CAPITAL ADVISORS, LTD.
financial counsel

Patrick T. Hanratty
Managing Director

With over 20 years of experience advising individuals and closely-held business owners on tax, estate planning and overall financial planning issues, Pat is a frequently sought-out expert on financial matters.

Pat's most recent accomplishments:

- Currently named as one of the Top 100 Wealth Advisors in America by ***Robb Report Worth Magazine***.
- Contributor to the nationally published book, ***"Tips From the Top: Targeted Advice from America's Top Money Minds"***.
- Selected from a national search as a Registered Financial Advisor to the NFL Players Association.

Pat joined Capital Advisors 13 years ago after working as a Tax Supervisor at Barnes, Wendling, CPA's, a regional public accounting firm and another financial planning organization specializing in providing financial advice to high net worth clientele.

Pat holds a Bachelor of Business Administration degree in Accounting and a Masters of Business Administration, with a concentration in Finance, from Cleveland State University. He is a CPA, CFP®, and PFS Professional.

Pat is a member of The Financial Planning Association (FPA), The Estate Planning Council of Cleveland, and the Ohio Society of Certified Public Accountants (OSCPA). He is also active in the local chapter of the FPA and serves on the Board as the Director of University Partnerships to work with local universities to promote financial planning as a career. Pat also serves on two boards for the University of Akron.

Pat has served as editorial advisor to the Journal of Accountancy magazine for the past eight years. He has also been quoted in and written articles for many local and national publications, including:

Crain's Cleveland Business
- Estate Planning Supplement - Asset Allocation Strategies, November 11, 2002
- Clear Objectives Provide Road Map for Investing, November 12, 2001

The Plain Dealer
- You Need a Broker to Buy Muni Bonds, June 21, 2004
- Even Money Pros Can Procrastinate During Tax Season, March 11, 2004

Akron Beacon Journal
- A Lifeline When the Going Gets Rough, February 10, 2003
- Time on Growth Family's Side, October 6, 2002

Investment News
- Funds' Proxy-Vote Stand: Toeing the Company Line, May 10, 2004
- Shutter Step Can Trip Fund, March 15, 2004

SBN Magazine Akron
- Block and Tackle, April 2002

SBN Cleveland
- Share The Wealth, January 2004
- The 401mista(k)e, June 2003

Pat's clientele includes active and retired business owners, working individuals and retired or soon-to-be-retired individuals interested in developing a long-term relationship with a financial advisor, while preserving and growing their wealth.

Planning

with

Perspective

and

Vision