



Professional Financial Retirement Stress Testing

Exclusively for friends, family and colleagues of our valued clients



Paul Byron Hill, MBA, MFP, MSFS, ChFC®, RICP®, CFP®
CEO | Certified Wealth Management Professional



PROFESSIONAL FINANCIAL

Purposeful 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



Paul Byron Hill, MBA, MFP, MSFS, ChFC®, RICP®, CFP® is nationally recognized as a Wealth Management Certified Professional™ and Financial Educator, written about in *Fortune*, *Forbes*, *Bloomberg Businessweek*, and *Money*. As co-author of *Retire Abundantly*, Paul was interviewed by James Malinchak, of ABC-TV's hit series, *Secret Millionaire*, and by Dimensional Fund Advisors for their "Value of an Advisor" series. Reuters AdvicePoint recognized Mr. Hill in 2007 as one of 500 "Top Advisers" and later featured him on their website's landing page.

Paul founded Professional Financial Strategies, Inc. as one of the first fiduciary advisory firms in 1993 that now specializes in retirement and wealth planning for affluent and aspiring families. Paul acts as a personal chief financial officer in the best interest of clients, bringing together a distinctive management process and a network of specialists for making more informed

decisions for smart investing, guaranteed income, mitigating taxes, protecting assets, and preserving wealth for family and causes to make a greater impact and finish strong.

Mr. Hill received a BA with distinction from the University of Rochester and later an MBA in finance from its Simon School of Business. He earned an MS in financial services from The American College along with his Chartered Financial Consultant and Retirement Income Certified Professional designations, and then received an MS in financial planning from the College for Financial Planning (now at the University of Phoenix). The College for Financial Planning appointed him as adjunct faculty, and he has taught at St. John Fisher College. Who's Who presented Paul with the Albert Nelson Marquis Lifetime Achievement Award in 2018 and featured him with other recipients in *The Wall Street Journal*.



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CLARITY. CONVICTION. CONFIDENCE.



What to expect from 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 potential value up to \$5,000 or more.

STRESS TESTING CONVERSATION

Phase 1

Phase 2

Retirement
Envisionment
Session

Retirement
Stress Testing
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
- Asset Protection
- Security for Heirs
- Legacy Planning
- Charitable 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 those you care about. Have them 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 independent investment advisor registered with the Securities and Exchange Commission. CFP® professionals are fiduciaries with a duty of loyalty and care to act in clients' best interests and are licensed by Certified Financial Planner Board of Standards. A copy of Firm's disclosure brochure discussing services with a schedule of fees is available upon request.

Past performance may not be indicative of future results. Actual results, performance, or achievements may differ materially from those expressed or implied. Different types of investments involve varying degree of risk, and there can be no assurance that the future performance of any specific investment or investment strategy (including any recommended by Professional Financial) will be profitable, or equal any corresponding indicated historical performance level(s), or be suitable for your individual situation. All expressions of opinion are subject to change without notice in reaction to changing market conditions, social or geopolitical conditions, and/or applicable laws. Any awards and honors referenced above were independently granted on the basis of current professional and reference value such as position, noteworthy accomplishments, visibility, prominence, regulatory filings and/or education in the fields of finance and management.

Moreover, you should not assume that any discussion or information contained in this paper serves as the receipt of, or as a substitute for, personalized investment advice. To the extent you have any questions regarding the applicability of any specific issue discussed to your individual situation, you are encouraged to consult with a CFP® wealth professional or other qualified expert. Professional Financial is neither a law firm nor a certified public accounting firm, and so no portion of this content should be construed as legal or accounting advice.

A printed copy of the Professional Financial's current disclosure brochure discussing advisory services and fees is available upon request by calling 585.218.9080. If you are a Professional Financial client, please remember to contact Professional Financial, **in writing**, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services.