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Q3

Global Market Review

Third Quarter 2021

Global Market Review

Third Quarter 2021

This report features world capital market performance and a timeline of events for the past quarter. It begins with a global overview, then features the returns of stock and bond asset classes in the US and international markets.

The report also illustrates the impact of globally diversified portfolios and features a quarterly topic.

Overview:

The 50-Year Battle for a Better Way to Invest

Global Market Summary—Quarterly & Long Term

World Stock Market Performance—Quarterly & Long Term

Impact of Diversification

US Stocks

International Developed Stocks

Emerging Markets Stocks

Real Estate Investment Trusts (REITs)

Fixed Income

Global Fixed Income

Wealth Planning Stress Testing Offer

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The 50-Year Battle for a Better Way to Invest

Third Quarter 2021

David Booth
Executive Chairman and Founder
Dimensional Fund Advisors

Mac McQuown recruited me to help create the very first indexed portfolio in 1971. I was 24 years old and living in San Francisco, where more people my age were following the Grateful Dead than the stock market. The think tank Mac set up felt like a start-up, although it was long before anyone used that term. We were excited by the opportunity to turn academic research into a new way of investing. Many people thought we would fail. Some even called what we were trying to do “un-American.”

But we didn’t worry about the attacks; we focused on how indexing could improve the lives of investors. The fund offerings available at the time were actively managed portfolios that tried to outguess the market and were expensive, lacked diversification, and performed poorly. So-called star managers sold investors on their ability to win against the market; they sold products as opposed to solutions. Problem was, there was no compelling evidence they could reliably beat the market. We were confident that indexing—a highly diversified, low-cost investment solution that relied not on a manager’s ability to pick winners but on the human ingenuity of hundreds or thousands of companies—would change lives for the better.

Fifty years later, \$9.1 trillion is invested in index mutual funds and exchange-traded funds (ETFs).¹ This represents 51% of the total \$17.9 trillion in equity ETFs and mutual funds. Six of the original academic consultants Mac hired to work on that first index fund went on to win Nobel Prizes. I have worked with four of them at Dimensional.

When we started Dimensional in 1981, indexing was beginning to catch on. But the primary index used was the S&P 500, made up of 500 of the largest companies in America. My colleague Rex Sinquefeld and I thought investors could be better served by adding small capitalization stocks to the mix, since they were underrepresented in portfolios and offered diversification and expected return benefits.

We were the first to treat small cap companies as a separate asset

category. It was an exciting idea, but it made many people nervous. An academic paper circulated that said the performance of small cap stocks couldn’t be captured because of trading costs. Many academics, even those who worked with us, were skeptical that we could deliver on our big idea of creating a small cap strategy. (After 40 years of results, the skepticism about our ability to deliver has subsided.)

There was perceived risk in trading against professional investors who might take advantage of us with all their knowledge and experience. But we found a way to turn trading to our advantage: flexibility.

Flexibility is one of the key differences between index investing and Dimensional Investing and where so much of our innovation has taken place. Because we weren’t beholden to tracking any particular index, we could harness the power of markets, even beat the indices. The protocols, systems, and teams we’ve developed—as well as the experience we’ve accumulated—have shown to be applicable to a wide range of strategies, from fixed income to value to international investing.

So what happens next? Where will we be in 50 years? I’ve built a career in finance without making predictions, but I do believe that technological innovation is lowering barriers to entry for everyday investors and enabling greater personalization. In 1971, there was one index fund. In 1981, there was one small cap strategy. Today, investors have more access to customized portfolios than ever before.

For me, working in finance has always been about improving people’s lives. We created indexing to improve upon stock picking. We created Dimensional to improve upon indexing. Each day we strive to help our clients in new and better ways. That’s why I thought 1971 was the most exciting time to be in this business. Then, I thought 1981 was the most exciting time to be in this business. But the truth is, it’s every day, as long as we’re able to keep helping people in innovative ways.

1. Data obtained from Morningstar on July 6, 2021. The sample includes US-domiciled equity mutual funds and ETFs. Funds of funds and money market funds are excluded.

The 50-Year Battle for a Better Way to Invest

(continued from page 3)

Editor's Note:

Dimensional Fund Advisors applies insights from financial science to the practical world of investing. Their investment approach is grounded in economic theory and backed by decades of empirical research, working closely with leading financial economists, some of whom are now Nobel laureates.

David Booth and Rex Sinquefeld in 1981 were early pioneers introducing asset class strategies to institutional investors. I first learned about Dimensional in the late 1980s as an MBA student at the Simon Business School at the University of Rochester, along with the University of Chicago Business School (now the Booth Business School), a hotbed of innovative thinking emerging in the arcane field of economics and finance at the time. They had less than \$1 billion under management back then.

By the late 1990s when we could align our investing process with Dimensional strategies, they had only about \$4 billion under management. We were among the first to do so. Everyone I knew told me it was a mistake. But I believed what Dave and Rex believed, and as a young CFP professional I saw that a better future was possible for my clients, by planning more reliable outcomes through an informed, integrative process made possible by evolving technology.

Today Dimensional has over \$660 billion under management in a ruthless and unforgiving competitive marketplace. It ranks among the top ten of mutual fund and ETF providers. The naysayers I knew back then are gone; I am still here with no plans to leave, with a firm more successful than I ever dreamed, working with a group of wonderful clients, and a merger of my firm in progress to be better than ever.

Professional Financial is more than just returns. We offer peace of mind with a truly informed and transparent process backed by decades of research that empowers the investing decisions we make. For over thirty years, our financial planning and wealth management has made a positive difference in so many lives, allowing families to live better not just years from now as they realize their dreams and goals, but also today.

Risks include loss of principal and fluctuating value. Investment value will fluctuate, and shares, when redeemed, may be worth more or less than original cost. Small and micro cap securities are subject to greater volatility than those in other asset categories. John "Mac" McQuown is a member of the Board of Directors of the general partner of Dimensional Fund Advisors LP.







