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Investment advisor puts clients first

FROM THE TOP

BY DON MANLEY

Florida Weekly Correspondent



HILL

Andrew D.W. Hill takes satisfaction in a personality trait he shares with the TV character “Columbo” in his service to clients.

Mr. Hill is president of the Naplesbased company that bears his name. He co-founded Andrew Hill Investment Advisors in 2010 with Jennifer Figurelli, the firm’s managing director. The boutique investment advisory firm provides portfolio management, financial planning and personalized financial concierge services for individuals, trusts, small-business pension plans and self-insurance companies with net worths of \$400,000 to \$4 million.

“It’s constant detective work,” says the Chartered Financial Analyst and former CPA. “You’re always challenged to figure out what’s going to happen next and how to position yourself for opportunity and, because you know you’re going to be wrong sometimes, to figure out how to not be severely impacted.”

A hockey player in his youth, Mr. Hill turns to a sports analogy to describe his work.

“I think what I do is like being a quarterback and having to decide between making a high-risk pass or a low-risk handoff,” he says. “You just have to be astute enough to know which one is best at that point in the game.”

Mr. Hill and Ms. Figurelli have worked together for 18 years, 11 of them spent with several trust banks before they launched their own firm. A shared mindset regarding customer service motivated them to go their own way.

“Jennifer and I came to the conclusion, having worked for three large institutions, that they were no longer putting their clients’ interests before their own,” he says. “We saw the conflicts of



Andrew Hill, center, with President John Hurley and the Rev. Benjamin Fiore at Canisius College in Buffalo, N.Y. Mr. Hill was recently inducted into this alma mater’s DiGamma Honor Society. COURTESY PHOTO

interest and that quarterly profit was more important than taking care of clients. That was sort of the genesis, putting our clients' interests first."

Rather than operating on a commission basis, the company's compensation is based on a fee structure, with fees increasing as the value of a client's portfolio increases.

"It basically puts the client and our firm on the same team, as opposed to a commission-based situation," he says.

Duties are divided at AHIA, with Mr. Hill focused on researching financial markets and creating and managing client portfolios, while Ms. Figurelli handles personal financial concierge services, such as analyzing a client's circumstances to address such things as funding college tuition, retiree finances and, for professionals, suggesting pension plan options to decrease taxes and increase savings.

AHIA also includes investment advisor Robert D. Lovett and investment associate Noelle Matthews.

The company had just three clients when it opened for business; today AHIA manages about \$66 million in assets for 90 clients, according to Mr. Hill.

He describes his goal for each workday as making sure clients are prepared for whatever may happen.

"That can be good things or sometimes it can be bad things, like if somebody passes away and do they have enough life insurance," he says. "In terms of my investment objectives, we try to outperform our overall benchmarks, such as stocks. We try to outperform the indices by some margin. We don't take enough risks to have dramatically different results than the benchmarks, but we try to do a little bit better."

Born in Toronto and raised in New Jersey and the Buffalo, N.Y., area, Mr. Hill earned a bachelor's degree in accounting from Canisius College in Buffalo, which recently inducted him into its DiGamma Honor Society. After working as an accountant for two years, post-graduation, he moved on to Syracuse University, where he earned an MBA.

He attributes his business philosophy of "service to others" to the lessons learned while attending Canisius, which is a Jesuit institution.

That belief in serving others extends to his private life and his involvement in environmental conservation organizations and causes that promote education.

An avid fisherman, he has been a member of the Regional Advisory Committee for the National Parks Conversation Association, the Hodges University President's Council, the Collier County Medical Society Foundation board and The Conservancy of Southwest Florida. He also helped the Miami-based Florida Panthers major league hockey club organize its first Florida Panther Conservation Night two years ago. The event raises money for public education and the monitoring of the endangered animal.

He also is a board member of the Naples Financial Analysts Society and a past president of the group, and an adjunct professor at Ave Maria University, where he teaches security analysis, a finance-related

class that provides instruction in how to analyze a company.

Where future initiatives are concerned, Mr. Hill points to the need to keep pace with advances in the use of technology in the financial services industry.

“Our biggest challenge is getting awareness of our services to the mass of affluent prospects who might be underserved or overcharged by our competitors,” he adds. “That is by far our biggest challenge, to make people aware that there’s another option to their existing investment advisor.”

Mr. Hill and his wife, gastroenterologist Dr. Susan Liberski, reside in Naples with their German shepherds, Skipper and Apollo. They also have a home in Chokoloskee, where he indulges his love of fishing. |

Interview with Andrew Hill

Business mentor: George Kermis, accounting professor at Canisius College.

First job: I started Rainbow Lawn Service as my senior project in high school. I had four employees at age 19.

Business words of wisdom: Be prepared and be organized.

Most recent business book: “Security Analysis” by Benjamin Graham.

Two things you look for when hiring: Honesty and a talent in an area that I don’t know.

Any job openings? Not today.

Last time you had to fire someone, and why: Luckily, it’s been a few years, but the last firing was due to excessive absences. |

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