

**Part 2B of Form ADV**  
**Brochure Supplement**  
**for:**

**Michael A. Moran**

475 Arlington Road  
Brookville, OH 45309  
(937) 833-4043

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**Miami Valley Portfolio  
Management, Inc.**

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475 Arlington Road  
Brookville, OH 45309  
Phone: 937-833-4043  
Fax: 937-833-4920  
[www.mvp24-7.com](http://www.mvp24-7.com)

**Updated:**  
**July 31, 2011**

This brochure supplement provides information about Michael A. Moran that supplements the MVP Managements' Form ADV Part 2A, which should have been provided to you. Please contact MVP Management if you did not receive MVP Managements' Form ADV Part 2A, or if you have any questions about the contents of this supplement.

Additional information about Michael A. Moran is also available on the United States Securities and Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**[ Item 2 ] Educational Background and Business Experience**

**Name**

Michael A. Moran

**Age**

Born 12-12-1962

**Formal Education after High School**

Bachelor of Science in Finance, University of Dayton, 1985

**Business Background (Preceding Five Years)**

Registered Representative and IAR, WRP Investments (Current)

CCO, MVP Management, Inc. (1992-Current)

Sales Agent, Behnken Financial Services (1988-Current)

**[ Item 3 ] Disciplinary Information**

No disciplinary information to disclose.

**[ Item 4 ] Other Business Activities**

Michael A. Moran is a Registered Representative and Investment Advisor Representative of, and offers securities and advisory services through WRP Investments, Inc., a member of FINRA & SIPC, and a federally registered investment advisor. Registration does not imply a certain level of skill or training.

Michael A Moran can receive commissions and/or trail fees from the sale of securities or other investment products as a registered representative of WRP Investments. This practice gives the representative an incentive to recommend investment products based on the compensation received, rather than on the client's needs. As an investment advisor representative of WRP Investments, Michael A. Moran can receive advisory fees for services provided through the use of advisory products offered through WRP Investments. WRP Investments does not typically allow its representatives to charge both a commission and advisory fee for the products sold in its advisory accounts. However, WRP Investments may accept service fees from certain mutual funds in which the client may invest through advisory accounts. WRP Investments and the representative are subject to and intend to comply with standards of fiduciary duty requiring WRP Investments and the representative to act solely in the best interest of the client when making investment recommendations.

Michael A. Moran is the CCO of Miami Valley Portfolio Management, Inc. (MVP Management), which is a registered investment advisor firm offering portfolio management services.

Michael A. Moran is a licensed insurance agent and receives commissions from the sale of insurance based products.

**[ Item 5 ]   Additional Compensation**

Miami Valley Portfolio Management's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to MVP's fee, and MVP shall not receive any portion of these commissions, fees, and costs.

The owners and associated persons in their individual capacities as registered representatives of WRP Investments, Inc., may be paid a commission on the sale of certain securities. In addition, they may also receive ongoing 12b-1 trailing commission compensation from the mutual fund or variable investment product during the time the client holds the investment. **The payment of 12-b1 fees to registered representatives creates a conflict of interest by influencing the representative to recommend one fund over another. These 12b-1 fees act as a source of revenue for the registered rep and the rep's office.** MVP's advisory fee is exclusive of, and in addition to any such commission charges.

It is not required for clients of MVP to employ the owners and or associated persons in their capacity as registered representatives of WRP Investments, Inc. If the client desires to purchase investment products through WRP, brokerage commissions charged by WRP may be higher or lower than those charged by other broker-dealers. The securities commission business of the owners and associated persons is separate and apart from MVP's fee-only investment advisory management services.

Because owners and supervised persons may receive commissions from fund companies a conflict of interest exists. Clients have the option to purchase investments we recommend through other brokers or agents not associated with MVP.

**[ Item 6 ]    Supervision**

Miami Valley Portfolio Management, Inc. supervises its advisory services from the home office located at 475 Arlington Road, Brookville, OH 45309. MVP Management, Inc. monitors the advice provided to clients from its representatives by reviewing client account opening documents, servicing account documents, accounts, and transactions on a periodic basis.

The following persons supervise the firm's representatives' advisory activities from the home office.

Scott Behnken	President	1.937.833.4043
Kent Behnken	Vice-President	1.937.833.4043
Michael Moran	CCO	1.937.833.4043

**[Item 7]    Requirements for State Registered Advisors**

Miami Valley Portfolio Management, Inc. is a federally registered investment advisor. This item is not applicable. Registration does not imply a certain level of skill or training.

**Part 2B of Form ADV**  
**Brochure Supplement**  
**for:**

**Scott E. Behnken**

475 Arlington Road  
Brookville, OH 45309  
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**Miami Valley Portfolio  
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**Updated:**  
**July 31, 2011**

This brochure supplement provides information about Scott E. Behnken that supplements the MVP Managements' Form ADV Part 2A, which should have been provided to you.

Please contact MVP Management if you did not receive MVP Managements' Form ADV Part 2A, or if you have any questions about the contents of this supplement.

Additional information about Scott E. Behnken is also available on the United States Securities and Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**[ Item 2 ] Educational Background and Business Experience**

**Name**

Scott E. Behnken

**Age**

Born 10-15-1955

**Formal Education after High School**

Bachelor of Arts, Concordia College, 1979

**Business Background (Preceding Five Years)**

Registered Representative and IAR, WRP Investments (Current)

President, Behnken Financial Services (Current)

President, MVP Management (Current)

**[ Item 3 ] Disciplinary Information**

No disciplinary information to disclose.

**[ Item 4 ] Other Business Activities**

Scott E. Behnken is a Registered Representative and Investment Advisor Representative of, and offers securities and advisory services through WRP Investments, Inc., a member of FINRA & SIPC, and a federally registered investment advisor. Registration does not imply a certain level of skill or training.

