

# OPTIMIZING FINANCIAL DECISION MAKING



PRESENTED BY

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Quick review from last year:

# Three Costly Pitfalls Orthopaedic Surgeons Make

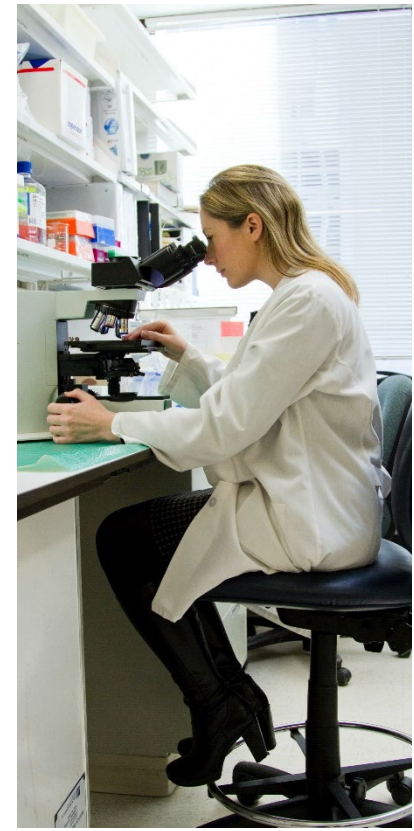
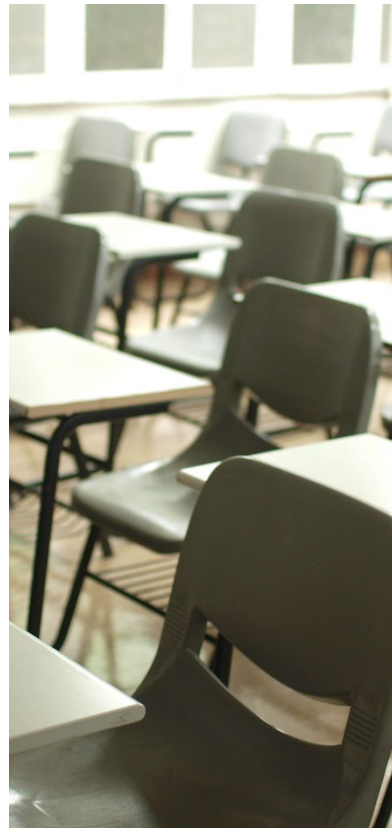
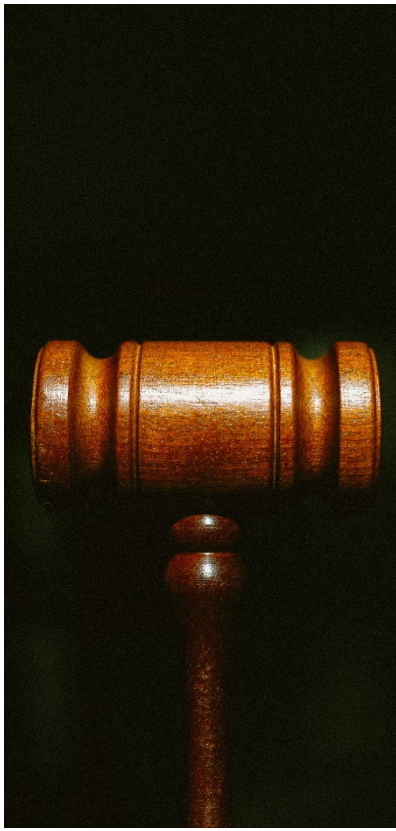
MINIMIZING RISK USING THE ORTHOPAEDIC FINANCIAL  
SUCCESS BLUEPRINT



INVESTMENT ADVISOR REPRESENTATIVE  
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# 1. LISTENING TO THE NOISE



## 2. ENGAGING IN REPRESENTATIVE BIAS



3. **ALLOWING** SHORT TERM ISSUES  
TO AFFECT LONG TERM PLANNING



# Three Stages of your Career

-Early

-Middle

-Late

# Early Career

Laying the foundation for your future.  
Absolutely critical. Why?

- 1) Develop Habits*
- 2) Establish Discipline to your Plan*



# ***OTHER EARLY CAREER CONSIDERATIONS***

- **Income Protection**
- **Retirement & IRA funding and converting**
- **Determining debt payoff strategy**
- **Home down payment**
- **Partnership buy-in, ASC, etc.**



A man and a woman in business attire are high-fiving each other at a conference table. 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. The table in front of them has a laptop, papers, and a glass of water. In the background, there is a brick wall and a whiteboard with charts and graphs.

# Middle Career

*Saving aggressively to grow wealth without overspending*

# **OTHER MIDDLE CAREER CONSIDERATIONS**

- Tax efficient planning**
- Estate planning**
- Side Hustles**
- Asset Protection**
- Income & Family Protection commensurate with income/accumulated wealth**

# Late Career

*-All Roads Lead to Income —>Income  
Planning is crucial*

*-Defined Plan with Multiple Scenarios: want  
and need*

A person wearing a light blue button-down shirt is sitting at a white desk. They are holding a small glass with a drink. In front of them is a silver laptop. To the right, another laptop is open, showing a document. A small potted plant is on the desk in the background.

# **OTHER LATE CAREER CONSIDERATIONS**

- Don't run out of money/income**
- Die With Zero - Bill Perkins - MEM**

# RETIREMENT

A scenic view of a lake with mountains in the background and people relaxing in the foreground. The word "RETIREMENT" is overlaid in large white letters. In the foreground, two people are sitting in folding chairs on a grassy bank, looking out at the water. In the middle ground, two people are swimming in the lake. To the right, there is a wooden dock with a small boat. The background features a dense forest of evergreen trees and a range of rugged mountains under a clear sky.

You only retire once, and I've retired with a lot of those folks



BONUS CONTENT



# 1. SEEKING ATTENTION





## 2. LOSING HALF



PRESERVING YOUR  
LIFE'S WORK

COMPLIMENTARY  
DOWNLOAD

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A CLEAN BILL  
OF WEALTH

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Available  
Publications  
via QR code

The Orthopaedic Success Manual  
A Clean Bill of Wealth  
Preserving Your Life's Work  
&  
Coming Soon: Prescriptive Wealth

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Mid stage : Photo by [krakenimages](#) on [Unsplash](#)

Other Mid Career Considerations Photo from [https://unsplash.com/@uns\\_nstudio](https://unsplash.com/@uns_nstudio)

Late Stage: Photo sourced from: <https://dss.fosterwebmarketing.com/upload/1024/bigstock-Erasing-Debt-8513806.jpg>

Other Late Career Consideration Photo from

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