A COMMON GOAL FOR UNCOMMON SUCCESS

Dental and Medical Business Financial Life Cycle

	STARTUP PHASE		GROWTH PHASE		MATURE PHASE	
PROTECTION STRATEGIES	✓ Personal Estate Planning ✓ Buy Sell Agreements	_____. _____.	✓ Key Employee Insurance Plan ✓ Business Valuation ✓ Protection Strategy for Family	_____. _____. _____.	✓ Family-Owned Business Strategies ✓ Section 303 Stock Redemptions ✓ Advanced Estate Planning	_____. _____. _____.
GENERAL EMPLOYEE BENEFITS	✓ Group Health Plans ✓ Group Life Plans ✓ Group Short-term Disability ✓ Group Long-term Disability	_____. _____. _____. _____.	✓ Qualified retirement Plans ✓ Medical Expense Reimbursement Plans ✓ Personal wealth Management	_____. _____. _____.	✓ Cafeteria Plans ✓ Employee Stock Ownership Plans (ESOP)	_____. _____.
EXECUTIVE BENEFITS	✓ Personal Planning Disability Insurance Plan ✓ Executive Bonus Plans	_____. _____.	✓ GWBA (Golden Executive Bonus Arrangement) ✓ GEM (Golden Executive Match)	_____. _____.	✓ Split-Dollar Insurance Arrangements ✓ NQDC Non-Qualified Deferred Compensation	_____. _____.
EXIT AND TRANSITION STRATEGIES	✓ Protection ✓ Exit &Transition Objectives ✓ Identify Buyer	_____. _____. _____.	✓ Executive Compensation ✓ One-Way Buy-Sell ✓ Estate Tax Planning	_____. _____. _____.	✓ Stock Bonus ✓ ESOP ✓ Implementation Transition	_____. _____. _____.

DOCTORS DISABILITY SPECIALISTS

Dentists Physician Financial Life Cycle

	Medical School	Residency / Fellowship	Private / Solo Practice, Academics	Late Years of Practice	Retirement
Protection Strategies	✓ Convertible Term Life Insurance ✓ Health Insurance ✓ Secure private Disability Insurance	✓ Increase to Max Private Disability Insurance ✓ Personal Lability Insurance	✓ Increase Private Disability Insurance ✓ Solo/Private Practice: Disability Overhead Insurance ✓ Key Person Insurance ✓ Professional Liability Insurance (Malpractice) ✓ Convert Team Insurance to Permanent	✓ Secure Long-Term Care Insurance ✓ Private Practice: Buy/Sell Agreement	✓ Health Insurance for Retirement
Investment Strategies	✓ Set Initial Financial Goals ✓ Establish Emergency Fund ✓ Debt Reduction Strategy	✓ Begin Monthly Savings ✓ Maximize Roth IRA ✓ Contribute to Employer Retirement Plan	✓ Comprehensive Financial Plan ✓ Max Fund IRA, SEP, SIMPLE, 401(k) & Pension Savings Plan for Bonus/Profit Sharing	✓ Non-Qualified Deferred Contribution Plan ✓ Defined Benefit Plan ✓ Analysis of Retirement Income Sources	✓ Transfer of Wealth Strategies ✓ Withdrawal Strategies from Retirement Plans
Estate Planning	✓ Dual Power of Attorney & Health Care Proxy	✓ Develop Will ✓ Tax Reduction Strategies	✓ Update Will and Beneficiaries	✓ Maximize Retirement Plan Contributions ✓ Trusts / ILITs ✓ Estate/Gifting Plan	✓ Advanced Estate Planning Strategies ✓ Update Will & Beneficiaries

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