

**WE'RE UNCOMMONLY QUALIFIED TO  
HELP YOU DO WHAT MATTERS TO YOU.**



## Four Decades of Wealth Management.

Successful investing is a long-term voyage where calm seas can turn stormy in the blink of an eye. We understand markets can be scary and financial products are complex and confusing. We will be by your side to teach and guide you every step of the way. Over the decades, we have navigated through numerous bull and bear markets, bubbles, crashes and economic booms and busts. We have watched many investment fads come and go. Through it all, our guiding principle has been we do only one thing — manage wealth — and we manage the wealth of our clients with the same care and passion as we manage our own.

David M. Kirr, CFA and Terry B. Marbach, CFA worked together at Irwin Management Company, which managed the investments of the family of Cummins Engine Company founder J. Irwin Miller. David and Terry eventually decided to pursue their shared passion for discovering undervalued securities by starting their own firm. They founded the predecessor to Kirr, Marbach & Company, LLC (KM) on May 1, 1975 with great hopes and dreams, but no clients.

**WE MANAGE THE WEALTH OF  
OUR CLIENTS WITH THE SAME  
CARE AND PASSION AS WE  
MANAGE OUR OWN.**



For more than forty years, KM has worked with our clients who are both exceptionally smart and uncommonly successful, but want a trusted advisor to manage their precious assets. Located in the heartland of America, we are proud to approach our work with the Midwest values that are the foundation of our firm:

### Loyalty

We act as fiduciaries to our clients, always acting in their best interests. Our investment advisory fee is calculated as a percentage of your assets under management and is our sole source of compensation. Unlike many other “advisors,” we receive no commissions or other payments for placing client assets in particular products.

### Humility

We don't know what's going to happen next, but we've seen and been through it all.

### Discipline

Anyone can steer the ship when the seas are calm. The best response when the weather turns stormy is to focus on completing the long-term voyage and not think about whether the next wave is going to push the nose of the boat up or down. Our investment destination is best reached by accurately valuing assets, assessing the relationship between price and that value, and acting resolutely and unemotionally.

### Responsibility

We do what we say we're going to do.



**YOU ALWAYS HAVE  
DIRECT ACCESS TO THE  
PROFESSIONALS MANAGING  
YOUR PRECIOUS ASSETS.**

## Your Financial Gain = Our Financial Gain

Along with our families, we have significant personal investments alongside our clients and believe “eating your own cooking” is the ultimate litmus test of whether an adviser’s interests are truly aligned with yours. According to an independent research study, funds with managers who invest a significant amount of their own wealth in the fund they manage are more successful than funds with managers who don’t.

This common sense approach is surprisingly uncommon in the investment industry, but is the cornerstone of our philosophy of investing with integrity. In fact, our firm and its unique approach were featured in an article in Inc., “Want to Be Credible? Look to Your Untrustworthy Competitors (September 26, 2014).”

## Value Investing Meets Midwest Values.

### We are Value Investors:



- We seek stocks that are significantly undervalued and are typically out of favor with other investors.
- This is the antithesis of chasing whatever is currently “hot,” popular and typically significantly overvalued, like today’s “FAANG” stocks (i.e. Facebook, Amazon, Apple, Netflix and Google).
- We’re long-term investors, not traders. We are disciplined and patient. On average, we hold stocks for three to five years.

## Kirr Marbach - Helping you Build a Foundation for your Future.

We want to help you do what’s important to you, whether that’s funding a college education, a satisfying and fulfilling retirement, a legacy for future generations or anything else. We do this by offering:

### Separate Accounts



- You own a portfolio of individual securities (from 100% Stocks/0% Bonds to 0% Stocks/100% Bonds (depending upon your goals and risk tolerance), held and safeguarded by an independent, third-party qualified Custodian.
- You receive a monthly statement detailing assets and transactions from the Custodian. Additionally, each quarter you receive a performance report, client letter, and follow-up phone call to address any questions.
- Minimum initial investment: \$100,000.

### Mutual Fund



- You own shares of a “pooled vehicle” invested 100% in stocks. Instead of owning a portfolio of individual securities, you own a proportional share of the entire portfolio.
- Minimum initial investment: \$1,000.

### Premier Client Service



- Unlike the financial services behemoths, you always have direct access to the professionals managing your precious assets.
- We have a dedicated Client Service Team, supported by an experienced Investment Team (all having earned the designation of Chartered Financial Analyst (CFA)), ready to assist you.

## Kirr Marbach Helping You Build a Foundation for your Future.

### Is it the right time for me to invest?

We will provide an honest assessment of your options – even if that means that you choose to wait to invest. Because of the power of compounding, we believe “time in the market” is far more important than “timing the market.”

### Do I have a say in how my money is invested?

Yes. We work with each client to determine an appropriate mix of stocks and bond. You can adjust your asset mix at any time.

### How do I get started?

Our Client Service team will walk you through each step of our onboarding process. Our New Client Questionnaire helps us understand your long term-goals and enables us to tailor your asset mix.

### Learn more about Kirr Marbach:



Visit [www.KirrMar.com](http://www.KirrMar.com)



Call 812.376.9444 or 800.808.9444



Email Director of Client Service,  
Matt Kirr: [matt@kirmar.com](mailto:matt@kirmar.com)



Stop by our office:  
621 Washington Street  
Columbus, IN 47201



#### Client Service Team:

Matt Kirr, Director of Client Service (seated)  
Zach Greiner, Associate Director of  
Client Service (left)  
Maggie Kamman, Associate Director of  
Client Service (right)



#### Investment Team:

Mark Foster, CFA, Chief Investment Officer (seated)  
Collin Foster, CFA, Research Analyst, Fixed  
Income Portfolio Manager (left)  
Roger Lee, CFA, CPA, Senior Research Analyst (right)

**“We make a living by  
what we get, but we  
make a life by what  
we give.”**

**– Winston Churchill**

We believe in giving back to our community. Kirr Marbach has been pleased to support these community organizations: Heritage Fund—The Community Foundation of Bartholomew County, Foundation for Youth, The Columbus Park Foundation, Turning Point Domestic Violence Services, Centra Foundation and Columbus Regional Health Foundation.

In addition, we support improving financial literacy by writing a bi-weekly “Investing” column for the Indianapolis Business Journal (archived at [www.KirrMar.com](http://www.KirrMar.com)).