



RENAISSANCE FINANCIAL

FINANCIAL SOLUTIONS FOR PHYSICIANS

DESIGNING A WELL-ROUNDED FINANCIAL STRATEGY

A well-rounded financial strategy examines your total financial picture and may touch on any of the following:

Investment Strategies

- Assess your risk tolerance
- Design an asset allocation strategy
- Evaluate investment strategies
- Fund college education or a home purchase

Retirement Strategies

- Estimate retirement income and expenses
- Determine retirement savings needs
- Determine how to distribute your retirement funds

Tax Strategies

- Project federal income taxes
- Evaluate tax-minimizing strategies
- Investigate tax-favored investments

Protection Strategies

- Providing for your family in the event of death
- Protecting your income in the event of disability

Current Financial Position

- Determine current income and expenses
- Determine current and projected net worth

Estate Planning

- Transfer your estate according to your wishes
- Minimize estate taxes and expenses
- Fund estate taxes

First Years of Residency or Fellowship

- Establish a disability insurance program
- Set aside money for emergency fund
- Determine your life insurance needs
- Review your liability coverage
- Establish short term goals
- Review student loans and determine if consolidation would be beneficial
- Wills and Trust

Exiting Residency or Fellowship

- Contract Review: liability coverage, benefits, compensation
- Update disability program to new salary level
- Update life insurance coverage
- Coordinate benefits with new employer
- Consider a comprehensive financial strategy
- Short term and long term goals
- Establish investment strategies
- Retirement Funding
- Wealth Accumulation
- College Education Funds
- Establish or update Will and Trust as well as healthcare power of attorney

Business Owners Should Consider

- Discuss business overhead expense policy
- Purchase buy sell policies for life and disability
- Buy professional office package policies
- Purchase malpractice coverage
- Establish a retirement plan



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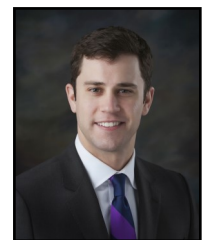
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