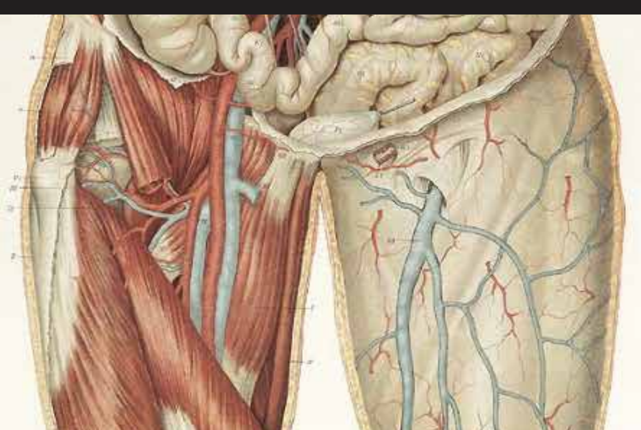
LibertyCrown
FINANCIAL

# FINANCIAL PLANNING

## A System For Your Finances

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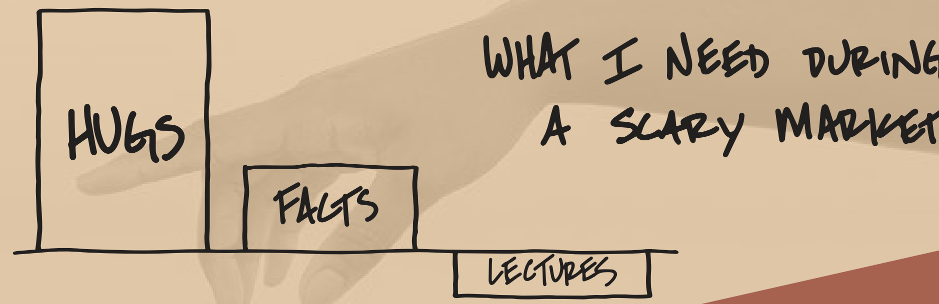
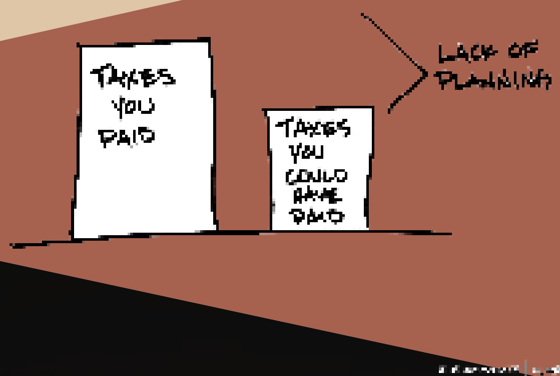
## Our Fiduciary Duty

A fiduciary duty is the highest standard of care and is the ethical obligation to act solely in someone's best interest at all times. Our duty is to avoid conflicts of interest and disclose any potential conflicts. We act in good faith and provide all relevant facts of clients.




**"Beware of little expenses; a small leak will sink a great ship"** -Benjamin Franklin




## Financial Concerns From Physicians Like You

**2017 AMA Insurance Report**

**#1** Financial Concern: Paying Off Medical School Debt

**73%** Of Physicians Do Not Have A Financial Advisor

**Top 5** Financial Concern: Having The Right Disability Coverage

**50%** Of Physicians Have Over $200,000 In Medical School Debt

**62%** Of Physicians Say They Are "Behind Financially

**#1** Consumer Debt is Credit Cards

## How We Can Help:

- Understand your liquidity demands as your lifestyle increases
- Provide options from multiple disability insurance companies
- Implement strategies to reduce taxes as your income increase
- Assess if paying off school loan debt is top priority
- Organize your financial life
- Develop strategies to protect assets against lawsuits
- Bridge the gap between good intentions and accomplishing goals
- Resist chasing past investment returns
- Help manage impulsiveness around investing and money
- Practice smart diversification to manage volatility
- Coaching as your life transitions
- Create income and expenses efficiencies