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Quarterly Global Market Summary

Index Returns

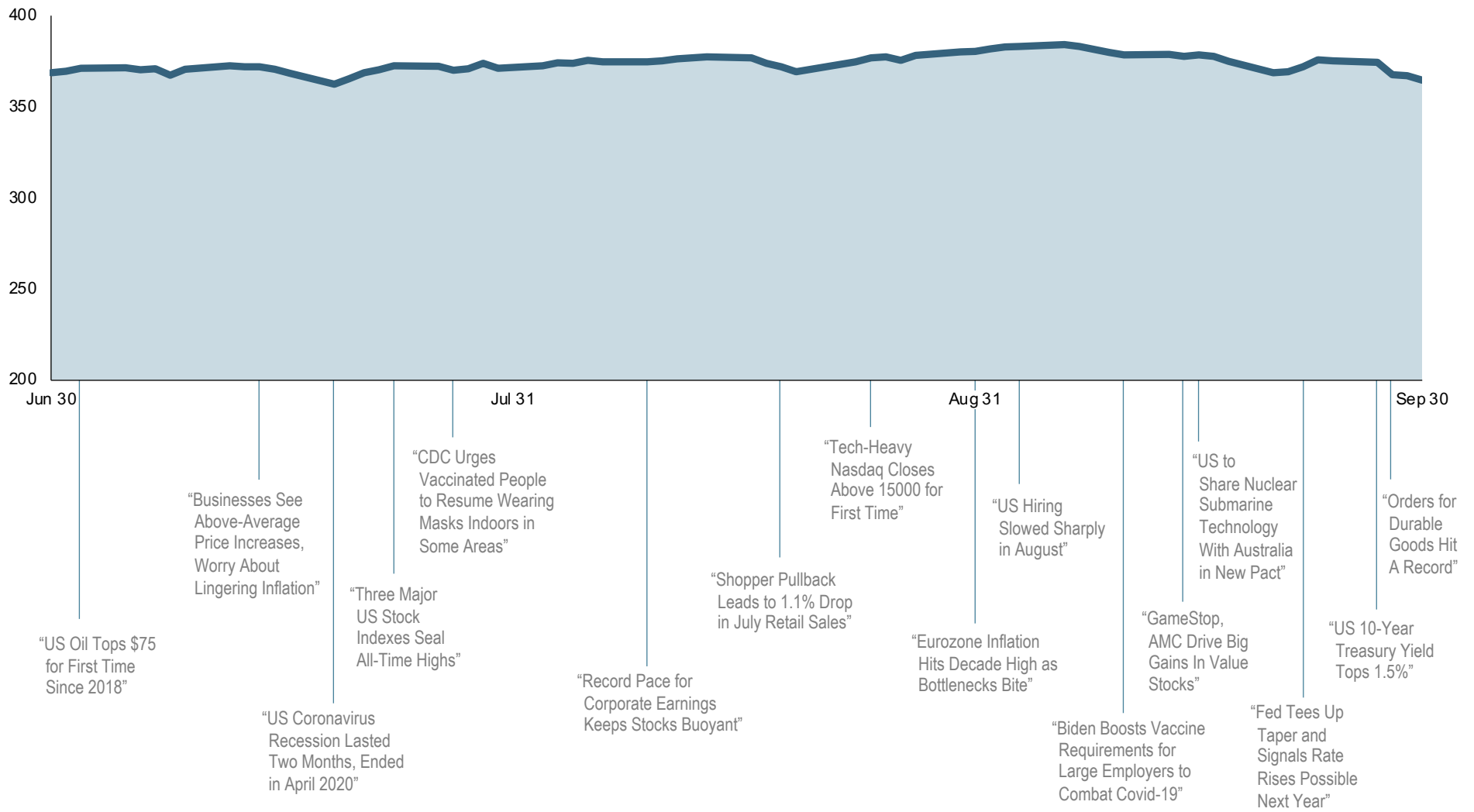
| | US Stock Market | International Developed Stocks | Emerging Markets Stocks | Global Real Estate | | US Bond Market | Global Bond Market ex US |
|---------|---|---|---|---|--|---|---|
| 3Q 2021 | STOCKS | | | | | BONDS | |
| | -0.10% | -0.66% | -8.09% | -0.08% | | 0.05% | 0.09% |
| |  |  |  |  | |  |  |

| Since Jan. 2001 | | | | | | | |
|-----------------------|----------------|----------------|----------------|----------------|--|----------------|----------------|
| Avg. Quarterly Return | 2.4% | 1.7% | 2.9% | 2.5% | | 1.1% | 1.1% |
| Best Quarter | 22.0% | 25.9% | 34.7% | 32.3% | | 4.6% | 4.6% |
| | 2020 Q2 | 2009 Q2 | 2009 Q2 | 2009 Q3 | | 2001 Q3 | 2008 Q4 |
| Worst Quarter | -22.8% | -23.3% | -27.6% | -36.1% | | -3.4% | -2.7% |
| | 2008 Q4 | 2020 Q1 | 2008 Q4 | 2008 Q4 | | 2021 Q1 | 2015 Q2 |

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World Stock Market Performance

MSCI All Country World Index with selected headlines from Q3 2021





















These headlines are not offered to explain market returns. Instead, they serve as a reminder that investors should view daily events from a long-term perspective and avoid making investment decisions based solely on the news.

Graph Source: MSCI ACWI Index [net div.]. MSCI data © MSCI 2021, all rights reserved.

