PHYSICIAN'S FINANCIAL PLAYBOOK

ATTENDING TO LIFE AFTER MEDICAL SCHOOL

If you are a new attending physician, congratulations, you've made it through all your training and you're finally getting the pay bump you've been waiting for! This is a new and exciting chapter that comes with many new questions. We're here to create a complimentary Financial Playbook that will help answer four important questions:

We will answer these questions, along with any others you have, in our delivery of your Financial Playbook. Let us assist you with this process so you can spend your time helping patients and with your family and friends.

1. **HOW SHOULD I PRIORITIZE MY INCOME?**
(Paying Down Debt, Spending, Saving, Buying a Home)

2. **DO I HAVE THE APPROPRIATE INSURANCE FOR RISKS I CANNOT SELF-INSURE TODAY?**
(Disability, Life, Home/Auto/Umbrella)

3. **WHAT TYPE OF ACCOUNTS SHOULD I BE SAVING IN?**

4. **HOW CAN I AVOID GETTING KILLED IN TAXES?**

STEP 1-INTRODUCTORY PHONE CALL

This 30-minute phone call will allow both of us to determine if your situation aligns with our expertise. You wouldn't refer someone to an ophthalmologist if he or she needed knee surgery. If we aren't a good fit, you've only invested 30 minutes of your time. We are also happy to make an introduction if we know another firm that would be better suited for you.

STEP 2 – FIRST MEETING (OFFICE OR VIRTUAL)

The aim of this meeting is to understand your specific goals, objectives, and financial situation. Prescription without diagnosis is malpractice. We will ask that you provide financial documents which we will combine with your answers to our questions to create a customized analysis.

STEP 3 – CUSTOMIZED ANALYSIS

We will use our experience working with physicians to provide clarity on the four important questions above and how your financial situation applies to each.

STEP 4 - SECOND MEETING (OFFICE OR VIRTUAL)

During this meeting we will walk through our analysis and provide observations and recommendations. We will also address any additional questions you might have. At the end of the meeting, you will have your Financial Playbook to take with you, and we will lay out options for continuing to work with us. We will then give you a few days to digest the information and decide how you would like to proceed.

Whether you decide to continue working with us or not, it is important that you find someone that understands your specific situation, you like working with, you trust, and will provide benefits that are worth more than the cost.

STEP 5 - THIRD MEETING (OFFICE OR VIRTUAL)

If you would like to move forward, we will have a third meeting to answer any new questions and determine what role you would like our firm to play moving forward.

MARK ROTHWELL, CFP® | SCOTT JONES FINANCIAL | WWW.SJONESFIN.COM | MARK@SJONESFIN.COM | 704.817.7324

PHYSICIAN'S FINANCIAL SPECIALIST

Mark Rothwell, CFP®

Hi, my name is Mark Rothwell, and I created the Physician's Financial Playbook after helping my wife, Victoria, navigate life after fellowship. As a physician, you work extremely hard going through medical school, residency, and, often, fellowship. Along the way, you are matched so you do not have a lot of choice about where you get to work.

Then as you near the end of this decade of training, you are faced with many decisions beyond medicine...from navigating a job search, to protecting your income, to avoiding getting killed in taxes. I believe you need a trusted advisor who you can use as a sounding board to help talk through these decisions and establish a plan. Let us assist you with this process, so you can spend your time helping patients and with your family and friends.

Call or email me to schedule an introductory phone call. I look forward to meeting you!

- ***Mark Rothwell***

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