

# Professional Financial Life Planning Stress Test

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 Life Planning Stress Test 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 experts committed to professional wealth management process

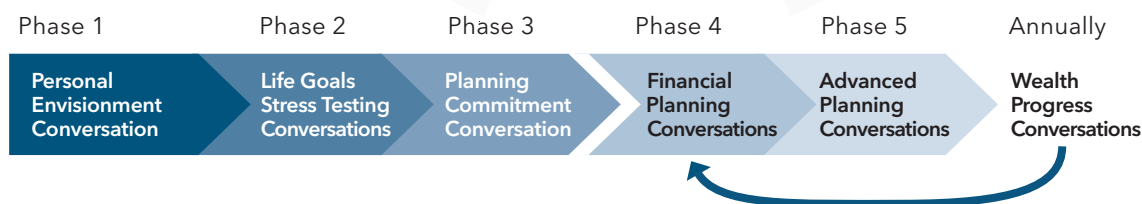
Ask ten investors to define wealth management. Rather, ask ten financial advisors you meet to do so. You'll probably get ten different answers, and most replies will focus on investing or only products. As a client of Professional Financial, however, you benefit from a team

of CFPs® with a network of experts for purposeful wealth management.

## Our professional planning process

At Professional Financial we approach each engagement with a fiduciary collaborative process. We'll have conversations to learn about your values, goals and dreams for the future. This proven process enables us to custom tailor an individualized plan that helps you effectively progress toward your life goals. For valued clients, you'll recognize each of the six steps below. In our **Life Planning Second Opinion**, we offer a portion of our consultative service, complimentary, to your friends, family and colleagues.

### INTRODUCTORY LIFE PLANNING PHASES



**P**aul Byron Hill, MBA, MFP, MSFS, ChFC®, RICP®, CFP® is a nationally recognized Wealth Management Certified Professional™ and Certified Financial Planner™ professional, written about in such publications as *Fortune*, *Forbes*, *Bloomberg Businessweek*, and *Money*. Paul is the co-author of *Retire Abundantly*. Reuters AdvisePoint recognized Mr. Hill as one of 500 "Top Advisers" in the U.S. and was featured him in an interview on their website.

Paul founded Professional Financial Strategies, Inc. in 1993 as one of the first life planning firms to specialize in retirement and wealth management for affluent and aspiring families. Paul is a personal chief financial officer acting in the best interest of his clients. He brings together a proven process and a network of specialists for making informed decisions for systematic structured strategies, lifetime 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 taught at St. John Fisher College. Who's Who presented Paul with the Albert Nelson Marquis Lifetime Achievement Award, and featured him with others in *The Wall Street Journal* and other publications.



## What to expect from a life planning second opinion

We will meet with your friends and family in a conversation to explore their concerns about the future and opportunities to see where we can help. If there is a mutual fit, we will invite them back for a follow up conversation. We could confirm whether they are on the right track with their current financial advisors. Or if we are not the right fit, we will suggest another professional firm that may be

more appropriate for them. Either way, they will receive constructive advice and recommendations regarding their planning situation—possibly a value of \$5,000 or more.

### INTRODUCTORY LIFE PLANNING CONVERSATION

Phase 1

Phase 2

Personal  
Envisionment  
Conversation

Life Goals  
Stress Testing  
Conversation

## Purposeful Wealth Management

### Investment Management

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

### Life Planning

- Wealth enhancement, including tax minimization and liability restructuring
- Asset Protection
- Securitizing Heirs' Lifestyle
- 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 investment advisor registered with the Securities and Exchange Commission, and an independent, fee-only firm. CFP® professionals are fiduciaries with a duty of loyalty and care individually licensed by the Certified Financial Planner Board of Standards.

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