RAYMOND JAMES

Facing hurdles in your practice? We're here to help you overcome them.

You know better than most that growing your practice demands a multifaceted approach that includes attracting new patients, retaining existing ones and optimizing day-to-day operations. But as a leader you also face tough financial questions, like:

- Do I have a plan for my practice debt as my business grows?
- Do my employees have retirement options?
- Do I want to step back gradually from my business or fully retire?
- What would happen if I no longer wish – or I'm no longer able – to run my business?
- Who will take over after me?

The intricacies of these challenges may lead you to hesitate when it comes to decision-making. But we're in your corner. We help you maintain focus on your business and providing both effective patient and practice management.

Whether your goal is to grow your practice, retain your key people or navigate a business succession plan, we can help. Our team offers the tools and experience to help you identify and prioritize your business needs with personalized solutions.

WHAT PRIORITIES ARE TOP OF MIND FOR YOU?

Please answer the following questions, then rank each answer by their importance to you. (1 = most important; 5 = least important)

We encourage you to discuss your answers with your advisor, who can assist you in finding the strategies most aligned to your business goals and objectives.

PERSONAL

LOOKING AHEAD TO RETIREMENT

Your retirement plan should align with your personal goals: whether that's a full retirement or a gradual transition away from running your business. Reducing your tax liability during retirement is key to ensuring a comfortable lifestyle and preserving more of your estate for your beneficiaries.

Have you saved enough to maintain your lifestyle and become independent of your practice? ☐ YES ☐ NO **Ranking:** ________

LONG-TERM CARE, DISABILITY AND OVERHEAD EXPENSE

If you were to experience a disability, it could impact your professional practice and potentially affect your income. It's important to consider the growing possibility that you might require care as you get older. Taking action now to explore your options can be a wise step in planning for your future needs.

Are you concerned with your continued income, practice costs or planning for long-term care? ☐ YES ☐ NO **Ranking:** ________

ESTATE PLANNING

Estate planning not only addresses asset distribution once you pass away but also help enhance how you enjoy life today, in retirement and once your assets are passed onto your family.

Do you have a plan to successfully transfer the assets you have worked a lifetime to accumulate? ☐ YES ☐ NO **Ranking:** ________

EMPLOYEES

RETIREMENT PLANS

Your company's retirement plan can help retain employees and enhance their financial well-being, while at the same time complementing your business objectives.

Does your company retirement plan align with your overall business objectives? ☐ YES ☐ NO **Ranking:** ________

EXECUTIVE COMPENSATION

Selective executive compensation benefits are an option to reward key employees most responsible for your company's growth and allow your most valued contributors a share of your business' accomplishments.

Have you created or implemented strategies to recruit, reward and retain key employees? ☐ YES ☐ NO **Ranking:** ________

BUSINESS PROTECTION

KEY PERSON

Losing a key employee could significantly disrupt your business, leading to revenue loss, reduced profits and diminished intellectual capital. Additionally, the expenses of recruiting and training a new employee can further strain your business finances. A contingency plan can help to mitigate these costs and maintain business continuity.

In the event a key employee was to pass away, would your business suffer financially? ☐ YES ☐ NO **Ranking:** ________

PRACTICE SUCCESSION

Implementing proactive strategies, like a buy-sell agreement, can help secure the successful transfer of your business interests, on your terms.

Have you identified steps to transfer your business to others? ☐ YES ☐ NO **Ranking:** ________

No matter your insurance planning needs, your advisor and Raymond James Insurance planning consultant can help find the right mix of strategies, policies and solutions to fit your goals.

Client: ______________________________ Referred By: ______________________________

Financial Advisor Name: ______________________________ Phone number: ______________________________

RAYMOND JAMES®

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