

## **FORM ADV Part 2B -- BROCHURE SUPPLEMENT**

**JOHN D. DOVICH**

**John D. Dovich & Associates, LLC**

**625 Eden Park Drive, Suite 310**

**Cincinnati, OH 45202**

**(513) 579-9400**

**March 29, 2016**

This brochure supplement provides information about John D. Dovich that supplements the John D. Dovich & Associates, LLC ("Dovich & Associates") brochure. You should have received a copy of that brochure. Please contact Matthew A. Swendiman at (513) 579-9400 if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about John D. Dovich is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Educational Background and Business Experience (Item 2)**

John D. Dovich was born in 1965. He graduated from Xavier University in 1987 with a Bachelor's Degree in Political Science. Since 1987, John has been the President of Dovich & Associates. John holds the Chartered Financial Consultant (ChFC®) and Chartered Life Underwriter (CLU®) designations.

The ChFC® designation requires nine college-level courses and average study time to earn the ChFC® exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. ChFC® designees must meet experience requirements and adhere to continuing education and ethical standards.

The CLU® designation requires eight or more college-level courses representing an average study time of 400 hours. Topics for required courses include insurance and financial planning, life insurance law, estate planning, and planning for business owners and professionals. Elective courses include such advanced topics as income taxes, group benefits, retirement planning, and health insurance. CLU® designees must meet experience and continuing education requirements and must adhere to a high ethical standard.

**Disciplinary Information (Item 3)**

There is no information to disclose with respect to this Item.

**Other Business Activities (Item 4)**

John D. Dovich is an insurance agent and broker with several life and health insurance companies. He receives compensation from the insurance companies for selling insurance products. In addition, he may receive additional compensation from these companies for meeting certain production levels.

**Additional Compensation (Item 5)**

John D. Dovich may receive additional compensation from certain life and health insurance companies in connection with providing advice to clients. For information regarding this compensation, please see Item 4 above and Item 5 in the Dovich & Associates firm brochure.

**Supervision (Item 6)**

Matthew A. Swendiman, Chief Compliance Officer, (513) 579-9400, is responsible for supervising the activities of John. Mr. Swendiman supervises the activities of Mr. Dovich by interacting with him with respect to client accounts on a regular basis.

## **FORM ADV Part 2B -- BROCHURE SUPPLEMENT**

**THOMAS J. LALLEY**

**John D. Dovich & Associates, LLC**

**625 Eden Park Drive, Suite 310**

**Cincinnati, OH 45202**

**(513) 579-9400**

**March 29, 2016**

This brochure supplement provides information about Thomas J. Lalley that supplements the John D. Dovich & Associates, LLC ("Dovich & Associates") brochure. You should have received a copy of that brochure. Please contact Matthew A. Swendiman at (513) 579-9400 if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas J. Lalley is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Educational Background and Business Experience (Item 2)**

Tom Lalley was born in 1970. He graduated from Northern Kentucky University in 1992 with a Bachelor's Degree in Accounting. He received his Master of Business Administration Degree from Xavier University in 1999. Since 2000 Tom Lalley has been employed by Dovich & Associates. He is a principal and an investment adviser representative/analyst. Tom Lalley holds the Chartered Financial Analyst® designation and is a Certified Financial Planner™ practitioner.

To earn the Chartered Financial Analyst charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP<sup>®</sup> Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP<sup>®</sup> professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP<sup>®</sup> marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP<sup>®</sup> professionals provide financial planning services at a fiduciary standard of care. This means CFP<sup>®</sup> professionals must provide financial planning services in the best interests of their clients.

CFP<sup>®</sup> professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP<sup>®</sup> certification.

**Disciplinary Information (Item 3)**

There is no information to disclose with respect to this Item.

**Other Business Activities (Item 4)**

There is no information to disclose with respect to this Item.

**Additional Compensation (Item 5)**

There are no additional compensation arrangements for Tom Lalley.

**Supervision (Item 6)**

John D. Dovich, President, (513) 579-9400, is responsible for supervising the activities of Tom. Mr. Dovich supervises Tom Lalley by attending the firm's monthly management meetings and by interacting with him with respect to client accounts on a regular basis.

## **FORM ADV Part 2B -- BROCHURE SUPPLEMENT**

**WILLIAM C. BRUNS**

**John D. Dovich & Associates, LLC  
625 Eden Park Drive, Suite 310  
Cincinnati, OH 45202  
(513) 579-9400**

**March 29, 2016**

This brochure supplement provides information about William C. Bruns that supplements the John D. Dovich & Associates, LLC ("Dovich & Associates") brochure. You should have received a copy of that brochure. Please contact Matthew A. Swendiman at (513) 579-9400 if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about William C. Bruns is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Educational Background and Business Experience (Item 2)**

Bill Bruns was born in 1972. He graduated cum laude from the University of Dayton in 1995 with majors in Finance and Marketing; minors in French and German. Since February, 2010, Bill Bruns has been employed by John D. Dovich & Associates, LLC as a Principal and an investment advisor representative. From February 2007 to February 2010 he was employed by Paragon Financial Group, LLC as an Investment Specialist/Principal. Bill Bruns was a self employed Trader from September 2003 to February 2007.