It is not possible to invest directly in an index. Performance does not reflect the expenses associated with management of an actual portfolio. **Past performance is not a guarantee of future results.**

Long-Term Global Market Summary

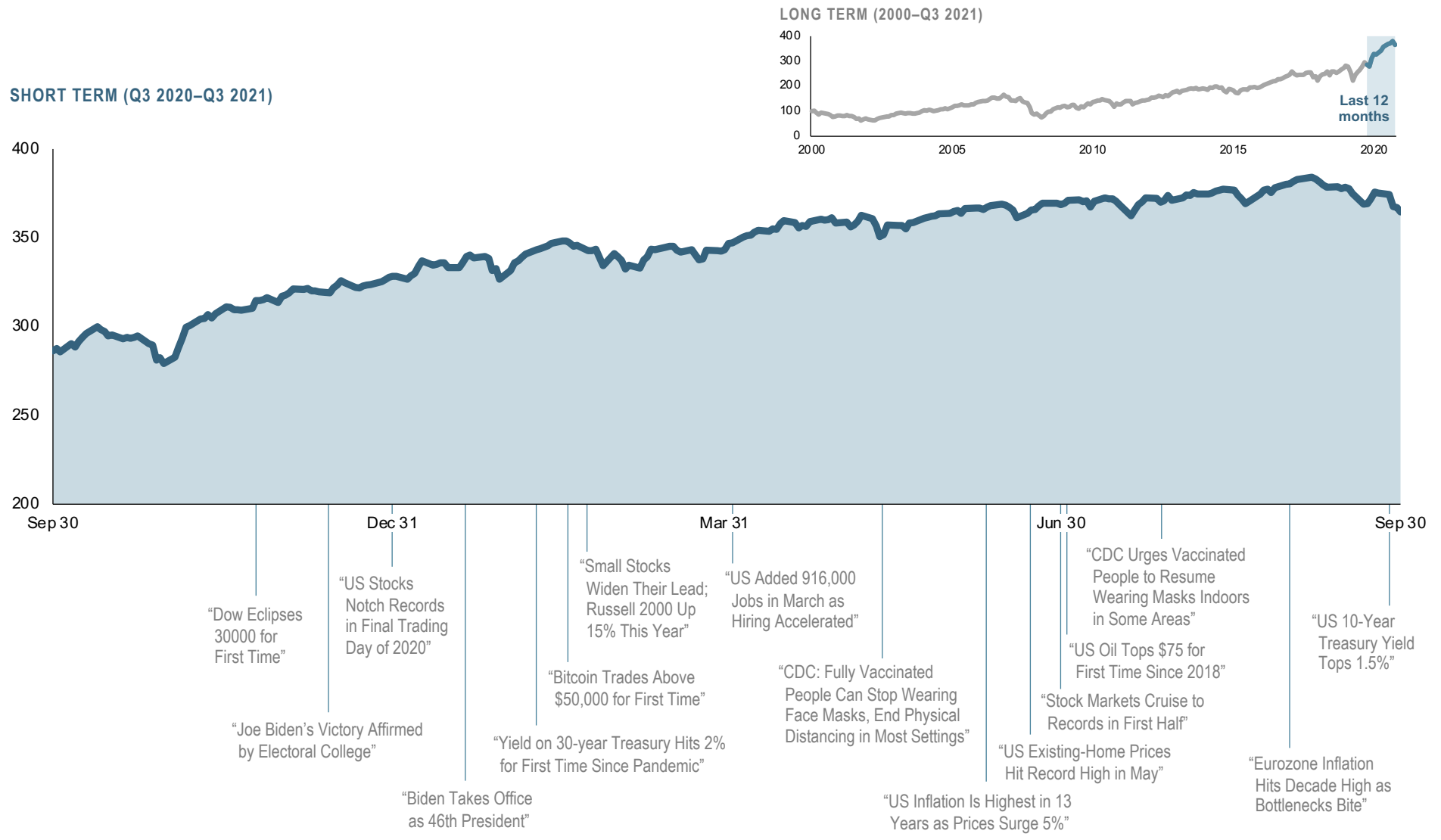
Index Returns as of September 30, 2021

| | US Stock Market | International Developed Stocks | Emerging Markets Stocks | Global Real Estate | | US Bond Market | Global Bond Market ex US |
|----------|---|--|---|--|--|--|--|
| 1 Year | STOCKS | | | | | BONDS | |
| | 31.88%  | 26.50%  | 18.20%  | 31.61%  | | -0.90%  | -0.54%  |
| 5 Years | | | | | | | |
| | 16.85%  | 8.88%  | 9.23%  | 4.65%  | | 2.94%  | 2.71%  |
| 10 Years | | | | | | | |
| | 16.60%  | 7.88%  | 6.09%  | 8.70%  | | 3.01%  | 3.87%  |

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World Stock Market Performance

MSCI All Country World Index with selected headlines from past 12 months



These headlines are not offered to explain market returns. Instead, they serve as a reminder that investors should view daily events from a long-term perspective and avoid making investment decisions based solely on the news.

Graph Source: MSCI ACWI Index [net div.]. MSCI data © MSCI 2021, all rights reserved.

It is not possible to invest directly in an index. Performance does not reflect the expenses associated with management of an actual portfolio. **Past performance is not a guarantee of future results.**

Impact of Diversification

Third Quarter 2021

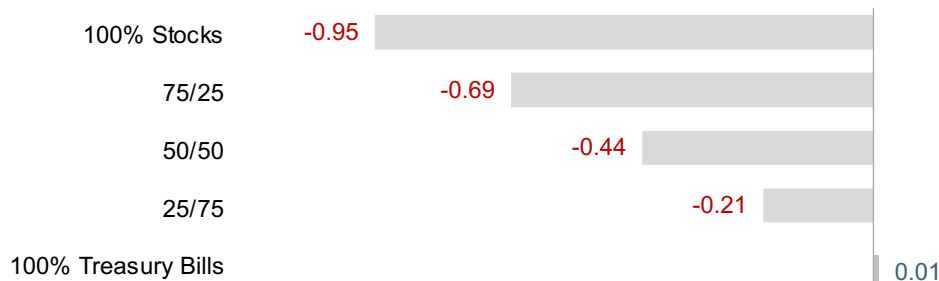
These portfolios illustrate the performance of different global stock/bond mixes and highlight the benefits of diversification. Mixes with larger allocations to stocks are considered riskier but have higher expected returns over time

Period Returns (%)

