



<b>Business Services</b>	<b>Service Summary</b>
<b>Business Organization</b>	There are many ways to form and operate a business. Our objective is to ensure that each client has a business structure that incorporates their tax, asset protection, compensation and estate planning considerations necessary to guide sensitive business and family decisions.
<b>Business Transitions</b>	When it's time to sell or transfer the business, we can help create a smooth financial transition.
<b>Compensation and Benefits</b>	As a business owner, it is important to understand how money can and should flow from you out of the business. We help business owners efficiently manage tax and cash flow considerations to establish the appropriate methodology for each client.
<b>Executive Benefits</b>	Corporations and executives face many unique wealth management challenges and opportunities. Whether it is complex compensation packages, concentrated stock positions or "golden handcuffs," we provide expert guidance and best practices to navigate these unique scenarios.
<b>Investment Management</b>	Our tax-efficient, corporate investment portfolios are designed to put corporate savings and excess working capital back to work for you. Every portfolio is uniquely designed for your specific needs. A board-approved investment policy statement formalizes the portfolio and the process, including investment selection, liquidity mandates, reporting criteria and so much more.
<b>Retirement Plans</b>	We help businesses of all sizes design, implement and manage retirement plans, including 401k, 403b, 457, profit sharing, defined benefit, cash balance, SERP and NQDC. We retirement plans as ERISA 3(21) Investment Advisors and / or ERISA 3(38) Investment Managers. So, whether you utilize the plans for additional tax strategies or for hiring and retaining top talent—or a combination of the two—we prepare a custom solution for you and your business.
<b>Succession Planning</b>	We take great pleasure in guiding the successful transition of a business to a new chapter in the life of the business. Our experience navigating the transition from all sides includes the critical interpersonal skills to complement the analytical skills.

<b>Personal Services</b>	<b>Service Summary</b>
<b>401K / IRA/ Roth Investing</b>	Rolling over an existing 401k or IRA is an easy way to consolidate assets, increase investment options, and maintain tax benefits. We make this process easy and seamless, and will work with you on an investment solution that fits your financial goals. We help you understand when a Roth IRA makes good tax sense.
<b>Accredited Investor Solutions</b>	There are unique investment opportunities available for clients with high net worth or income, including real estate, private lending, commercial debt and special private opportunities. We help identify, analyze and recommend these exclusive opportunities to guide prudent investing that meets very specific client goals.
<b>Asset Protection</b>	You work hard for your family and the comforts you provide them. We analyze all aspects of your financial life to assess whether the proper organizations, documents and insurance are in place to protect your family and your assets. If there are any additional needs, we will advise you about the resources necessary to fill them.
<b>Banking and Credit</b>	An optimal banking solution can save you a lot of time and hassle. We guide a wide range of banking and credit solutions that enable clients to have quick and easy access to assets without disrupting the investment portfolio. In addition, we negotiate optimal interest rates on various products.
<b>Cash Flow Management</b>	Cash is king and at the heart of your financial plan. At its most basic level, cash flow is resource management or budgeting. This includes an understanding and discipline of money in, money out, debt levels and savings. We help you create the most efficient way to receive your income, pay for debts and expenses, and save for the future.
<b>Charitable giving</b>	We are proud to work with clients who are not only successful in what they do, but who also enjoying helping others climb the mountain. Whether making small donations to a local charity or funding large charitable projects, we work with you and your CPA to prudently gift in tax-efficient ways.
<b>Education Savings</b>	Give your children or grandchildren the gift of education. Beyond just tuition planning, we consider room and board expenses, scholarship options and other facets of university life. We have the experience and expertise to plan for numerous education funding scenarios.



<b>Estate Planning</b>	Estate planning is more than a will. We walk you through various considerations you may need to address so that you are confident there is a solid plan in place for your family to continue to build upon your legacy. These considerations include family wealth transition, consideration for trust and will, and step-up in basis.
<b>Foundation / Endowment</b>	Extending your legacy by enabling others is one of the most rewarding and fulfilling efforts in life. We have enjoyed the opportunity to work with generational clients and witness firsthand the growth and impact of family foundations and endowments. We provide the expertise and resources to help these legacies thrive.
<b>Investment Management</b>	A prudent investment portfolio considers timeless principles of risk management, time horizon, diversification, rebalancing, costs and tax efficiency. We incorporate these and other evidence-based investment research principles as we implement and monitor quality, risk-appropriate portfolios. We understand the complexity of markets and follow Nobel prize-winning models to build and protect your wealth. And since we offer fee-only advice, you can be sure that our recommendations are always made in your best interest.
<b>Retirement Planning</b>	We are dedicated to preparing tailored, comprehensive retirement plans to help you achieve your retirement objectives, including personal fulfillment and enjoyment, during your retirement years. Our to-and-through retirement planning includes analysis of Social Security optimization, 401k rollover to IRA, and IRA conversion to Roth IRA.
<b>Risk management / Insurance</b>	Gain peace of mind with our tailored insurance recommendations that will help you stay within your budget while protecting the things you care about most. As your life changes, we'll review any policies and offer alternative solutions that suit your needs.
<b>Social Security Optimization</b>	Taking Social Security benefits at the correct time in your life is critical to maximizing your retirement income, as well as avoiding unnecessary taxes. We create an optimal strategy to maximize your Social Security benefits that supports your retirement plans.
<b>Tax Strategy</b>	Tax liabilities associated with income, estate and gift taxes can drastically impact your wealth. Before any investment decisions are made, we help you consider the tax consequences and optimize for cash. This includes an annual review of your tax return and coordination among your accountant and estate attorney to plan the most efficient tax strategies that address your unique situation. We uncover new ways to minimize your expenses so you hold on to more money and never pay more than you need to.

The Professional Financial Company LLC dba ProFi is a registered investment advisor. Information presented is for informational purposes only and does not intend to make an offer or solicitation for the sale or purchase of any specific security, investment, or investment strategy. Investments involve risk, and unless otherwise stated, are not guaranteed. Consult a qualified tax professional for tax compliance matters. Past performance is not indicative of future performance.