2012 Best Financial Advisers for Doctors

Find the right professional to conduct your secure financial future
The economic downturn of the past few years has doctors worried — and with good reason.

Just like millions of Americans, they've taken huge losses in their investments and real estate value. They face declining reimbursements and a mountain of new regulations and edicts from both the government and private insurers. There's tremendous uncertainty about how the Affordable Care Act will impact their practices — if it isn't repealed. There's also a sense that their economic future will be determined by forces outside their control or ability to adapt.

Taxes have been a key issue in the presidential campaign. We went to press before the election but no matter who wins, doctors can expect the contentious debate to continue and have a huge impact on their economic future.

There's tremendous pressure from hospitals seeking to buy up physician practices. Doctors face tough questions about whether to sell or stay in private practice with all of its risk and administrative headaches.

At the same time many physicians are still paying off their medical school loans, they also need a plan to save money for their children's education. The average annual tuition plus expenses at a private nonprofit four-year college is about $35,000, according to the National Center for Education Statistics. Add another $10,000 for room and board. The price is even steeper at top tier universities where tuition can cost up to $50,000 a year. And that's just for under-
graduate education. To make matters worse, remember that college costs have been increasing at double the inflation rate. For new parents, the cost of a college education 18 years from now could exceed $100,000 a year. That's a huge chunk of money no matter how much you earn.

It's hard to know exactly how to achieve your goals of saving for retirement and education costs plus enjoying the fruits of your labors here and now. Advice is easy to come by. Just take a look at all the talking heads on cable television or the thousands of financial advisers eager to guide you – for a price.

Many physicians turn to financial advisers to help them define and achieve their goals. Selecting the right adviser isn't easy but this issue of 2012 Best Financial Advisers for Doctors can help.

Every adviser on our list completed our standard for inclusion document covering his or her credentials, educational background, experience, size of the firm, minimum portfolio requirements and noteworthy professional achievements. Most advisers have at least 10 years of experience and most have worked extensively with doctors.

What can a financial adviser do for you? A planner will help prioritize your savings goals. He or she can review your tax returns and cash flow statements. The planner will also point out possible conflicts. For example, you may need to delay starting an education fund for your children until you've established an emergency fund.

Evaluating the best investments for different goals is another key task for planners. The most appropriate investments for retirement wouldn't necessarily be best for funding a college education or buying a vacation home in a few years.

Most physicians don't have the time or inclination to pick and choose the stocks and mutual funds for a diversified portfolio. An adviser can do that for you. Many physicians want to recoup investment losses of the past few years and might take greater risks than they should. An adviser can provide the perspective to prevent you from reacting impulsively. The planner can pick appropriate investments for you by determining your risk profile.

A financial plan can cost anywhere from $1,000 to $10,000, depending on your individual situation. The first meeting with a planner is generally without charge and presents an opportunity for you to see if the planner is compatible with your needs. Some questions you might ask: "How many of your clients are in my income category? How long will it take to return my phone calls or e-mails? Can I see a sample financial plan that you've done for someone like me?"

Here are some of the criteria we studied to help doctors make the best possible decision in choosing a financial adviser.

**Qualifications.** Many advisers have specialized financial planning credentials. Here's what the initials mean: Certified Financial Planner (CFP) designates comprehensive financial planning credentials. Financial planner (CFP) designates comprehensive financial planning credentials. It's hard to know exactly how to achieve your goals of saving for retirement and education costs plus enjoying the fruits of your labors here and now. Advice is easy to come by. Just take a look at all the talking heads on cable television or the thousands of financial advisers eager to guide you – for a price.

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**Denis M. Horrigan**
Connecticut Wealth Management, LLC
Farmington, CT

**Ilona Brandt-Tom**
Physician Planning Group, LLC
Ardmore, PA

**Dr. Bob Tucker**
PLANCORP, LLC
St. Louis, MO

**Zaim Hajdari**
The Hajdari Group, Raymond James Financial Services Inc.
New York, NY

**WHAT DO YOU ADVISE PHYSICIANS WORRIED ABOUT THE ECONOMY?** Our reduced expectations of investment returns and the unpredictability of the physician's income due to healthcare reform requires us to have more flexibility, as well as look for investment vehicles that may offer additional protection from market fluctuation when constructing a long term financial plan.