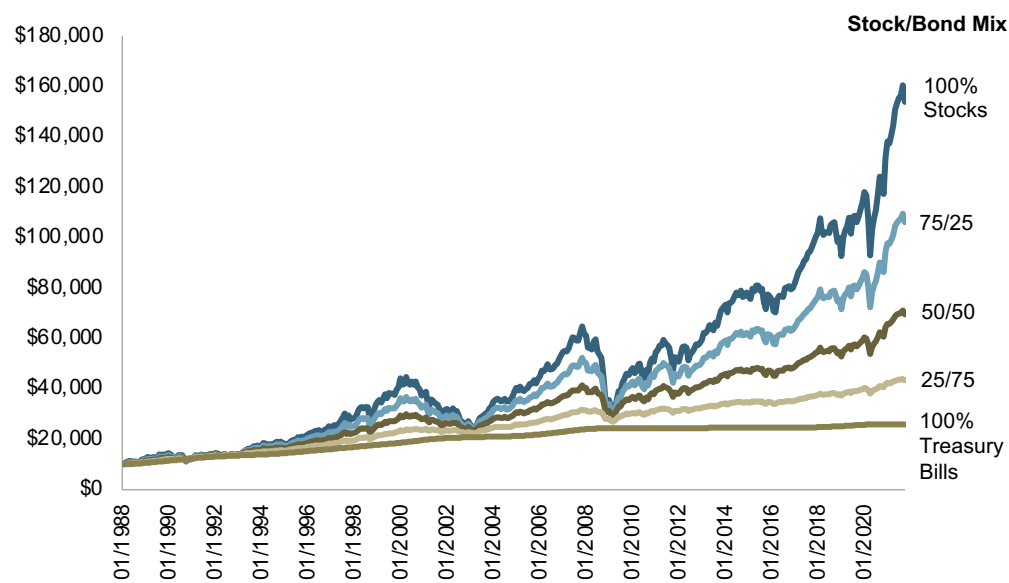
* Annualized

| Asset Class | YTD | 1 Yr | 3 Yrs* | 5 Yrs* | 10 Yrs* | 10-Year STDEV ¹ |
|---------------------|------|------|--------|--------|---------|----------------------------|
| 100% Stocks | 11.5 | 28.0 | 13.1 | 13.8 | 12.5 | 13.5 |
| 75/25 | 8.6 | 20.6 | 10.3 | 10.7 | 9.6 | 10.1 |
| 50/50 | 5.7 | 13.5 | 7.4 | 7.5 | 6.6 | 6.7 |
| 25/75 | 2.8 | 6.6 | 4.3 | 4.3 | 3.6 | 3.4 |
| 100% Treasury Bills | 0.0 | 0.0 | 1.1 | 1.1 | 0.6 | 0.2 |

Ranked Returns (%)



Growth of Wealth: The Relationship between Risk and Return



1. STDEV (standard deviation) is a measure of the variation or dispersion of a set of data points. Standard deviations are often used to quantify the historical return volatility of a security or portfolio. Diversification does not eliminate the risk of market loss. **Past performance is not a guarantee of future results. Indices are not available for direct investment. Index performance does not reflect expenses associated with the management of an actual portfolio.** Asset allocations and the hypothetical index portfolio returns are for illustrative purposes only and do not represent actual performance. Global Stocks represented by MSCI All Country World Index (gross div.) and Treasury Bills represented by US One-Month Treasury Bills. Globally diversified allocations rebalanced monthly, no withdrawals. Data © MSCI 2021, all rights reserved. Treasury bills © Stocks, Bonds, Bills, and Inflation Yearbook™, Ibbotson Associates, Chicago (annually updated work by Roger G. Ibbotson and Rex A. Sinquefeld).

World Asset Classes

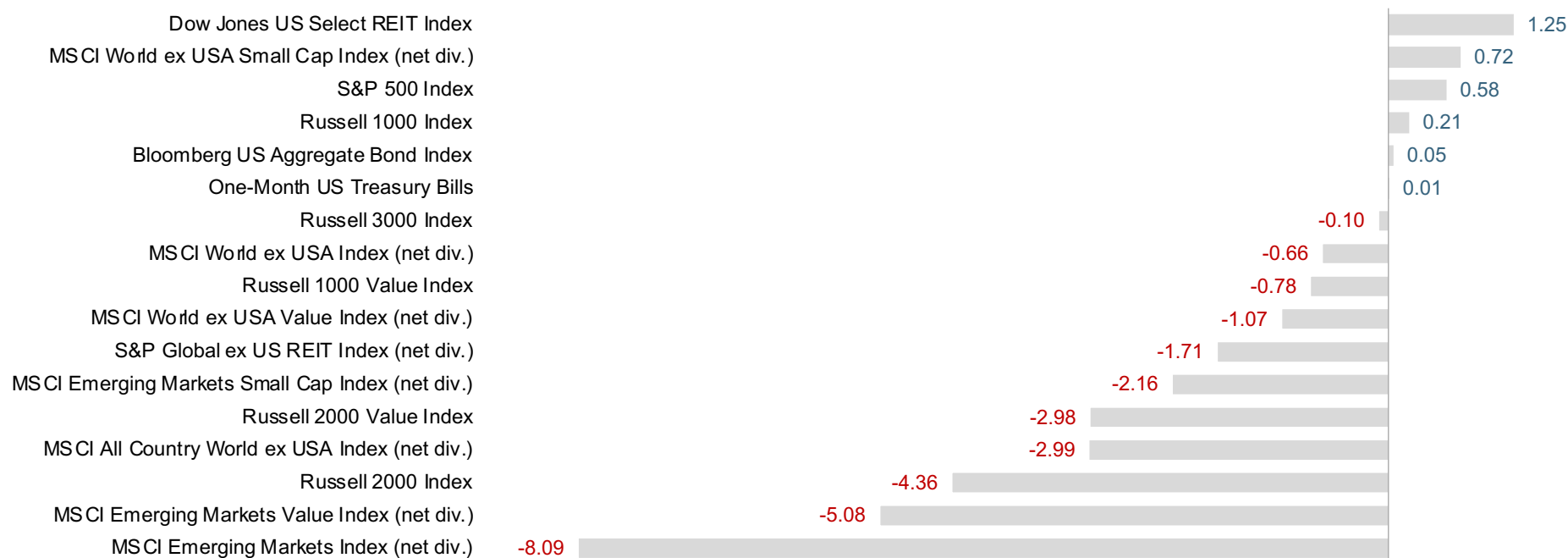
Third Quarter 2021 Index Returns (%)

Equity markets around the globe declined in the third quarter. Looking at broad market indices, US and non-US developed markets outperformed emerging markets.

