

# Implementation of a Financed Physician Retirement Plan

This is my best effort at explaining the details. After you read it, I encourage you to select

contact us  
so we can help you with any remaining questions.

## Step 1:

You will have your practice/company enters into a financing arrangement with a lending institution with extensive experience in Financed Physician Retirement Plan.

The loan is paid on a 6% simple interest-only basis for 10, 15, or 20 years and can even be renewable for longer periods of time.

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There is no personal guarantee required for the loan.

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The Programs can start as small as \$100,000

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Commercial lending structures minimize early term-out risk possibilities that can occur with Federal and state chartered banks under Evergreen rules. 10, 15, 20 years interest only notes provide for consistent funding budgets

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Plan Administration through the banks program offers help to both the company and the participants booking the program on corporate and personal tax returns for the life of the program.

## Step 2:

Your practice/company will enter into an agreement with you the physician - designed so that the physician recognizes limited or no income upon receipt of the proceeds. Usually, taxes are paid when the program ends and distributions begin, which the physician can anticipate and control.

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The program is intended to provide you the ability to be selective and you will NOT need to include many or any of your employees – you may possibly just select yourself - the physician owner(s) of the clinic

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The program is NOT intended to be a tax strategy, but you will find it to be a tax-efficient method of wealth transfer – an efficient way to move your money from the company to your personal accounts.

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Based on the clinics structure, it is even possible for money to be transferred without taxation relative to various sections of the Internal Revenue Code.

Step 3:

The proceeds are placed in a selected insurance policy, annuity contract, or other revenue opportunity (identified on this site) with the physician as the owner. The insurance policy, annuity contract or other revenue opportunity is held as collateral for the loan created in Step 1.

Specially selected universal life, annuity contracts and other revenue opportunities are utilized, and many include index accumulations products which are available.

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All loan proceeds are placed with A+ insurance carriers and, assuming loan completion, there is not risk of principal loss.

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The contract provides principal protection.

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All gains are based on a guaranteed minimum floor, based on the performance of a stock market index, or based on the growth of the private investment vehicle you selected.

Below is an example of the financial benefits of this type of plan.

Contact us and learn more.

RECAP: \$14,400 (+  
income tax) per year will net you

\$2,125,684  
in 20 years.

7%

compounding return will net the physician \$2,125,684

10% compounding return will net the physician

\$4,983,499

12% compounding return will net the physician

\$7,902,293