Scott E. Behnken can receive commissions and/or trail fees from the sale of securities or other investment products as a registered representative of WRP Investments. This practice gives the representative an incentive to recommend investment products based on the compensation received, rather than on the client's needs. As an investment advisor representative of WRP Investments, Scott E. Behnken can receive advisory fees for services provided through the use of advisory products offered through WRP Investments. WRP Investments does not typically allow its representatives to charge both a commission and advisory fee for the products sold in its advisory accounts. However, WRP Investments may accept service fees from certain mutual funds in which the client may invest through advisory accounts. WRP Investments and the representative are subject to and intend to comply with standards of fiduciary duty requiring WRP Investments and the representative to act solely in the best interest of the client when making investment recommendations.

Scott Behnken is a licensed insurance agent and receives commissions from the sales of insurance based products.

Scott Behnken owns Leisure Drive LLC, an apartment building and other apartments. He also serves as a board member for The Dayton Foundation and breeds Labrador Retrievers periodically.

Scott Behnken is President of Miami Valley Portfolio Management (MVP Management), which is a registered investment advisor offering portfolio management services.

**[ Item 5 ]   Additional Compensation**

Miami Valley Portfolio Management's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to MVP's fee, and MVP shall not receive any portion of these commissions, fees, and costs.

The owners and associated persons in their individual capacities as registered representatives of WRP Investments, Inc., may be paid a commission on the sale of certain securities. In addition, they may also receive ongoing 12b-1 trailing commission compensation from the mutual fund or variable investment product during the time the client holds the investment. **The payment of 12-b1 fees to registered representatives creates a conflict of interest by influencing the representative to recommend one fund over another. These 12b-1 fees act as a source of revenue for the registered rep and the rep's office.** MVP's advisory fee is exclusive of, and in addition to any such commission charges.

It is not required for clients of MVP to employ the owners and or associated persons in their capacity as registered representatives of WRP Investments, Inc. If the client desires to purchase investment products through WRP, brokerage commissions charged by WRP may be higher or lower than those charged by other broker-dealers. The securities commission business of the owners and associated persons is separate and apart from MVP's fee-only investment advisory management services.

Because owners and supervised persons may receive commissions from fund companies a conflict of interest exists. Clients have the option to purchase investments we recommend through other brokers or agents not associated with MVP.

**[ Item 6 ]   Supervision**

Miami Valley Portfolio Management, Inc. supervises its advisory services from the home office located at 475 Arlington Road, Brookville, OH 45309. MVP Management, Inc. monitors the advice provided to clients from its representatives by reviewing client account opening documents, servicing account documents, accounts, and transactions on a periodic basis.

The following persons supervise the firm's representatives' advisory activities from the home office.

Scott Behnken	President	1.937.833.4043
Kent Behnken	Vice-President	1.937.833.4043
Michael Moran	CCO	1.937.833.4043

**[Item 7]   Requirements for State Registered Advisors**

Miami Valley Portfolio Management, Inc. is a federally registered investment advisor. This item is not applicable. Registration does not imply a certain level of skill or training.



**Part 2B of Form ADV**  
**Brochure Supplement**  
**for:**

**Kent A. Behnken**

475 Arlington Road  
Brookville, OH 45309  
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**Updated:**  
**July 31, 2011**

This brochure supplement provides information about Kent A. Behnken that supplements the MVP Managements' Form ADV Part 2A, which should have been provided to you.

Please contact MVP Management if you did not receive MVP Managements' Form ADV Part 2A, or if you have any questions about the contents of this supplement.

Additional information about Kent A. Behnken is also available on the United States Securities and Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**[ Item 2 ] Educational Background and Business Experience**

**Name**

Kent A. Behnken

**Age**

Born 7-13-1960

**Formal Education after High School**

No formal education after high school.

**Business Background (Preceding Five Years)**

Registered Representative and IAR, WRP Investments (Current)

Vice President, MVP Management, Inc. (Current)

Sales Agent, Behnken Financial Services (Current)

**[ Item 3 ] Disciplinary Information**

No disciplinary information to disclose.

**[ Item 4 ] Other Business Activities**

Kent A. Behnken is a Registered Representative and Investment Advisor Representative of, and offers securities and advisory services through WRP Investments, Inc., a member of FINRA & SIPC, and a federally registered investment advisor. Registration does not imply a certain level of skill or training.

Kent A. Behnken can receive commissions and/or trail fees from the sale of securities or other investment products as a registered representative of WRP Investments. This practice gives the representative an incentive to recommend investment products based on the compensation received, rather than on the client's needs. As an investment advisor representative of WRP Investments, Kent A. Behnken can receive advisory fees for services provided through the use of advisory products offered through WRP Investments. WRP Investments does not typically allow its representatives to charge both a commission and advisory fee for the products sold in its advisory accounts. However, WRP Investments may accept service fees from certain mutual funds in which the client may invest through advisory accounts. WRP Investments and the representative are subject to and intend to comply with standards of fiduciary duty requiring WRP Investments and the representative to act solely in the best interest of the client when making investment recommendations.

Kent Behnken is the Vice President of Miami Valley Portfolio Management, Inc. (MVP Management), which is a registered investment advisor firm offering portfolio management services.

Kent Behnken is a licensed insurance agent and receives commissions from the sale of insurance based products.

Kent Behnken receives a percentage of sales income from Art Gone Wild Art Gallery.

Kent Behnken is a beneficiary and owner of Behnken Brothers Trust, a real estate trust providing rental income.

[ Item 5 ] **Additional Compensation**

Miami Valley Portfolio Management's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to MVP's fee, and MVP shall not receive any portion of these commissions, fees, and costs.

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