Value performance was mixed in the US, with small value outperforming small growth but large value underperforming large growth. Value underperformed growth in non-US developed markets and outperformed in emerging markets.

Small caps underperformed large caps in the US but outperformed in non-US developed and emerging markets.

REIT indices outperformed equity market indices in the US and underperformed in non-US developed markets.



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US Stocks

Third Quarter 2021 Index Returns

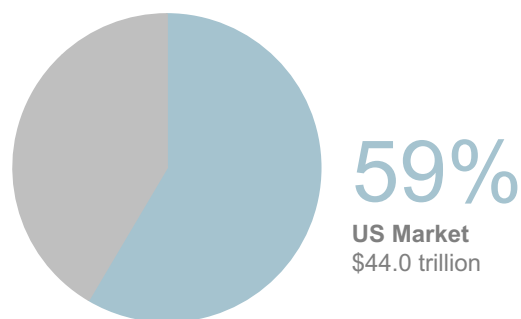
The US equity market was flat for the quarter and outperformed non-US developed markets and emerging markets.

Value underperformed growth in large cap stocks but outperformed growth in small cap stocks.

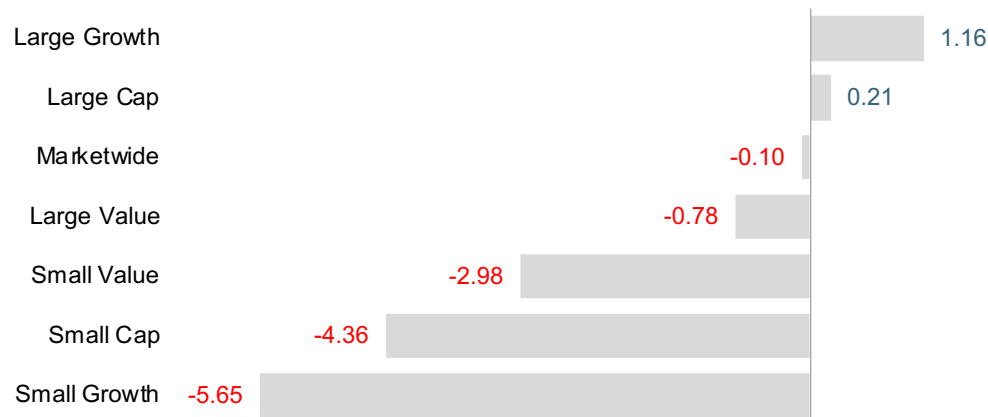
Small caps underperformed large caps.

REIT indices outperformed equity market indices.

World Market Capitalization—US



Ranked Returns (%)



| Data Series | QTR | YTD | 1 Year | 3 Years | 5 Years | 10 Years | |
|--------------|------|------|--------|---------|---------|----------|--------------|
| | | | | | | | * Annualized |
| Large Growth | 1.2 | 14.3 | 27.3 | 22.0 | 22.8 | 19.7 | |
| Large Cap | 0.2 | 15.2 | 31.0 | 16.4 | 17.1 | 16.8 | |
| Marketwide | -0.1 | 15.0 | 31.9 | 16.0 | 16.9 | 16.6 | |
| Large Value | -0.8 | 16.1 | 35.0 | 10.1 | 10.9 | 13.5 | |
| Small Value | -3.0 | 22.9 | 63.9 | 8.6 | 11.0 | 13.2 | |
| Small Cap | -4.4 | 12.4 | 47.7 | 10.5 | 13.5 | 14.6 | |
| Small Growth | -5.7 | 2.8 | 33.3 | 11.7 | 15.3 | 15.7 | |

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International Developed Stocks

Third Quarter 2021 Index Returns

Developed markets outside the US declined less than 1% for the quarter and underperformed US equities but outperformed emerging markets.

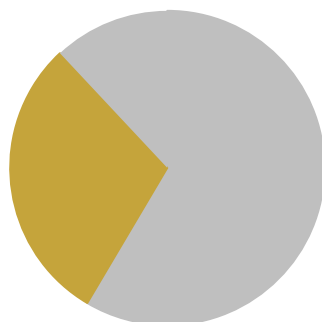
Value underperformed growth.

Small caps outperformed large caps.

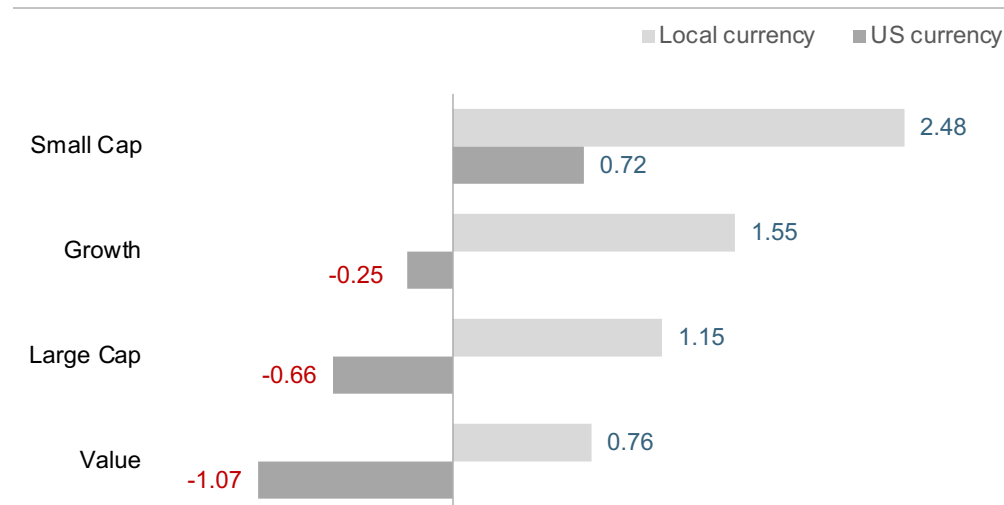
World Market Capitalization—International Developed

30%

International
Developed Market
\$22.2 trillion



Ranked Returns (%)



Period Returns (%)

* Annualized

| Asset Class | QTR | YTD | 1 Year | 3 Years* | 5 Years* | 10 Years* |
|-------------|------|------|--------|----------|----------|-----------|
| Small Cap | 0.7 | 10.7 | 30.1 | 9.5 | 10.3 | 10.0 |
| Growth | -0.3 | 7.0 | 20.5 | 11.9 | 11.2 | 9.6 |
| Large Cap | -0.7 | 9.2 | 26.5 | 7.9 | 8.9 | 7.9 |
| Value | -1.1 | 11.2 | 32.6 | 3.5 | 6.3 | 6.0 |

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Emerging Markets Stocks

Third Quarter 2021 Index Returns

Emerging markets posted negative returns for the quarter, underperforming the US and non-US developed equity markets.

