AS SEEN IN Kiplinger's PERSONAL FINANCE

BUILDING WEALTH
EAST TENNESSEE

Hill & Hill Financial, LLC

Innovative Strategies Deliver a Unique Retiree Experience

Every process, every strategy and every client interaction at Hill & Hill Financial, LLC begins with one question: Why do we do what we do?

"We believe that retirees deserve *more* and *better* than the old and tired strategies of the past," answers president and owner Morgan Hill. "Today's climate is different, so we employ different strategies and different ways of thinking."

A full-service fiduciary firm, Hill & Hill Financial's services include comprehensive insurance solutions, sophisticated investment strategies, tax-efficient tactics and trust and estate planning—virtually anything retirees and their legacies might need to attain financial security.

"We're complete and holistic in our approaches," stresses Hill. "Being independent means that we can look at many different solutions to determine what is best for an individual client."

Signature Strategies

Hill points to the company's Three Worlds of Money© model as a guide for balancing clients' assets and helping to protect them against market volatility. "We don't think the market is evil, but many people aren't excited about getting back into it," says Hill. "We believe multiple strategies are needed in today's market. We strive for three worlds of diversification rather than just staying in one at-risk world of money."

The Balanced Estate Planning Model,© another signature strategy, guides clients in distributing estate assets efficiently and effectively. "Different types of assets flow different ways to different folks for different reasons," Hill explains.

"We help clients know which assets should go down which path and why. It's a complimentary service that aligns with our belief that clients deserve more and better."

Catering to You

At Hill & Hill Financial, top-shelf service isn't reserved for the wealthiest clients. "We have multimillionaires and multithousandaires. Everyone receives the same service," Hill says.

The firm's clients typically possess four common characteristics: realistic goals, compatible chemistry with advisors, the ability to be helped and investable assets of at least $100,000. "If I can't better someone's situation, I won't work with that person," Hill says. "We value clients who are open to assistance and collaboration."

He describes a disciplined process that is methodically employed for each client's plan: discovery, analysis, recommendation, implementation and monitoring. "Nothing is random, nothing is haphazard," Hill says.

"Most folks have a story; we give them options. We strive to do everything to deliver an experience that is more and better."

Morgan D. Hill, president and owner
Licensed Investment Advisor Representative
Licensed Independent Insurance Agent
Certified Estate and Trust Specialist™
Certified Tax Specialist

Hill & Hill Financial, Inc. has locations in Chattanooga, TN; Knoxville, TN; and Woodstock, GA. Call **800-887-9647** or visit **hillandhillfinancial.com** for additional information.