**WHAT IS YOUR MOST REWARDING EXPERIENCE AS AN ADVISER?** It makes me feel wonderful when physicians say "You come highly recommended" and "I didn't understand something but you explained it so that it is clear." It's particularly rewarding to be considered a trusted adviser rather than a financial salesperson. Physicians can sense when someone is out mainly to sell something versus one who's truly providing advice in their best interest.

**HOW DO YOU ADVISE PHYSICIANS WORRIED ABOUT THE ECONOMY?** Due to declining practice revenue and overall uncertainty about the future, physicians need to focus on their long-term goals: risk management, education funding for their children and a plan to achieve financial independence. More so than ever, physicians have to avoid the temptation to try to recoup losses by taking on excess risk. Now is the time for simplicity and discipline.

**WHAT IS MOST REWARDING ABOUT WORKING WITH PHYSICIANS?** Physicians are highly intelligent people but they need — and want — to devote their time and energy to keeping up with clinical advances and taking care of patients. We work collaboratively with their attorneys, CPAs, etc., to help them achieve their financial and life goals. If we can take that load off their shoulders, they'll have more time for family and their patients.
planning expertise. Certified Public Accountant (CPA) indicates expertise in tax issues. Personal Financial Specialist (PFS) is used by CPAs who specialize in financial planning. Chartered Financial Analyst (CFA) designates someone who has passed rigorous exams on investments and portfolio management given by the Association for Investment Management and Research. Chartered Financial Consultant (ChFC) indicates a focus on general financial planning. And CLU (Chartered Life Underwriters) denotes someone who specializes in insurance.

**Good standing.** We received submissions from advisers across the nation. We checked each one against the national databases of the Security and Exchange Commission (SEC) and Financial Industry Regulatory Authority (FINRA) to determine that they had not been found guilty of any wrongdoing on a national level.

**Fee arrangements.** Fee-only and commission are the main ways advisers charge for their services. We’ve included both in this survey. Fee-only advisers earn a percentage of the money they manage for you. Fees typically range from .75 percent to 1.5 percent, depending on the amount invested. Commission arrangements mean the adviser earns payment when you invest in mutual funds with a load (sales charge). Some advisers charge fee-only for investments, but if they also sell insurance products (which often are part of a comprehensive financial plan), they may earn a commission.

**Minimum portfolio.** Some advisers on our list may require that you invest a minimum amount of money, often as much as $1 million, if you want them to manage your investments. Others have no such requirement but might charge a minimum annual fee. We’ve tried to include advisers who have modest minimums or none at all. You should always ask what fees are involved to manage your account.

Just as patients need regular checkups, doctors can benefit from having a financial planner prioritize your goals and determine your risk status. Securing professional financial help can increase and protect your wealth as the adviser provides an impartial “reality check” for your finances. With a solid plan and a diversified realistic portfolio, your financial adviser can help you weather the economic storm – and ease some of the worry so many doctors have.

*Mark Crane is a former articles editor for Medical Economics and former editorial writer for USA TODAY*
WHAT DO CREDENTIALS, CERTIFICATIONS, AND DEGREES MEAN?

**ACCREDITED ASSET MANAGEMENT SPECIALISTSM**
This designation is awarded by the College for Financial Planning to investment professionals who complete its 12-module AAMS® Professional Education Program, pass an examination, commit to a code of ethics and agree to pursue continuing education.

**ACCREDITED ESTATE PLANNER**
The AEP designation is awarded by the National Association of Estate Planners & Councils to estate planners who have completed two graduate-level courses administered by The American College, meet specific professional requirements and who practice as one of the following: attorney, CPA, trust officer, CLU, CFP® certificant or ChFC.

**ACCREDITED FINANCIAL COUNSELOR**
This designation is awarded by the Association for Financial Counseling and Planning Education (AFCPE) to individuals who pass AFCPE courses, meet experience and ethics requirements and submit three letters of reference.

