

## Women in Health Care:

# TAKE TIME TO BUILD A FINANCIAL STRATEGY



As a woman, you're probably juggling a lot of roles, from health care professional to caregiver. You may be too busy to stop and think about putting a financial strategy in place.

The CDC says women live longer than men. And as a caregiver, you'll likely to be out of the workforce for periods of time. Your unique life experiences can lead to a reduction of earnings, retirement savings and Social Security.

To make up for those potential shortfalls, consider partnering with a wealth advisor who can work with you on a financial strategy designed to give you and your family peace of mind today and for years to come.

The following are a few areas we can help with as part of creating a personalized strategy for you.

### CASH FLOW MANAGEMENT

- Cash-flow tracking and net worth analysis with the ability to access and store financial plans and important documents electronically.
- Ability to run real-time scenarios so you can see the long-term impact your goals will have on your savings.

### INVESTMENT MANAGEMENT

- Recommendations on an investment mix to align with your goals and risk tolerance.
- In-house investment team and relationships with outside investment firms so we can offer you a range of investment choices.

### INSURANCE COVERAGE

- Advice on solutions designed to protect you, your loved ones and your property.
- Recommendations and review of medical malpractice insurance to help ensure you have adequate coverage.

### ESTATE PLANNING

- Creation of a comprehensive estate plan to help protect you and your family.
- Assistance establishing a family foundation,

donor-advised fund or tax-advantaged gifting strategy.

### TAX PLANNING & PREPARATION

- Creation of a tax strategy to help maximize your retirement accounts and charitable giving.
- Recommendations on strategies to minimize your tax burden if you own your practice.

### ADVICE ON 529 PLANS

- Guidance on setting up a tax-advantaged 529 plan for your children.
- Strategies, including front-loading 529 plan contributions, to help gain tax advantages.

### RETIREMENT PLANNING

- Advice on contributions and investments for employer 403(b), 401(k) plans or a SIMPLE plan or IRAs for health care professionals who own a practice.

### EQUITY & PARTNERSHIP ISSUES

- Guidance on finding tax efficiencies and a review of how your equity stake impacts your overall financial plan.
- Assistance with calculating the value of your ownership stake, selling a practice and creating a succession plan.

## DESIGNING A PERSONALIZED STRATEGY FOR YOU

Our advisors collaborate with in-house teams so we can create a personalized life strategy designed to fit your needs as a health care professional and provide protection for you and your family so you can enjoy the quality of life you envision.



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