

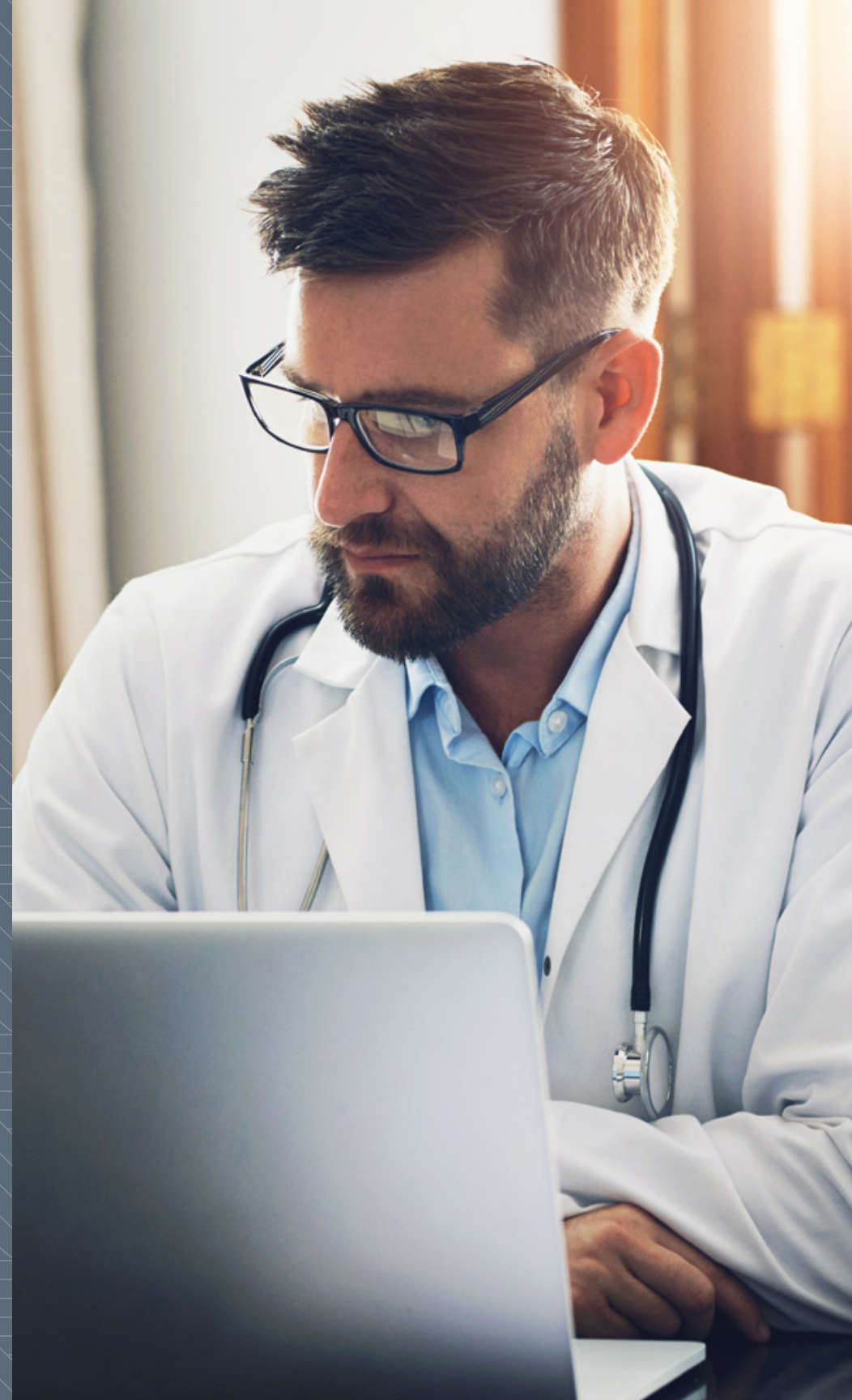
# The Emergency Physician's Financial Blueprint

*7 Smart Moves to Align Your Taxes, Investments & Cash Flow*

We integrate tax strategy, accounting, investment management, and financial planning so every decision supports your long-term goals—from residency through retirement. Ready to reduce financial friction and build long-term wealth? Start with the strategies inside.

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# Professional Financial Guidance Tailored to Emergency Medicine

As an emergency physician, your financial life is more complex than most. You're managing cash flow and tax planning, you might be considering entity structure, cash flow, and you're building toward long-term goals, all while working a high-demand, high-stakes job.

This guide walks you through 7 foundational strategies we've used with physician clients to create clarity, reduce tax liability, and support wealth accumulation from residency through retirement.



# 1

## Think Like a CFO: Cash Flow Planning by Percentages

Your income may vary, but your plan doesn't have to.  
A cash flow strategy that balances taxes (~30%),  
living expenses (~30%), loans (~20%), and  
savings (~20%) creates structure in a variable world.

### Actionable Tip:

*Automate these percentages into monthly  
distributions to simplify your financial life.*

## 2

# Pay Estimated Taxes Strategically, Not Stressfully

Know your quarterly deadlines and the difference between Safe Harbor and Actuals or between high-yield savings accounts vs brokerage accounts. Manage your liabilities proactively to avoid underpayment penalties.

## Actionable Tip:

*Use a high-yield savings account or brokerage sweep to keep quarterly tax funds working for you between due dates.*



# 3

## Get More from Tax-Advantaged Accounts

Beyond your 401(k), accounts like an Health Savings Accounts (HSAs), Dependent Care Flexible Spending Accounts (DCFSA), Backdoor Roth IRAs, and 529s can lower your current liability and support long-term goals.

### Actionable Tip:

*Layer tax-deferred and tax-free strategies by coordinating account types across your personal and business finances.*

# 4

## Student Loans Are a Planning Decision, Not Just a Payment

Understand when and why the S-corp election makes sense, and how to avoid common pitfalls with accounting, payroll, and reasonable compensation.

### Actionable Tip:

*Map out various payoff options based on your short and long-term financial goals.*

# 5

## Treat Your S-Corp Like a Business

Understand when and why the S-corp election makes sense, and how to avoid common pitfalls with accounting, payroll, and reasonable compensation.

### Actionable Tip:

*Consider outsourcing bookkeeping and payroll to free up time and avoid costly IRS missteps.*



# 6

## Protect What You're Building with Smarter Insurance Choices

Disability and term life policies through your group may not be enough and may not be portable.

Understand your definitions, durations, and riders.

### Actionable Tip:

*Review your coverage for “own occupation” clauses and high-impact exclusions that could limit your protection.*



# 7

## Integrate, Don't Isolate, Your Advisors

Most physicians work with separate tax preparers, accountants, financial advisors, and insurance reps. But if they're not coordinating, you're missing the full picture, and paying for it.

### Actionable Tip:

*Work with a team that offers fully integrated tax, wealth, and advisory services under one roof.*

# Build a Financial Strategy That Supports Your Life in Medicine

*Leelyn Smith brings together tax strategy, wealth planning, and investment management designed for physician-owners like you.*

Schedule a confidential consultation today

(630) 232-8995

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