**ACCREDITED INVESTMENT FIDUCIARY**
This designation represents a thorough knowledge of, and ability to apply, fiduciary practices. AIF designees have a reputation in the industry for the ability to implement a prudent process into their own investment practices, as well as being able to assist others in implementing proper policies and procedures.

**ACCREDITED WEALTH MANAGEMENT ADVISOR**
Advisers holding this designation take coursework designed to give them advanced knowledge of asset management, allocation and selection; investment performance and strategies; and taxation issues pertaining to investments for a broad range of investors, including small businesses and deferred compensation plans.

**CHARTERED FINANCIAL ANALYST**
This designation focuses on portfolio management and financial analysis for stocks and investing.

**CERTIFIED FINANCIAL PLANNER**
Advisers are knowledgeable about all phases of financial planning.

**CERTIFIED FUND SPECIALIST**
The Institute of Business and Finance (IBF) offers this designation to financial services professionals who successfully complete its 60-hour course, pass a comprehensive exam, adhere to the IBF’s code of ethics and complete 15 hours of continuing education courses each year.

**CHARTERED FINANCIAL CONSULTANT**
Agents who wish to specialize in life insurance for business or estate-planning purposes have traditionally pursued this designation. Financial planning disciplines include insurance, income taxation, and retirement planning.

**CERTIFIED INVESTMENT MANAGEMENT ANALYST**
This signifies a specialty in client-centered investment management experience.

**CHARTERED LICENSED UNDERWRITER**
This designation refers to a specialist in life insurance and estate planning.

**CERTIFIED MANAGEMENT ACCOUNTANT**
This professional designation is awarded by the Institute of Certified Management Accountants (ICMA) to management accountants who pass a four-part exam, meet certain work requirements, comply with the ICMA’s Standards of Ethical Conduct for Practitioners of Management Accounting and Financial Management and who are members of the Institute of Management Accountants (IMA).
2012 BEST FINANCIAL ADVISERS FOR DOCTORS

CMFC®
CHARTERED MUTUAL FUND COUNSELORS®
The College for Financial Planning awards this designation to investment practitioners who complete its nine-module CMFC® Professional Education Program jointly sponsored by the College and the Investment Company Institute (202-326-5800), pass an examination, commit to a code of ethics and agree to pursue continuing education.

MBA
MASTER’S OF BUSINESS ADMINISTRATION
This post-graduate degree can benefit individuals in positions in business and management.

MD
DOCTOR OF MEDICINE
A doctoral degree for physicians that is granted by medical schools.

PFS
PERSONAL FINANCIAL SPECIALIST
This designation is reserved for CPAs who have additional financial planning expertise.

CTFA®
CERTIFIED TRUST AND FINANCIAL ADVISER
The Institute of Certified Bankers (ICB) awards the CTFA designation to individuals who meet personal trust experience and education requirements, pass an examination on tax law, investment management, personal finance, insurance and estate planning, fiduciary and trust activities, and agree to meet ICB’s continuing education requirements.

RFC
REGISTERED FINANCIAL CONSULTANT
This designation is awarded by the International Association of Registered Financial Consultants (IARFC) to members who have met education, experience and membership requirements, agreed to abide by its code of ethics and previously earned either a securities/insurance license, or one of the following: CPA, CFA®, CFP® certification, CLU, ChFC, J.D., EA or RHU.

DDS
Doctor of Dental Surgery granted by dental Schoolist.

RFG
REGISTERED FINANCIAL GERONTOLOGIST
The RFG designation is awarded by the American Institute of Financial Gerontology (AIFG) to help financial planners, insurance agents, CPAs, Elderlaw attorneys, etc., who work with older clients and their families. Financial professionals receiving the designation complete six courses in the field of aging and financial issues administered by AIFG, pass a comprehensive examination, commit to a code of ethics and complete a service learning requirement.

JD
JURIS DOCTORATE
A designation that signifies expertise in the field of law.

WHERE TO GET HELP
Physicians who are looking for a financial adviser can turn to the following two organizations for help.
Financial Planning Association (FPA) www.fpanet.org. FPA has 96 chapters throughout the United States representing more than 25,000 members, who are involved in all facets of providing financial planning services.
The National Association of Personal Financial Advisors (NAPFA) www.napfa.org. Dedicated to the advancement of fee-only comprehensive financial planning.

