Personal Financial Profiles, Inc.

EST. 1989 • FINANCIAL PLANNING…A CRITICAL INVESTMENT IN TIME ™

SEC Registered Investment Advisor

Why do you need a professional adviser?

Because you deserve to have your assets managed in the same prudent and professional manner as the largest and most sophisticated institutional investors.

Whether it's planning for wealth accumulation, retirement or current income, at Personal Financial Profiles (PFP), we strive to manage your expectations as well as your finances.

With more than 40 years of experience in the financial planning industry, we've successfully navigated numerous market cycles. We can help you plan your financial future.

Our expertise is in the areas of **investor profiling, asset allocation, portfolio design** and **additional areas** that are pertinent to sound financial planning.

Frank T. Pugliese, President, Partner and Portfolio Manager of PFP, has earned the designations of **Certified Investment Management Analyst (CIMA®), Certified Fund Specialist (CFS®) and Registered Financial Consultant (RFC®).**

Frank was named to ***Worth Magazine's*** **highly elite list of Top Financial Advisers in the country** in 1996, 1997, 1998, 1999, 2001 and 2002, based on the magazine's criteria for honesty and excellence.

David M. Maggio, Executive Vice President, Partner and Portfolio Manager of PFP, is the principal in the Naples office. He offers an expertise in **investor profiling, asset allocation, portfolio design** and **ongoing asset management.** David is recognized for his dedication to excellence and integrity in client relations and excellence in financial management.

David received the **Five Star Top Wealth Managers Award in Southwest Florida** as published in ***Gulfshore Life Magazine*** in 2009, 2012, 2014, and 2015, based on Five Star's criteria for professionalism and exceptional client service and satisfaction.

Established in 1989, PFP is an SEC registered investment advisor and is ERISA Bonded.

What Sets Us *Apart*

Frank T. Pugliese
Founder

David M. Maggio
President/CEO

Our firm provides hands-on, personalized service to all of our accounts, no matter the size of the portfolio.

We perform regular reviews in order to make necessary adjustments to maximize return potential while minimizing risk exposure.

We incorporate a proven institutional management style, eliminating emotion from prudent decision making.

We use the industry's leading technology for portfolio management. We have substantially invested our time and resources in the tools that best serve our clients, protect their assets and keep our business running seamlessly, regardless of circumstances. The systems are proven leaders in rebalancing applications with superior performance reporting capabilities. All our technology and data is secured and backed up with multiple redundancies, exceeding industry standards.

We work directly with your attorney and tax advisers to ensure that your financial goals are met.

We perform annual tax-loss harvesting and generate year-end tax summaries. Client tools are readily available on our website, **www.pfprofiles.com**.

Our compensation is fee-based.

We adhere to a strict Investment Management Consultants Association (IMCA) Code of Ethics and Standards of Practice in an effort to deliver the premier investment consulting and wealth management services.

Charles Schwab and Company, member FINRA & SIPC, one of the nation's leading providers of custodial, operational and trading support for independent, fee-based investment advisers, is our primary custodian. Schwab focuses on providing us with an institutional trading platform, prime brokerage services and resources we need to serve you.

You will receive monthly certified statements from Schwab Institutional and quarterly investments analysis reports from PFP.

Our online Economic Update and quarterly newsletter, *Frank***ly Speaking**,© keep you informed of current issues and global events that could impact your finances.

We now have two convenient locations, Coral Springs and Naples, FL.

Our Services *Include*

- Investment Planning
- Portfolio Design & Management
- Professionally Managed Bond Portfolios
- Comprehensive Financial Planning
- Comprehensive Business Planning
- Retirement Planning
- Profit Sharing Plans
- 401k Plans
- Tax Planning
- Estate Planning
- Charitable Trusts
- IRAs – Traditional, Rollover, Roth, Roth Conversions, & Educational
- Insurance – Life, Health, Disability & Long Term Care

Earning the Right to Serve *You*

We have built an investment firm you can trust. We serve each client as if you are our only client.

We encourage you to call and schedule an introductory meeting with one of our personal financial advisers.

You do deserve to have your assets managed in the same prudent and professional manner as the largest and most sophisticated investors.

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Visit us online at: *www.pfprofiles.com*

**Our registration as an Investment Advisor does not imply any level of skill or training.*