



# Professional Financial Retirement Second Opinion

Exclusively for friends, family and colleagues of our valued clients



**Paul Byron Hill, MBA, MFP, MSFS, ChFC®, CFP®**  
Wealth Management Consultant | Retirement Specialist



**PROFESSIONAL FINANCIAL**

*Integrative Wealth Management*

In these uncertain times, you may know a friend, family member or colleague who may have a difficult situation, or who wonders whether they are getting the right advice, or simply needs experienced professional advice but doesn't get it. That's not uncommon. Studies suggest that over 80 percent of "middle-class millionaires" would value a second opinion.\*

In order to help those you care about achieve their goals and dreams, we provide a complimentary **Retirement Second Opinion** for those people. We're pleased to offer your friends, family and colleagues the same guidance and expertise that you've experienced as a valued client of Professional Financial.

## Working with professionals who redefine wealth management

Ask ten investors to define wealth management. Rather, ask ten financial advisors you meet to do so. You'll probably get ten different answers, and most replies will focus only on investing or products. As a client of Professional Financial, however, you benefit from

a team of CFPs® with a network of experts sharing a unique vision of comprehensive wealth management.

## Our consultative planning process

At Professional Financial we approach each engagement with a time-tested, collaborative process. We have an open dialogue with you so we can learn about your values, goals and dreams. This proven process enables us to closely tailor an individual plan that works toward your retirement and legacy goals. As a valued client, you'll recognize each of the six steps below. In our **Retirement Second Opinion**, we offer a portion of our consultative service, complimentary, to your friends, family and colleagues.

### THE PROFESSIONAL WEALTH MANAGEMENT PROCESS™



**P**aul Byron Hill, MBA, MFP, MSFS, ChFC®, Certified Financial Planner™ is a nationally recognized Wealth Management Consultant, Educator, Author and Speaker, written about in *Money*, *Fortune*, *Forbes* and *Wall Street Select*, among others. Paul is the co-author of *Retire Abundantly*. Reuters honored him in a NYC event of one of 500 "Top Advisers." Professional Financial Strategies, Inc., the independent investment advisory firm he founded, has been ranked multiple times as a "Top Wealth Manager" in *Wealth Manager* and in annual *Financial Advisor* rankings as a leading firm.

Paul and his team act as a personal chief financial officer for his clients, bringing a unique multi-disciplinary, multi-dimensional

process to strategically guide retirement planning—integrating investment management, financial consulting and advanced planning—preserving wealth, mitigating taxes, caring for heirs, protecting assets and leaving a legacy.

Paul and his team are committed to continuing professional education. In 1983, Paul earned a pioneering designation and license as a Certified Financial Planner (CFP®), and then ChFC® (Chartered Financial Consultant) and ATA (Accredited Tax Advisor). He later earned his MBA in Finance from the Simon Business School at the University of Rochester. His extensive education includes MFP (Master of Science in Financial Planning) and MSFS (Master of Science in Financial Services).



**PROFESSIONAL  
FINANCIAL**  
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CLARITY. COMMITMENT. CONFIDENCE.



## What to expect from the Retirement Second Opinion

We will meet with your friends, family and colleagues in a discovery meeting to explore their expectations and concerns to see if we can help. If there is a fit, we will invite them back for conversation about our findings. We may confirm whether they are on the right track with their existing financial advisors. Or if we are not the right fit, we will suggest another qualified professional firm that may

be more appropriate. Either way, they will receive advice regarding their current retirement planning situation—a value up to \$5,000 or more.

### STRATEGY PROGRESS OPINION

Phase 1

Phase 2

Progress  
Envisionment  
Session

Strategy  
Commitment  
Session

## Integrative Wealth Management

### Investment Management

- Strategic planning
- Goal monitoring
- Performance evaluation
- Risk evaluation
- Portfolio structuring
- Manager due diligence

### Advanced Planning

- Wealth enhancement, including tax minimization and liability restructuring
- Caring for Heirs
- Asset Protection
- Legacy Planning
- Fingerprint Impact

### Relationship Consultations

- Regularly scheduled calls, emails, reviews and in-person meetings
- Network of experts, including accounting, tax, legal, insurance, actuarial and benefits resources

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

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

**Disclosure:** Professional Financial Strategies, Inc. is an investment advisor registered with the Securities and Exchange Commission, and an independent, fee-only firm. Professional Financial and Certified Financial Planners are fiduciaries under U. S. Department of Labor regulations.

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