AICPA American Institute of Certified Public Accountants
CFA Institute
FFP Foundation for Financial Planning
FSI Financial Services Institute
IAA Investment Adviser Association
IARFC International Association of Registered Financial Consultants
ICFA Institute of Chartered Financial Analysts
IMCA Investment Management Consultants Association
MDRT Million Dollar Round Table
NAIFA National Association of Insurance and Financial Advisors
NATP National Association of Tax Professionals
NSCHBC National Society of Certified Healthcare Business Consultants
RIIA Retirement Income Industry Association
SFSP Society for Financial Service Professionals
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<td>Kramer, Kent A.</td>
<td>Foster Group</td>
<td>West Des Moines • (800) 798-1012 <a href="mailto:kentk@fostergrp.com">kentk@fostergrp.com</a> • <a href="http://www.fostergrp.com">www.fostergrp.com</a></td>
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<td>Iowa City • (319) 351-4307 <a href="mailto:william.montag@northstarfinancial.com">william.montag@northstarfinancial.com</a> • <a href="http://www.northstarfinancial.com">www.northstarfinancial.com</a></td>
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<td>Balasa Dinveno Foltz LLC</td>
<td>Itasca • (630) 875-4900 <a href="mailto:mibalasa@bdflc.com">mibalasa@bdflc.com</a> • <a href="http://www.bdflc.com">www.bdflc.com</a></td>
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<td>Blum, Sidney A.</td>
<td>GreatLight Fee Only Advisors, LLC</td>
<td>Evanston • (847) 333-1197 <a href="mailto:success@greatlightadvisors.com">success@greatlightadvisors.com</a></td>
<td>CPA, CFP®</td>
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<td>Downers Grove • (630) 271-0033 <a href="mailto:don@d3financialcounselors.com">don@d3financialcounselors.com</a> • <a href="http://www.d3financialcounselors.com">www.d3financialcounselors.com</a></td>
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<td>Westchester • (877) 990-PLAN <a href="mailto:info@seniorplanningnetwork.com">info@seniorplanningnetwork.com</a> • <a href="http://www.seniorplanningnetwork.com">www.seniorplanningnetwork.com</a></td>
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<td>Palatine • (847) 834-7777 <a href="mailto:info@kabarec.com">info@kabarec.com</a> • <a href="http://www.kabarec.com">www.kabarec.com</a></td>
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<td>Kies, Eric</td>
<td>The Planning Center, Inc.</td>
<td>Moline • (309) 797-4030 <a href="mailto:eric@theplanningcenter.com">eric@theplanningcenter.com</a> • <a href="http://www.theplanningcenter.com">www.theplanningcenter.com</a></td>
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<td>Champaign • (217) 356-8363 <a href="mailto:mary@cozadassetmgmt.com">mary@cozadassetmgmt.com</a> • <a href="http://www.cozadassetmgmt.com">www.cozadassetmgmt.com</a></td>
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<td>Rockford • (815) 227-0300 <a href="mailto:tm.muldowney@savantcapital.com">tm.muldowney@savantcapital.com</a> • <a href="http://www.savantcapital.com">www.savantcapital.com</a></td>
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<td>Chicago • (900) 883-6555 <a href="mailto:papproki@mediquis.com">papproki@mediquis.com</a> • <a href="http://www.mediquis.com">www.mediquis.com</a></td>
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<td>Trinity Financial Advisors, LLC</td>
<td>Chicago • (312) 2245-1300 <a href="mailto:john.wimbiscus@tf-advisors.com">john.wimbiscus@tf-advisors.com</a> • <a href="http://www.tfa-llc.com">www.tfa-llc.com</a></td>
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<td>The Windsor Group, Ltd.</td>
<td>Indianapolis • (317) 6788-1078 <a href="mailto:rct@windsor-group.com">rct@windsor-group.com</a> • <a href="http://www.windsor-group.com">www.windsor-group.com</a></td>
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There are no listings for the following states: AK, AR, HI, ID, ME, MS, MT, RI, VT, WY