AS SEEN IN ***FORTUNE***, JULY 2014

BUILDING WEALTH
CENTRAL NEW YORK

Choosing the Most Qualified Professional to Manage Your Wealth

Founded in 1993, this elite boutique investment advisory firm is exceptionally equipped to plan the preservation of your family's wealth.

COMPLIMENTARY SECOND OPINION SERVICE

Professional Financial invites professionals to schedule a complimentary second opinion consultation during which advisors utilize the same time-tested, collaborative process provided to current clients.

Focused foremost on his clients' best interests, Paul Byron Hill, CFP,® founded Professional Financial with the vision of delivering client-focused financial planning within a professional environment, working only for the client.

Hill explains that while brokers and money managers tend to be product-driven, true wealth managers are process-driven. "Think of the wealth manager as your personal CFO," Hill says.

As an independent firm, Professional Financial's loyal and highly trained team has the freedom to choose the very best tools and resources available for each client.

Catering to Clients

Professional Financial's clients—primarily professionals, physicians and retirees—are well-educated, informed thinkers who are willing to learn investing essentials. "Like our team, our clients are responsible, perseverant, disciplined people with integrity. They are doers, not dreamers," says Hill.

Research shows the primary concerns of these affluent families are wealth preservation, wealth enhancement, wealth transfer, wealth protection and charitable giving. "Successful people want help with more than just investments," says Hill. "They want a complete approach to addressing their entire financial lives. That's wealth management at Professional Financial."

Structured Strategies

Unlike advisors who try to identify mispriced securities or who rely on forecasting techniques, Professional Financial "structures" its client portfolios based on a multifactor model empirically grounded in the science of financial markets. "We believe this model offers a simple and elegant framework for portfolio design, analysis and investment discipline structured around compensated risk factors. There are risks worth taking and risks that are not," Hill says.

"Based on decades of academic research, the multifactor model brings order and clarity to our investing process—isolating and explaining forces that truly drive returns in equity and fixed income markets."

When the global financial crisis hit in 2008, Professional Financial upheld its belief that investors need strong planning principles and the discipline to stick with their plan. As a result, most clients emerged with renewed confidence for achieving their goals and dreams. "Without a structured process as well as structured strategies, fearful investors overreact to unexpected news and don't stay the course," says Hill.

New clients often want predictions. Hill's response is a voice of experience: "We believe that multifactor strategies, based on enormous empirical evidence, reliably connect investors to market forces that create opportunities to build wealth over time. Investors don't need forecasts. Market timing is futile. What investors need is a structured process to make informed decisions with professionals they can trust."

Paul Byron Hill, CFP,® and Kam-Lin Kok Hill, CFP®

Phil Matt Photography

Professional Financial Strategies Inc. is located at Powder Mill Office Park, 1159 Pittsford-Victor Road, Suite 120, in Pittsford, a suburb of Rochester, NY. For more information, call **585-218-9080** *or visit* **professionalfinancial.com**

PROFESSIONAL FINANCIAL