

Three Costly Pitfalls Orthopaedic Surgeons Make

MINIMIZING RISK USING THE ORTHOPAEDIC
FINANCIAL SUCCESS BLUEPRINT

PRESENTED BY

ANTHONY C. WILLIAMS, CWS, CHFC, MRFC, CLU

INVESTMENT ADVISOR REPRESENTATIVE

PRESIDENT AND FOUNDING PARTNER ORTHOPAEDIST ADVISORY GROUP

CO-AUTHOR OF THE ORTHOPAEDIC SUCCESS MANUAL



960 W Elliot Rd. Suite #213, Tempe, AZ 85284

Securities and advisory services offered through Cetera Advisors LLC,
Member FINRA/SIPC, a broker/dealer and a Registered Investment Advisor.
Cetera is under separate ownership from any other named entity.



1. LISTENING TO THE NOISE



2. ENGAGING IN REPRESENTATIVE BIAS



3. ALLOWING SHORT TERM ISSUES TO AFFECT FINANCIAL DECISION MAKING



WHAT IS THE NUMBER ONE RISK
TO INVESTOR SUCCESS?

LET'S GROW

Let's plan to grow, protect, and distribute your wealth SPECIFIC to your situation, goals & objectives. Much Like medicine where informed consent is critical and one size fits all does not apply, it's the same in wealth planning



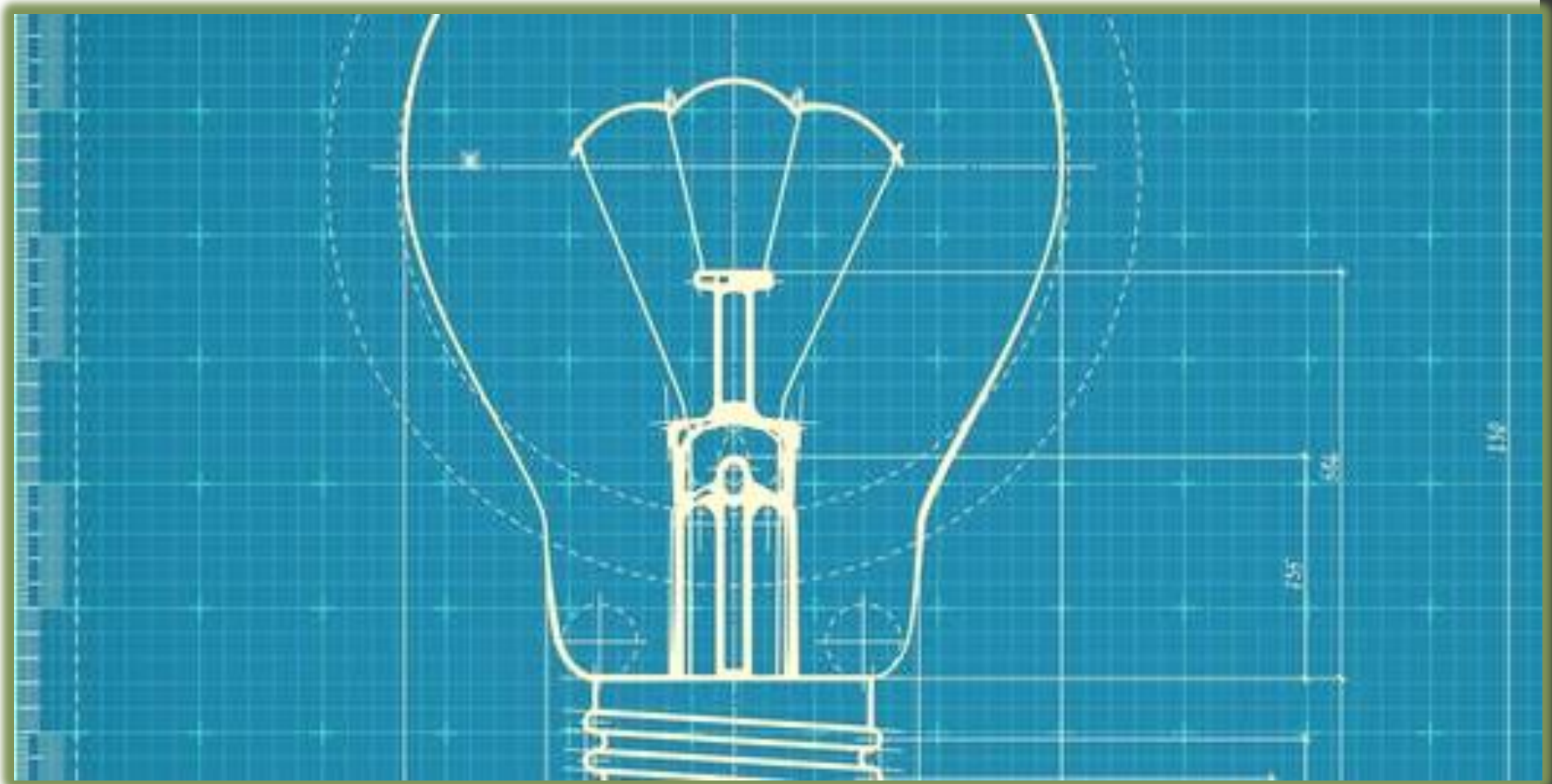
BONUS CONTENT



1. SEEKING ATTENTION



2. LOSING HALF



ORTHOPAEDIC SURGEON'S FINANCIAL SUCCESS BLUEPRINT

What every Orthopaedic surgeon
should complete before training...

Investments in securities do not offer a fix rate of return. Principal, yield and/or share price will fluctuate with changes in market conditions and, when sold or redeemed, you may receive more or less than originally invested. No system or financial planning strategy can guarantee future results.

A scenic view of a lake with mountains in the background and people sitting on chairs in the foreground. The text is overlaid on the image.

STEP #1

UTILIZE YOUR EMPLOYER RETIREMENT PLAN (IF AVAILABLE)

A close-up photograph of a heavy-duty metal padlock and chain. The padlock is brass-colored with the brand name 'prof' embossed on it. It is attached to a thick metal chain. The background is a dark, textured wooden surface. The text 'STEP #2' is overlaid in white, bold, sans-serif font.

STEP #2

PROTECT YOUR INCOME WITH OWN
OCCUPATION DISABILITY INSURANCE



STEP #3

BUILD YOUR TAX-FREE BUCKET WITH A ROTH IRA

Investments in securities do not offer a fix rate of return. Principal, yield and/or share price will fluctuate with changes in market conditions and, when sold or redeemed, you may receive more or less than originally invested. No system or financial planning strategy can guarantee future results.



DEBT

STEP #4

DEVELOP A DEBT ELIMINATION
PLAN...

INTEGRATE EMOTIONAL SENSITIVITY & FINANCIAL SENSIBILITY

A man and a woman are sitting at a wooden desk in an office, high-fiving each other. The man is on the left, wearing a light blue shirt and a striped tie, and the woman is on the right, wearing a dark blazer over a white shirt. They are both smiling and looking at each other. On the desk, there is a laptop, a glass of water, a mug, and some papers. In the background, there is a brick wall and a whiteboard with charts and graphs.

STEP #5

BUILD YOUR FINANCIAL TEAM

OVERVIEW

Fly under the radar

Vet extensively. Consider prenup

Live within your means

Utilize tools to KNOW you are on track

Employ tax managed strategies

Engage proper diversification

Implement tax hedge strategies

Institute sound legal planning

Maintain effective communication/coordination amongst advisors

Deploy comprehensive asset protection

TOOLS AVAILABLE AT WWW.MOSAICFA.COM

DISCLOSURES

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any client or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing your retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation.