

## PHYSICIAN SERVICES

### [Asset and Creditor Protection](#)

We live in a litigious society. The threat of legal persecution is always looming for the physician community. Recognizing how best to preserve your wealth and having a plan in place to carry out the necessary arrangements is critical in any physician's financial plan. Execution is often where we find that physicians stumble – that's where we come in to quarterback the team of professionals necessary to finalize your protection plan.

### [Regular Assessment of accumulation goals](#)

Effective review of your accumulation goals starts at a very simple place...understanding what an accumulation goal is and to know your number. Once you determine your financial independence number with your team, your financial control dials can be identified and a deliberate course of action can be set.

### [Evaluating Your Qualified Retirement Plan](#)

Understanding the benefits of a qualified retirement plan and knowing what your goals for this plan are can be powerful. For physicians and medical practices, a discussion with an adviser may provide advantages that were not being utilized. Often times our analysis will uncover opportunities for physicians to more aggressively accelerate their pretax retirement plan contributions. We can help you maximize.

### [Continuous Review of Your Investment Strategy](#)

How often do you regularly review your investment strategy? To what extent do you allow emotions and/or short-term market trends to impact your long-term investment decisions? Our team works with you to provide clear guidance and to align your investment decisions to your overall lifestyle goals. An investment strategy that is not integrated with every other facet of your financial plan is short-sighted and incomplete. We provide integration.

### [Creating a Deliberate Income Distribution Plan](#)

At a certain point, wealth optimization becomes an important discussion...not just wealth accumulation. In the face of high and uncertain tax policies, utilizing the many retirement funding accumulation tools, such as various types of retirement plans and Cash Value Life Insurance policies, all may help you optimize your wealth for retirement. We can help you optimize.

### [Reviewing Your Disability Income Protection Plan](#)

Disabling injuries happen. For physicians, the potential of time away from the practice or hospital can be devastating. Laws and regulations surrounding the benefits that physicians can receive through disability income protection plans have changed; yet, many physicians are under the impression that only small monthly benefits are available. Knowledge of all of the solutions that exist can help fully protect you for these unforeseen roadblocks. We can provide you the knowledge and solutions you need.

## ATHLETE SERVICES

### Asset and Creditor Protection

“If you want to improve your offense, work on your defense.” Probably a phrase that many players have heard from their coaches. With respect to financial security, this phrase rings true, as well. As high-profile members of our society, athletes often make easy targets for frivolous lawsuits. Luckily, certain wealth protection tactics exist that may help to mitigate this risk.

### Investment Portfolio Design

For athletes, trusting the professionals they work with is essential. The horror stories of athletes making imprudent investments almost seem to be endless. It usually is not the athlete’s fault; they put their trust and their retirement nest-egg into the wrong hands. This is where the importance of an adviser who is independent and has access to sophisticated, institutional and low-cost investment opportunities come into play. With this structure, transparency and accountability are at the forefront of the relationship, while also maintaining access to the most forward-thinking investment ideas and solutions. This structure is what United Capital not only utilizes for itself, but is what it believes in as being the best way to serve its clients.

### Accumulation Goals

Effective review of your accumulation goals starts at a very simple place...understanding what an accumulation goal is and to know your number. The unique structure of a player’s primary income (seasonal salary from their team), as well as the shorter career length, requires careful considerations and a long-term scope of focus. Once you determine your financial independence number with your wealth management team, the various financial control dials within your reach can be identified and a deliberate course of action can be set.

### Reviewing your Disability Income Protection Plan

Injuries have the potential to end athletic careers. With careful planning, they do not have to doom your financial life. Given the high injury risk in the field of athletics, whether minor or serious, unique solutions exist for athletes to ensure that they’re appropriately covered.

### Inter-opportunity Planning

Players get traded, contracts expire, and athletes often have to navigate through varying employment periods and locations. Understanding how best to coordinate between franchises and States, all while uncertainty looms, provides one with a great advantage in maintaining control over one’s financial life.

### Prenuptial Planning

Communication is indispensable to a healthy marriage. Establishing clear expectations between spouses can prove to be an act that creates more honest and open channels for communicating. This type of prenuptial planning helps protect the assets and future obligations of each spouse. Understanding how to structure such an agreement, with your complete financial plan in mind, helps alleviate the stress caused by the uncertainty of not having an agreement in place.

## **BUSINESS SERVICES**

### **Exit Planning**

Exit planning is the process of preparing a company and its owner(s) for the ultimate sale or final transaction of their business. The fact is that most attempted business sales end up as failed engagements. We believe this is because the business owner and the business have not prepared and groomed their business for the transaction. United Capital's model for exit planning includes comprehensive planning, preparation, and eventually monetizing the business at its maximum value.

### **Tax Planning**

Careful planning and deliberate actions can help reduce the taxes you pay- as well as help you reach your financial goals. At United Capital we believe in treating your business tax planning as an arm of your financial plan. We implement strategies that help lessen or shuffle future and current tax liabilities that may improve your prospects of meeting long- and short-term objectives.

### **Employee Benefits Planning**

At United Capital we believe financial planning may benefit employees as well as being an employee benefit. With our creative strategies, we can help you implement top notch employee retention strategies that may attract, retain, and inspire your workforce to be the best it can be.

### **Retirement Plan Design**

We believe in remaining independent and fee transparent. We are completely independent, so we owe no allegiance other than to you, the client. We design our plans and pick our partners because they will be the most suitable to you. As your fiduciary, our recommendations will begin and end with your best interests in mind.

### **Buy/Sell Planning**

A buy/sell plan ensures that a closely held business remains in control of the current owners or that a market is available for the transition of the departing owner's interest in the event of certain triggering events. Having this plan in place can give the business owner peace of mind that in the event that, if the unthinkable occur, their family will be financially taken care of.

### **Key Person Planning**

Losing an essential or key person in a business can be devastating to the operation. Employers can spend a fortune training, grooming, and providing benefits to these highly valuable employees. It's common sense to insure that intangible asset in the event of sudden loss or disability, to ensure the continuity of your business.