### **Disciplinary Information (Item 3)**

There is no information to disclose with respect to this Item.

### **Other Business Activities (Item 4)**

There is no information to disclose with respect to this Item.

### **Additional Compensation (Item 5)**

There are no additional compensation arrangements for Bill Bruns.

**Supervision (Item 6)**

John D. Dovich, President, (513) 579-9400, is responsible for supervising the activities of Bill. Mr. Dovich supervises Bill Bruns by attending the firm's monthly management meetings and by interacting with him with respect to client accounts on a regular basis.

## **FORM ADV Part 2B -- BROCHURE SUPPLEMENT**

**DEAN R. JOHNS**

**John D. Dovich & Associates, LLC**

**625 Eden Park Drive, Suite 310**

**Cincinnati, OH 45202**

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**March 29, 2016**

This brochure supplement provides information about Dean R. Johns that supplements the John D. Dovich & Associates, LLC (“Dovich & Associates”) brochure. You should have received a copy of that brochure. Please contact Matthew A. Swendiman at (513) 579-9400 if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Dean R. Johns is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Educational Background and Business Experience (Item 2)**

Dean R. Johns was born in 1969. He graduated summa cum laude with a B.S. in Accounting from Minnesota State University - Mankato in 1991. He received his Master's in Business Taxation from the University of Minnesota in 1999. Dean is a licensed Certified Public Accountant (CPA) having received the Elijah Watts Sells award for the November 1991 exam (top 100 in the country). Dean received his CFP® certification in 2013. Since August 2012, Dean Johns has been employed by John D. Dovich & Associates, LLC as a Principal and, since September, 2012, as an investment advisor representative. From May 2000 – March, 2012 he was employed by Grant Thornton, LLP. During his tenure he acted as National Director of Tax Operations, and in his last role, served as the National Executive Director of Partnership Matters.

To become a licensed Certified Public Accountant, candidates must: 1) obtain individual state required education requirements; 2) pass a 14 hour, four part examination; 3) have at least one year of qualified public accounting experience; 4) pass an AICPA Professional Ethics Exam; and 5) commit to abide by a set of professional rules of conduct. Individuals who become licensed must complete ongoing education and ethics requirements in order to maintain their license. Many CPAs become members of the American Institute of CPAs (AICPA) which requires its members to abide its own Code of Professional Conduct and Bylaws. Enforcement is handled by the Institute’s Professional Ethics Division.

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The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

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- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

**Disciplinary Information (Item 3)**

There is no information to disclose with respect to this Item.

**Other Business Activities (Item 4)**

There is no information to disclose with respect to this Item.

**Additional Compensation (Item 5)**

There are no additional compensation arrangements for Dean Johns.

**Supervision (Item 6)**

John D. Dovich, President, (513) 579-9400, is responsible for supervising the activities of Dean. Mr. Dovich supervises Dean Johns by attending the firm's monthly management meetings and by interacting with him with respect to client accounts on a regular basis.

## **FORM ADV Part 2B -- BROCHURE SUPPLEMENT**

**SHAWN L. FISHBAUGH**  
**John D. Dovich & Associates, LLC**  
**625 Eden Park Drive, Suite 310**  
**Cincinnati, OH 45202**  
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**March 29, 2016**

This brochure supplement provides information about Shawn L. Fishbaugh that supplements the John D. Dovich & Associates, LLC (“Dovich & Associates”) brochure. You should have received a copy of that brochure. Please contact Matthew A. Swendiman at (513) 579-9400 if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Shawn L. Fishbaugh is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Educational Background and Business Experience (Item 2)**

Shawn Fishbaugh was born in 1963. He graduated from the University of Cincinnati in 1986 with a Bachelor’s of Business Administration Degree in Finance.

Shawn Fishbaugh holds the Chartered Financial Analyst® designation.

Since March of 2013 Shawn Fishbaugh has been employed by Dovich & Associates. He is the Chief Investment Officer and an investment adviser representative/analyst. Shawn was previously employed as a Senior Portfolio Manager with Bartlett & Co from 10/1999–10/2011. Prior to joining our firm, he served as Senior Investment Advisor during his employment with PNC Wealth Management (11/2011- 03/2013).

To earn the Chartered Financial Analyst charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### **Disciplinary Information (Item 3)**

There is no information to disclose with respect to this Item.

**Other Business Activities (Item 4)**

There is no information to disclose with respect to this Item.

**Additional Compensation (Item 5)**

There are no additional compensation arrangements for Shawn Fishbaugh.

**Supervision (Item 6)**

John D. Dovich, President, (513) 579-9400, is responsible for supervising the activities of Shawn. Mr. Dovich supervises Shawn Fishbaugh by attending the firm's monthly management meetings and by interacting with him with respect to compliance responsibilities.