SYM FINANCIAL ADVISORS

Bring order, purpose, and direction to your wealth.

SYM has a detailed understanding of the unique opportunities (and challenges) medical and dental professionals face - **from residency to retirement**.

With over 55 years of experience, we're here to bring clarity and strategy—**so you can focus on your patients and your profession**.

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6 Top Areas We Review

FOR MEDICAL & DENTAL PROFESSIONALS

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01 Financial Planning

- Organize assets & liabilities
- Balance sheet & cash flow modeling
- Navigating debt payment solutions
- Major purchase planning
- Retirement projections & modeling
- IRA or Roth IRA strategies
- Withdrawal strategies in retirement
- Social Security timing

02 Your Profession. Your Practice.

- Strategies for your unique earning cycle
- Planning for practice buy-in
- Succession planning
- Practice valuations
- Buy/Sell agreements
- Contracts and compensation planning
- Simple IRA, SEP IRA, Solo 401(k)
- Cash Balance Plan / Defined Benefit Plan

03 Investment Management

- Personal investment risk assessment
- Investment allocation analysis
- Asset location strategies
- 401(k) recommendations
- Outside account review

04 Tax Planning

- Tax projections and estimated payments
- Tax efficient investment strategies
- Charitable planning
- Tax-loss harvesting
- Collaborate with your tax professionals

05 Estate Planning

- Review critical decisions & documents
- Consider estate tax mitigation
- Map estate directives
- Collaborate with your attorneys

06 Risk Assessment

- Life and disability insurance analysis
- Long-term care planning
- Property & casualty insurance assessment
- Group insurance benefits review

SYM Fiduciary Pledge to You

1. Maintain strict confidentiality.
2. Prioritize clients' interests above all else.
3. No sales commissions; full fee transparency.
4. Remain independent from banks, brokers, insurance companies, and custodians.

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