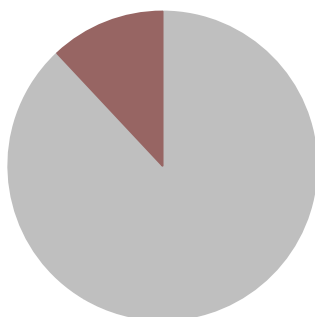
Value outperformed growth.

Small caps outperformed large caps.

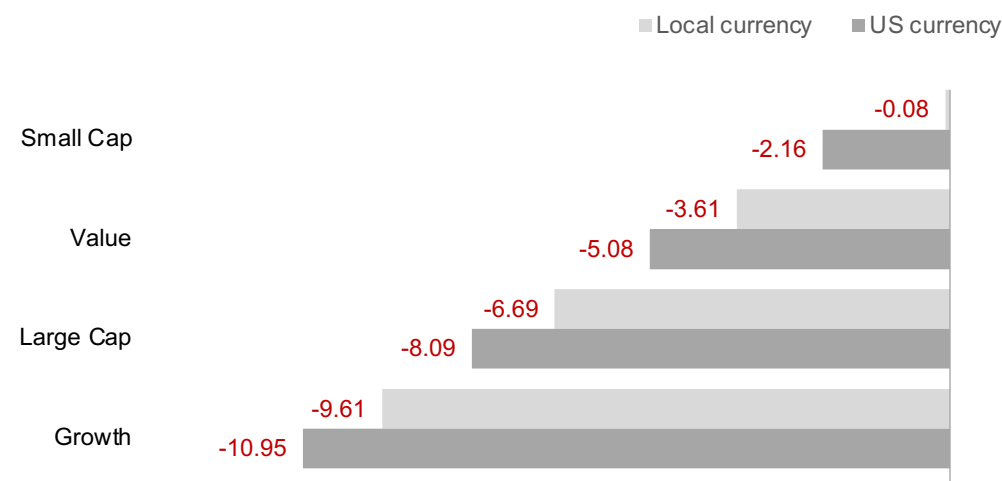
World Market Capitalization—Emerging Markets

12%

Emerging
Markets
\$9.0 trillion



Ranked Returns (%)



Period Returns (%)

* Annualized

| Asset Class | QTR | YTD | 1 Year | 3 Years* | 5 Years* | 10 Years* |
|-------------|-------|------|--------|----------|----------|-----------|
| Small Cap | -2.2 | 17.2 | 43.2 | 13.1 | 9.8 | 7.2 |
| Value | -5.1 | 4.4 | 28.4 | 4.8 | 6.9 | 3.8 |
| Large Cap | -8.1 | -1.3 | 18.2 | 8.6 | 9.2 | 6.1 |
| Growth | -11.0 | -6.5 | 9.3 | 12.2 | 11.4 | 8.2 |

Past performance is not a guarantee of future results. Indices are not available for direct investment. Index performance does not reflect the expenses associated with the management of an actual portfolio. Market segment (index representation) as follows: Large Cap (MSCI Emerging Markets Index), Small Cap (MSCI Emerging Markets Small Cap Index), Value (MSCI Emerging Markets Value Index), and Growth (MSCI Emerging Markets Growth Index). All index returns are net of withholding tax on dividends. World Market Cap represented by Russell 3000 Index, MSCI World ex USA IMI Index, and MSCI Emerging Markets IMI Index. MSCI Emerging Markets IMI Index used as the proxy for the emerging market portion of the market. MSCI data © MSCI 2021, all rights reserved. Frank Russell Company is the source and owner of the trademarks, service marks, and copyrights related to the Russell Indexes.

Real Estate Investment Trusts (REITs)

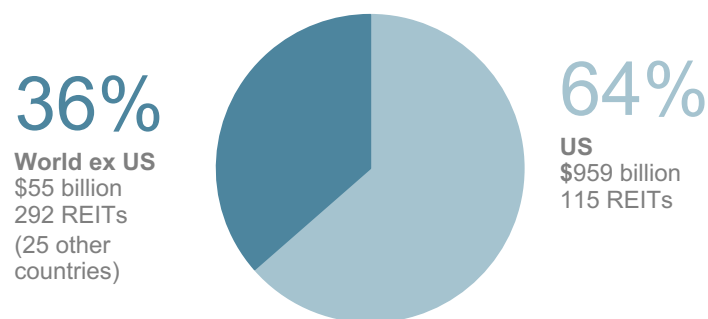
Third Quarter 2021 Index Returns

US real estate investment trusts outperformed non-US REITs during the quarter.

Ranked Returns (%)



Total Value of REIT Stocks



Period Returns (%)

* Annualized

| Asset Class | QTR | YTD | 1 Year | 3 Years* | 5 Years* | 10 Years* |
|-------------------|------|------|--------|----------|----------|-----------|
| US REITS | 1.3 | 24.5 | 40.6 | 8.3 | 5.7 | 10.5 |
| Global ex US REIT | -1.7 | 7.8 | 24.0 | 4.5 | 3.3 | 6.8 |

Past performance is not a guarantee of future results. Indices are not available for direct investment. Index performance does not reflect the expenses associated with the management of an actual portfolio. Number of REIT stocks and total value based on the two indices. All index returns are net of withholding tax on dividends. Total value of REIT stocks represented by Dow Jones US Select REIT Index and the S&P Global ex US REIT Index. Dow Jones US Select REIT Index used as proxy for the US market, and S&P Global ex US REIT Index used as proxy for the World ex US market. Dow Jones and S&P data © 2021 S&P Dow Jones Indices LLC, a division of S&P Global. All rights reserved.

