Professional Financial
Retirement Stress Testing

Exclusively for friends, family and colleagues of our valued clients

Paul Byron Hill, MBA, MFP, MSFS, ChFC®, 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

Phase 1	Phase 2	Phase 3	Phase 4	Phase 5	Annually
Financial Envisionment Conversation	Retirement Stress Testing Conversations	Strategic Policy Conversation	Investment Planning Conversations	Advanced Planning Conversations	Wealth Progress Sessions

Paul Byron Hill, MBA, MFP, MSFS, ChFC®, 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.

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
Financial Envisionment Conversation	Retirement Stress Testing Conversation

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.

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

Kam-Lin K. Hill, MBA, ChFC,® CFP®
Chartered Global Management Accountant
Accredited Wealth Management Advisor™

Professional Financial Strategies, Inc.

Powder Mill Office Park
1159 Pittsford-Victor Road, Suite 120
P. O. Box 999

Pittsford, NY 14534
(585) 218-9080

planning@ProfessionalFinancial.com
www.ProfessionalFinancial.com

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