

Advice for Retirement with Confidence

**A WEALTH STRATEGY PROCESS
ON THE LEADING EDGE
OF MANAGING UNCERTAINTY
FOR SUCCESSFUL INVESTING**



During normal times, there's an inclination to believe that any personal or financial crisis can be weathered because, after all, things always seem to work out. But in life, as in investing money, there are no guarantees.

A harsh lesson in life's uncertainties that Paul Byron Hill learned as a boy would influence his future career choice and uniquely shape its direction.

"One Friday night we waited hours for my father to return home from a long trip," he says. "Days later we learned he'd been in an auto accident. Dad took a year to recover. He was forced to retire from a Navy career he loved.

"I still remember that night, when the unexpected hit and we were unprepared," Hill recalls. "It made a lasting impression on me and made me want to help people prepare for life's uncertainties as well as their hopes and dreams."



Paul Byron Hill,
CFP®, CEO and
Founder

Today Hill is founder and CEO of Professional Financial, an independent advisory firm with a fiduciary responsibility to clients. Hill describes his role as "personal chief financial officer" for clients, bringing together a wealth management process and a virtual family office focused on individual needs, values, and goals—not just for investing but also for mitigating taxes, protecting assets, passing on a secure legacy, and benefiting charitable causes.

AN ENDURING INVESTMENT PHILOSOPHY

The importance of having a sound investment philosophy—one grounded in financial science and having the investor's commitment—cannot be overstated, according to Hill.

In the early part of his career, Hill was disappointed with industry incentives and methods that allowed salespeople to exploit clients' fear, greed, and ignorance, taking them out of

one disappointing financial product and into another. "Clients were confused, with no sense of direction. They were taught to speculate, not to invest. They feared the future," he says.

Breaking away from conventional selling focused only on products, Hill was a pioneer, becoming one of the earliest Certified Financial Planners™. He then attended the prestigious Simon Business School at the University of Rochester. Simon was, at the time, part of a revolution in financial thinking, exposing Hill to the science of finance and new ways to invest.

INTEGRATIVE WEALTH MANAGEMENT

"An informed investing philosophy guided by decades of economic theoretical and empirical research can educate clients on how best to plan and stay invested. While it sounds simple, the implications for a better experience are profound," Hill explains. Designing a wealth strategy smartly aligned with client goals and preferences and employing a structured but flexible process not only improves adherence but also potential outcomes.

"People spend years planning retirements. But disappointments always happen, and some have disasters. There was no 'lost decade' for Professional Financial clients," Hill says, referring to the years of a tech crash and recovery, book-ended by financial panic.

"Our job is to give clients peace of mind, now and for their future. We help them to 'Retire Abundantly,'" he says with a smile, referring to his book of the same name.

Hill adds that, in addition to his relationship with a noted firm working closely with leading financial economists, his elite wealth planning also depends on access to talented professionals through a global financial concierge group. In ways they do for the super wealthy, these experts can help clients achieve what's most important to them.

Powder Mill Office Park
1159 Pittsford-Victor Road, Suite 120
Pittsford, NY 14534
585-218-9080 • professionalfinancial.com



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Integrative Wealth Management