Fixed Income

Third Quarter 2021 Index Returns

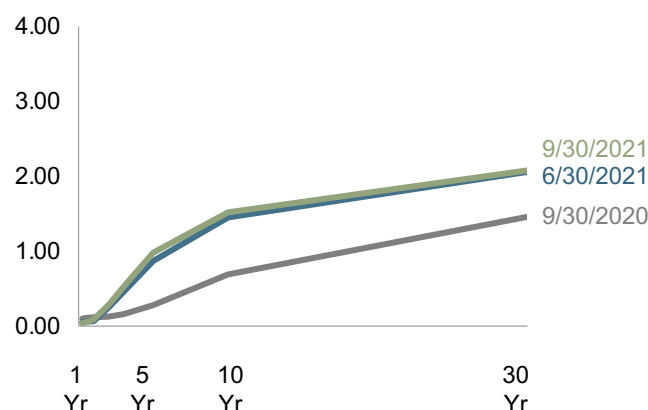
Interest rates in the US Treasury fixed income market generally increased during the third quarter. The yield on the 5-year Treasury note rose 12 basis points (bps), ending at 1.00%. The yield on the 10-year Treasury note increased 8 bps to 1.54%. The 30-year Treasury Bond yield rose 1 bp to finish at 2.05%.

On the short end of the curve, the 1-month Treasury bill yield increased 2 bps, ending at 0.07%, while the 1-year Treasury bill yield decreased 1 bp to 0.09%. The 2-year Treasury note yield increased 5 bps to 0.30%.

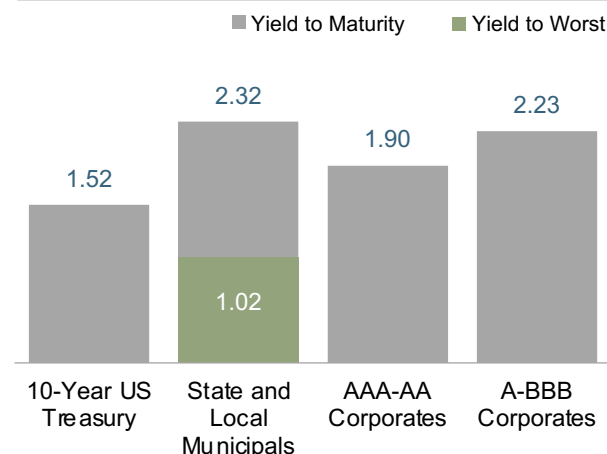
In terms of total returns, short-term corporate bonds returned 0.11%. Intermediate-term corporate bonds gained 0.08%.

The total return for short-term municipal bonds was 0.08%, while intermediate munis lost 0.04%. Revenue bonds performed in line with general obligation bonds for the quarter.

US Treasury Yield Curve (%)



Bond Yield across Issuers (%)



Period Returns (%)

| Asset Class | *Annualized | | | | | |
|--|-------------|------|--------|----------|----------|-----------|
| | QTR | YTD | 1 Year | 3 Years* | 5 Years* | 10 Years* |
| Bloomberg US TIPS Index | 1.8 | 3.5 | 5.2 | 7.5 | 4.3 | 3.1 |
| Bloomberg US High Yield Corporate Bond Index | 0.9 | 4.5 | 11.3 | 6.9 | 6.5 | 7.4 |
| Bloomberg US Government Bond Index Long | 0.5 | -7.4 | -10.1 | 9.2 | 3.3 | 4.4 |
| Bloomberg US Aggregate Bond Index | 0.1 | -1.6 | -0.9 | 5.4 | 2.9 | 3.0 |
| FTSE World Government Bond Index 1-5 Years (hedged to USD) | 0.0 | -0.3 | -0.1 | 2.8 | 1.9 | 1.8 |
| ICE BofA 1-Year US Treasury Note Index | 0.0 | 0.1 | 0.2 | 1.9 | 1.5 | 0.9 |
| ICE BofA US 3-Month Treasury Bill Index | 0.0 | 0.0 | 0.1 | 1.2 | 1.2 | 0.6 |
| Bloomberg Municipal Bond Index | -0.3 | 0.8 | 2.6 | 5.1 | 3.3 | 3.9 |
| FTSE World Government Bond Index 1-5 Years | -1.0 | -3.1 | -0.9 | 2.2 | 1.0 | -0.2 |

One basis point (bps) equals 0.01%. **Past performance is not a guarantee of future results. Indices are not available for direct investment. Index performance does not reflect the expenses associated with the management of an actual portfolio.** Yield curve data from Federal Reserve. State and local bonds, and the Yield to Worst are from the S&P National AMT-Free Municipal Bond Index. AAA-AA Corporates represent the Bank of America Merrill Lynch US Corporates, AA-AAA rated. A-BBB Corporates represent the ICE BofA Corporates, BBB-A rated. Bloomberg data provided by Bloomberg. US long-term bonds, bills, inflation, and fixed income factor data © Stocks, Bonds, Bills, and Inflation (SBBBI) Yearbook™, Ibbotson Associates, Chicago (annually updated work by Roger G. Ibbotson and Rex A. Sinquefeld). FTSE fixed income indices © 2021 FTSE Fixed Income LLC, all rights reserved. ICE BofA index data © 2021 ICE Data Indices, LLC. S&P data © 2021 S&P Dow Jones Indices LLC, a division of S&P Global. All rights reserved.

Global Fixed Income

Third Quarter 2021 Yield Curves

Government bond yields in the global developed markets generally increased for the quarter.

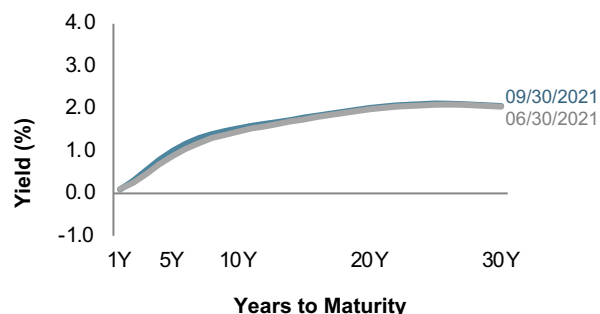
Term premiums were mixed in developed markets.

