealth advisor. He uses his experience in banking and financial planning to find efficient ways to address his clients' lending and investment needs. Ryan holds a B.A. in Finance and Business Pre-Law from Ohio University. When he's not serving his clients, he enjoys traveling with his wife, Amy, and their son.



Tori Callero
Head of Client Service

Prior to joining OCM Private Wealth, Tori spent seven years in the financial industry focusing on building client relationships and providing support in all phases of client service. As the head of client service, Tori is driven to ensure that all clients receive a personalized experience in order to maximize the potential of their investment strategies. She is able to provide solutions for clients quickly and efficiently as well as expertly coordinate the daily business activities of the OCM Private Wealth team. Tori graduated from the University of Iowa and utilizes her studies in business management to develop a strong understanding of clients' financial needs. She has furthered her financial acumen by earning her Series 66 and Series 7 licenses.

As a Chicago native, Tori enjoys staying active on the lakefront, attending Chicago sporting events, and traveling with friends and family.

WORKING TOGETHER WITH YOU



- Custody Services
- Brokerage
- Trading Platform
- Online Account Access

charles SCHWAB



- Tailored Lending Platforms
- Security Based Lending



- Your online relationship platform
- Account Aggregation
- Secure Vault for Document Storage
- In Depth Planning Tools
- Financial Statements



- Custom Insurance Solutions
- Full range of annuity contracts



Black Diamond
WEALTH PLATFORM

- Performance Reporting
- Income Forecasts
- Allocation Reports
- Quarterly Statements



401 North Michigan Avenue, Suite 650 • Chicago, IL 60611

www.ocmwealth.com

Above mentioned services and capabilities are available to all clients, but not automatically included with advisory fees. Insurance products and services are offered and sold through Objective Capital Management LLC and its individually licensed and appointed agents.

This information packet is intended to act as a brief overview of who we are as a firm, what we strive to do and what firms we have as partners. It is not intended to be an advertisement or to solicit any type of security purchase or recommendation. Objective Capital Management is a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Objective Capital Management and its representatives are properly licensed or exempt from licensure. This information packet is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Objective Capital Management unless a client service agreement is in place. Objective Capital Management LLC is not affiliated with National Financial Services/Fidelity.

FIDELITY BY THE NUMBERS

AS OF 9/30/19¹

MARKETPLACES WE SERVE



Retail



Workplace



Institutional



Intermediary



APPROX.
40K+ Associates



APPROX.
30M+ Investors



197
Investor centers



13,500+
Financial advisory firms

22,000+
Businesses managing
employee benefit programs



599.9K
avg. daily
commissionable trades

\$7.8T

Total **Customer Assets** (AUA)

\$3.0T

Total **Discretionary Assets**

55%

Retirement % of Total **Administered Assets**

72M

Total **Customer Accounts**



OCM
PRIVATE WEALTH

401 North Michigan Avenue, Suite 650 • Chicago, IL 60611

www.ocmwealth.com

Above mentioned services and capabilities are available to all clients, but not automatically included with advisory fees. Insurance products and services are offered and sold through Objective Capital Management LLC and its individually licensed and appointed agents.

This information packet is intended to act as a brief overview of who we are as a firm, what we strive to do and what firms we have as partners. It is not intended to be an advertisement or to solicit any type of security purchase or recommendation. Objective Capital Management is a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Objective Capital Management and its representatives are properly licensed or exempt from licensure. This information packet is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Objective Capital Management unless a client service agreement is in place. Objective Capital Management LLC is not affiliated with National Financial Services/Fidelity.