

# A Comprehensive Wealth Management Guide For Medical Professionals

*We support a life of purpose & practice.*

WOOSTER SQUARE



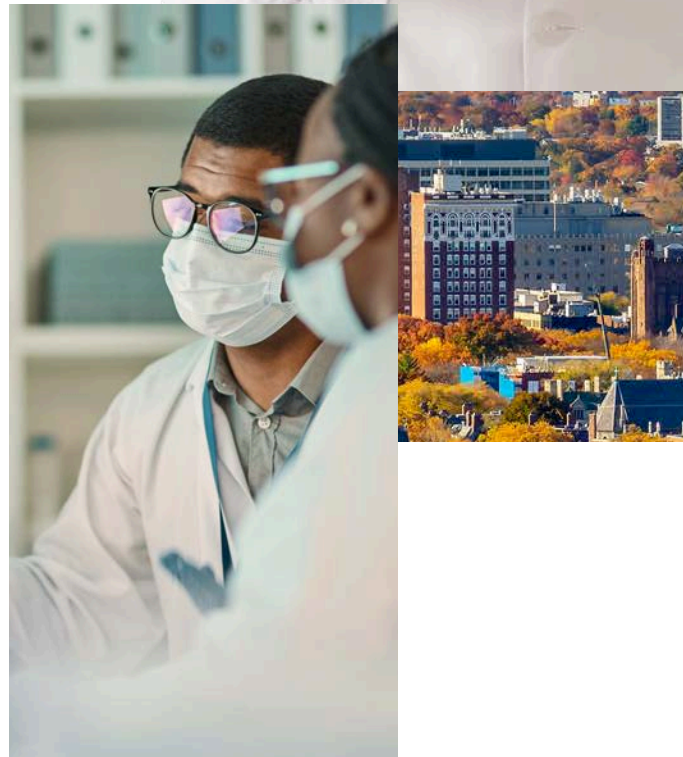
# Sophisticated Planning For Exceptional Lives

You have built a career on discipline, care, and excellence. Your financial life deserves the same level of thought. Wooster Square Advisors serves medical professionals who seek clarity, control, and confidence from residency to retirement.

We understand the complexity of medical careers: delayed earnings, student loan burdens, risk exposure, and time scarcity. Our role is to simplify decisions and elevate outcomes with a customized plan that reflects the unique cadence of your life.

## Where We Unlock Opportunity

- **Retirement:** Planning for practice buy-in, buy-out, or private equity transitions
- **Debt Management:** Structuring student loan repayment with long-term wealth in mind
- **Stock Concentration:** Navigating complex compensation models and variable income
- **Tax Strategy:** Reducing tax burden through proactive, strategic planning
- **Risk Management:** Protecting income and assets with tailored insurance strategies
- **Investment Strategy:** Aligning portfolios with risk tolerance, values, and evolving goals
- **Charitable Giving:** Maximizing impact through tax-smart, values-driven giving strategies



**When you thrive, everyone benefits. Imagine a future where...**

Equity, income, and opportunity work in harmony to support your long-term vision.

Your financial life feels as precise and intentional as your medical practice.

A trusted team gives you back the time to focus on the work that matters most.

You feel clarity and informed around decisions to retire or downshift.

# STEP 01

## Restructure Debt With Intention

We begin by untangling liabilities: refinancing student loans, evaluating credit structures, and prioritizing repayment strategies that support both lifestyle and long-term goals. The goal is not just freedom from debt—it is freedom to choose what is next with confidence.

### You May Be Wondering

- Should I refinance my loans now—or wait?
- Does PSLF still make sense for me?
- How much of my income should I dedicate to paying down debt?
- Is my current repayment plan aligned with my long-term goals?



# STEP 02

## Invest With Precision & Intent

As your income increases and your financial life becomes more complex, your investment strategy should evolve with equal sophistication. You may find yourself with fragmented accounts, mismatched risk exposures, and portfolios that do not reflect your goals. We help bring it all into alignment.

Your investments should do more than grow—they should serve a defined purpose. We design portfolios that respond to your needs and adapt as your life unfolds.

### You May Be Wondering

- Am I too conservative—or taking too much risk?
- How should I invest my income now that I have paid down debt?
- What do I do with the equity I received from a pharmaceutical startup or biotech consulting?
- Is someone watching my investments with my best interest in mind?
- How does value-based investing fit into my financial goals?
- Can ESG investing help me grow my wealth while supporting causes I care about?

# STEP 03

## Oversee Equity With Clarity

In the evolving intersection of medicine and innovation, it is not uncommon for physicians to receive stock options, founder's equity or RSUs for their roles in clinical research. Whether serving as a consultant, scientific advisor, or early contributor to a biotech startup, this form of compensation brings both opportunity and obligation. At Wooster Square Advisors, we help physicians navigate these complex holdings with care—ensuring your equity aligns with both your goals and your obligations.