Short- and intermediate-term nominal interest rates were negative in Japan and Germany.

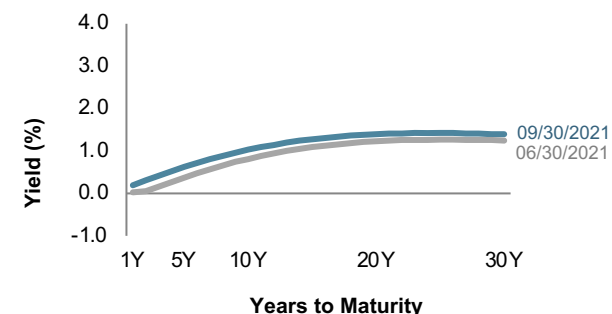
Changes in Yields (bps) since 6/30/2021

| | 1Y | 5Y | 10Y | 20Y | 30Y |
|-----------|-------|-------|-------|-------|-------|
| US | (1.0) | 11.9 | 7.6 | 2.7 | 1.0 |
| UK | 16.7 | 25.2 | 21.6 | 16.6 | 14.4 |
| Germany | (2.7) | 2.3 | 3.6 | (0.8) | 0.2 |
| Japan | (0.1) | 2.0 | 1.2 | (0.3) | (1.8) |
| Canada | 5.4 | 11.2 | 10.7 | 16.5 | 16.8 |
| Australia | 8.3 | (0.6) | (1.2) | 6.7 | 8.1 |

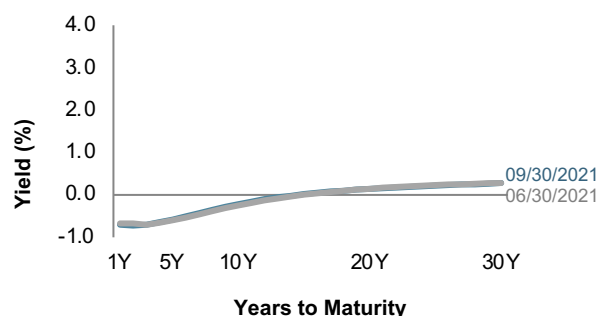
US



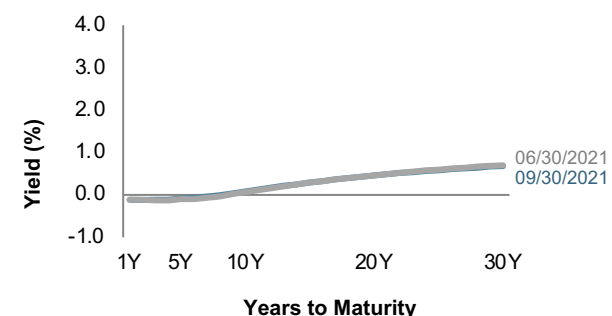
UK



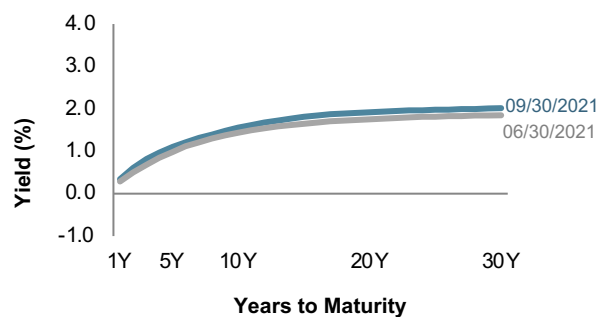
Germany



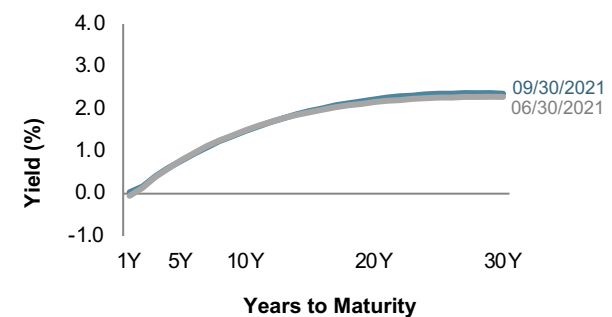
Japan



Canada



Australia



Wealth Planning Stress Test

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 sound 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 for planning.*

In order to help those you care about achieve their goals and dreams, we provide a complimentary **Wealth Planning 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.

Paul Byron Hill, MBA, MFP, MSFS, ChFC®, RICP®, CFP® is a nationally recognized Wealth Management Certified Professional™ and Certified Financial Planner™ professional, 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*. Reuters AdvisePoint recognized Mr. Hill as one of 500 "Top Advisers" in the U.S. and has featured him on their website.

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 is a personal chief financial officer who acts in the best interest of clients. He brings together a distinctive management process and a network of specialists for making informed decisions for scientifically-structured investing, secure income, mitigating taxes, protecting assets, and preserving wealth for family and purposeful causes.

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* and other publications.

THE PROFESSIONAL WEALTH MANAGEMENT PROCESS



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

Wealth Planning Stress Test

Working with experts who defined the professional wealth management process

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 on investing or only 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'll have an open conversation so we can learn about your values, goals and dreams. This proven process enables us to expertly tailor an individual plan that works toward your wealth and legacy goals. As a valued client, you'll recognize each of the six steps above. In our **Wealth Planning Second Opinion**, we offer a portion of our consultative service, complimentary, to your friends, family and colleagues.

What to expect from wealth planning second opinion

We will meet with your friends and family in a conversation to explore their concerns and opportunities to see if we can help. If there is a fit and a benefit, we will invite them back for a follow up conversation. 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 constructive advice and recommendations regarding their planning situation—easily a value of \$5,000 or more.

STRESS TESTING CONVERSATION

Phase 1

Phase 2

Financial
Envisionment
Session

Retirement
Stress Testing
Session

PURPOSEFUL 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 of Heirs' Lifestyle
- Legacy Planning
- Charitable Impact

RELATIONSHIP CONSULTATIONS

- 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. Contact us today.

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

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