

Goal-based financial planning and wealth management for doctors and physicians, and health care professionals



Clearstone Wealth Management has served the medical community with comprehensive fee-only goal-based financial planning and wealth management services for many years.

Today's uncertain market and economic conditions, combined with the dramatic and continued changes in the medical profession, are making it difficult for medical professionals to navigate the numerous challenges regarding their careers, investments, retirement planning, and estate options.

Our goal-based financial planning and wealth management strategy for physicians, surgeons, specialty doctors, and medical professionals begins by understanding each of the client's immediate and long-term goals, needs and plans. Then, working together, we develop a strategy to meet each of these important objectives including the longer-term plans he or she has for their retirement and estate. More than just "money management," the initial and updated plans provide both direction and confidence in the professional's financial future.

Clearstone's Total Wealth Solutions for doctors, surgeons, nurses, and healthcare professionals

Though every situation is unique, we help medical professionals:

- Consolidate former 401(k) or 403(b) plans and other investment accounts into a single, unified strategy
- Evaluate options to manage student loan debt
- Review benefits packages and discuss the pros and cons of offered programs
- Create retirement income projections both before and during retirement
- Discuss best uses of extra cash (e.g. pay off debt or invest)
- Review areas of risk and create asset protection strategies
- Simplify your financial life with a cohesive goal-based financial and investment strategy
- Create college planning and education savings goals
- Advise on the investment strategy of your workplace retirement plan
- Evaluate and advise on your insurance coverage such as life, disability, umbrella liability
- Manage and align your entire wealth to meet the financial goals and objectives for you and your family
- Perform financial modeling to map progress toward stated goals and adjust as needed
- Review and recommend strategies to reduce taxes
- Review and advise on estate and wealth transfer plans
- Ongoing investment management from a fiduciary and fee-only financial advisor