Professional Financial
Second Opinion Service

Exclusively for friends, family and colleagues of our valued clients

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Certified Financial Planner™ ©2016

PROFESSIONAL FINANCIAL
Consultative Wealth Management

In these volatile times, you probably know a friend, family member or colleague who may have a complicated situation, or who wonders whether they have the right financial advisor, or who just needs help, but doesn't get it. That's not uncommon. Studies suggest that over 80 percent of affluent investors would value a second opinion.*

In order to help those you care about achieve their financial goals, we have created our complimentary **Second Opinion Service**. We're pleased to offer your friends, family and colleagues the same expertise and guidance that you've come to expect as a valued client of Professional Financial.

Working with a team that redefines wealth management

Ask ten investors to define wealth management. Rather, ask ten typical "wealth managers" to do so. You'll almost certainly get ten different answers, and most replies will primarily focus only on investing. As a client of Professional Financial, however, you benefit from a team of CFPs® with a network of specialists sharing a different vision of comprehensive wealth management.

Our consultative process

At Professional Financial we approach each new engagement with a time-tested, collaborative process. This allows us to have an open dialogue with you so we can learn about your values and goals. This proven process enables us to work with you to tailor a plan that helps you meet your essential goals. As a valued client, you'll recognize each of the five steps below. As part of our **Second Opinion Service,** we offer a portion of our consultative service, complimentary, to you friends, family and colleagues.

WEALTH MANAGEMENT CONSULTING PROCESS

Step 1	Step 2	Step 3	Step 4	Step 5
Discovery meeting	Investment planning meeting	Mutual commitment meeting	Organizational meeting	Regular progress meetings

Professional Financial works with successful professionals and retirees, acting as their personal chief financial officer–meeting financial challenges of today and tomorrow, freeing them from many serious concerns. We steward wealth through a consultative process, helping families make informed decisions around preserving wealth, mitigating taxes, transferring wealth to heirs, protecting assets from unjust loss, and making a difference through charitable giving.

We integrate financial planning, investment management, and relationship consulting into a personalized process for each family. We employ a comprehensive approach to better understand our client's deepest needs, values and goals. We work closely with a network of experts in finance, accounting, tax and law. We accept as clients only those for whom we can make a major impact.

Founded in 1993, Professional Financial is an independent fee-only registered investment advisor staffed with Certified Financial Planners.™ As trusted advisors, we place client interests first. Professional memberships include: Financial Planning Association, American Institute of CPAs, Institute of Chartered Management Accountants, and National Association of Accountants.

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What to expect from the Second Opinion Service

We will meet with your friends, family and colleagues for a discovery meeting and then invite them back for an investment planning meeting. Hopefully, we can confirm whether they are on track to achieve their goals with their existing financial providers. If appropriate, however, we'll suggest ways we can help, including recommending another qualified advisor if we're not a good fit for them. Either way, your family and friends will receive a Total Client Profile and a detailed analysis of their current investment portfolio and planning strategy—a value that may be in excess of $5,000.

SECOND OPINION SERVICE

Step 1	Step 2
Discovery meeting	Investment planning meeting

Consultative Wealth Management

Investment Management
- Wealth preservation
- Goal monitoring
- Risk analysis
- Portfolio structuring
- Manager due diligence
- Performance evaluation

Advanced Planning
- Wealth enhancement, including cash flow, tax minimization, and liability management
- Wealth transfer
- Wealth protection
- Charitable giving

Relationship Consulting
- Regularly scheduled calls, reviews and in-person meetings
- Network of specialists, including accounting, tax, actuarial, legal, insurance and financial resources

Let us help you help those you care about. Contact us today.

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*Source: Russ Alan Prince and David A. Geracioti, *Cultivating the Middle-Class Millionaire*, 2005.