### We Help You

- Understand your vesting and liquidity timelines
- Evaluate risk and opportunity in startup equity
- Prepare for tax consequences at exercise and sale
- Avoid conflicts of interest and disclosure missteps
- Stay compliant with SEC rules, IRB filings, and academic ethics

# STEP 04

## Build A Proactive Tax Strategy

No two years look the same in a physician's financial life—and neither should your tax strategy. Between fluctuating income, consulting work, equity compensation, and shifts in marital or family status, your tax picture evolves quickly. Without proactive planning, opportunity can be lost in the details.

We help physicians move beyond reactive tax planning toward intentional tax strategy. By understanding your full financial landscape we design a tax plan that supports your short and long-term goals while minimizing avoidable surprises.

### You May Be Wondering

- Am I overpaying taxes because of my side income or bonuses?
- What can I do now to reduce next year's tax liability?
- Should I use a solo 401(k), SEP IRA, Roth, or something else?
- Can I deduct CME, scrubs, or home office expenses?



# STEP 05

## Protect Your Assets & Earning Power

Your earning power is the engine of your entire financial life. You have invested years—often decades—into building a career that supports your family, your goals, and your future. That effort deserves intentional protection. We help ensure that an unexpected disruption does not derail the life you have worked so hard to build.

Whether you are employed by a hospital system or running a private practice, our role is to evaluate the coverage you have, identify gaps, and design a strategy that protects both your income and your independence. We also help structure coverage that evolves with you—so you are not overpaying for protection you do not need, or under-insured in ways that matter.

## Risk-Management Questions You May Be Weighing

### LIFE INSURANCE

- Is my employer-provided life insurance enough to protect my family?
- Should I have term or permanent coverage—or both?
- How much coverage do I need, and for how long?
- Is there a role for life insurance in my estate or legacy planning?

### DISABILITY INSURANCE

- Do I have true own-occupation disability coverage—or something less protective?
- How long would I need to wait before benefits begin?
- Will my current policy keep up with my rising income?
- Should I add a supplemental disability policy to fill the gaps?

### ADDITIONAL COVERAGE

- Do I need umbrella liability insurance given my net worth and public role?
- How does malpractice coverage fit into my broader risk strategy?
- What protections should I have in place if I co-own a practice?
- Am I duplicating coverage—or missing something important?



# STEP 06

## Plan For Retirement That Reflects Your Values

Retirement for physicians does not always follow a traditional path. For some, it is a clean transition into a new chapter. For others, it is a gradual shift—part-time work, teaching, or consulting. Whatever your vision, your financial plan should support the flexibility to choose what comes next on your terms.

We help you think through not just when you can retire—but how. From analyzing savings trajectories to evaluating practice exit strategies, we bring structure to every decision.

### You May Be Wondering

- When will I truly have the freedom to step back—or stop altogether?
- Am I saving enough now to support the lifestyle I envision later?
- How do my practice exit options affect my timeline or taxes?
- What happens to my benefits if I shift to part-time or leave medicine entirely?
- How do I turn my portfolio into steady income I will not outlive?



# STEP 07

## Give With Impact & Intention

Whether you serve on a board, fund scholarships, or support research, your generosity can be structured for lasting impact. You have already made a career out of giving back. Let us make sure your financial life supports that calling—sustainably and strategically.

### You May Be Wondering

- What is the best way to support causes I care about—without giving up liquidity?
- Can I use stock or real estate for charitable giving?
- What is the tax impact of my current donations?
- How can I involve my family in giving decisions that reflect our values?
- Can I get assistance with managing my family foundations and endowments?

**WEALTH MANAGEMENT TAILORED FOR MEDICAL PROFESSIONALS**

# Sophisticated Planning For Exceptional Lives

Our solutions are never rushed or reactive. We bring a structured and intentional approach, and shaped by decades of experience working with professionals who expect more—from their advisors, and from their financial lives.

You will never wonder what happens next. For physicians balancing high-pressure careers and complex financial decisions, we offer more than recommendations. We offer calm, confidence, and an experience that honors your time, your values, and your ambitions.

## **Investment Management**

Thoughtful portfolios, tailored to your goals and risk comfort, built to adapt as your life evolves.

## **Advanced Planning**

Strategic guidance across equity, tax, and estate planning—refined for complexity and designed with clarity.

## **Relationship Management**

A seamless advisory experience grounded in proactive communication, collaboration, and long-term trust.

## Behind Every Plan Is A Life That Matters

You have spent your life caring for others with skill, dedication, and purpose. Your wealth advisor should create a plan that cares for you. Protect what you have earned, provide for the people you love, and live the life you have imagined.



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# Retire, Healthy, Wealthy, & Wise

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