



# Professional Financial Retirement Stress Testing

Exclusively for friends, family and colleagues of our valued clients



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Wealth Management Professional | Financial Educator



**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 Stress Testing** 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 distinctive vision of integrative wealth management.

## Our professional 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 phases below. In our **Retirement Stress Testing**, 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®, CFP® is a nationally recognized Wealth Management Professional, Financial Educator and Author, written about in *Money*, *Fortune*, and *Forbes*, among others. As co-Author of *Retire Abundantly*, Paul has been interviewed by businessman James Malinchak, author of 20 books and featured on ABC-TV's hit series, *Secret Millionaire*. Reuters recognized Paul and his firm as one of 500 "Top Advisers," featured him in an interview on their Advice-Point website, and honored him at a New York City gala event. Professional Financial Strategies, Inc., the independent firm he founded in 1993, consistently has been ranked as a leading wealth management firm.

Paul and his firm act as a personal chief financial officer for clients, bringing together a distinctive wealth management

process with a team of experts that help you make smart decisions about money for investing wealth, mitigating taxes, protecting assets from unjust loss, and making a true difference in passing a secure legacy to people they love and causes they care about.

In 1983, Paul earned a pioneering designation as a Certified Financial Planner (CFP®), and then ChFC® (Chartered Financial Consultant) and ATA (Accredited Tax Advisor). He 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). Paul has been presented with the Albert Nelson Marquis Lifetime Achievement Award by Who's Who.



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CLARITY. CONVICTION. CONFIDENCE.



## What to expect from the Retirement Stress Testing

We will meet with your friends and family in a conversation to explore their opportunities and concerns to see if we can help. If there is a fit, we will invite them back for a 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.

### STRESS TESTING CONVERSATION

Phase 1

Phase 2

Retirement  
Envisionment  
Session

Planning  
Commitment  
Session

## Integrative Wealth Management

### Investment Management

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

### Wealth Planning

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

### Relationship Consulting

- Regularly scheduled calls, emails, reviews and in-person meetings
- Professional network, including accounting, tax, legal, insurance, actuarial and benefits experts

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. CFP® professionals are fiduciaries with a duty of care individually licensed by the Certified Financial Planner Board of Standards.

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