Comprehensive Wealth Management for the Dental Professional

Whether you are a newly credentialed dentist, an experienced professional with an established office, a practice owner expanding your business, or a senior professional contemplating retirement, you are likely navigating opportunities and hurdles specific to the dental field.

To ensure your success, Cerity Partners offers a full complement of coordinated financial services: investment management, retirement planning, estate and gift planning, tax planning and preparation, insurance and risk management, and cash management. Coupled with our extensive knowledge and experience in this sector, the result is financial advice tailored to every phase of your dental career with appropriate support for professional and personal goal.

New Dentists

If you're embarking on your dentistry career, Cerity Partners can help you get off to a strong start. Allow us to help you:

- Address debt management for student loans.
- Assess a potential practice purchase.
- Understand what deductions are available as a W2 employee or independent contractor.
- Plan for your first home purchase and family financial wellness.
- Address insurance needs and gaps.
- Develop a customized investment strategy for life's milestones, including retirement.

Owner Dentists

Time spent running a business is time away from building it, not to mention time away from family and personal pursuits. We have the experience and know-how to guide you during this season of your career.

Leverage our experience to:

- Develop tax strategy.
- Establish an estate plan.
- Analyze your practice's fee structure, whether your practice model is fee-for-service or insurance-based.
- Assess practice sales/DSO sales navigation.
- Select the best retirement planning strategy for your needs, including 401(k) and Cash Balance Plans.
- Refine your investment and financial planning strategy.
- Maximize practice profitability.
- Reassess changing insurance needs.

Retiring Dentists

You've put in years of hard work and dedication to build a thriving practice. As you contemplate your next chapter, let us help you realize the rewards.

We can help:

- Evaluate your readiness for retirement.
- Develop a comprehensive financial plan and distribution strategy.
- Evaluate which options for selling your practice work best for you: DSO or doctor-to-doctor transition.
- Strategize a practice sale and minimize associated tax liabilities.
- Maximize tax benefits with required tax deferred distributions.
- Reevaluate insurance needs.
- Manage your portfolio to ensure return objectives match your new risk parameters.
- Revisit your estate plan.

Cerity Partners Personal Wealth Management

Our independent advisors provide objective advice and, because investment decisions often have cash flow, tax, and estate planning implications, they work as a team to consider every aspect of your financial life. With every full-spectrum financial plan, we can include*:

Investment Management

- Creation of your personal investment policy statement
- Strategic and tactical asset allocation
- Institutional quality manager selection and asset management capabilities
- Access to private markets
- Ongoing monitoring of both managed and non-managed assets
- Performance reporting and benchmarking to quantify results

Retirement Planning

- Retirement account selection and monitoring
- Retirement income planning
- Medicare and Social Security counseling

Estate and Gift Planning

- Wealth protection and asset transfer strategies
- Charitable planning and gift coordination
- Review of wills, trusts, and other estate-planning documents
- Review of beneficiary designation
- Trust and estate administration consulting

Tax Planning and Preparation

- Annual tax projection
- Tax optimization strategies
- Determination of quarterly tax payment
- Preparation and filing of personal and business tax returns

Insurance and Risk Management

- Evaluation of titling and structure of assets and liabilities
- Comprehensive insurance coverage review
- Advanced asset protection strategies and structure
- Policy selection, coordination, and execution

Cash Management

- Cash flow analysis
- Preparation of annual financial statement
- Spending, savings, and debt management

**Some services are offered for an additional fee.*

No matter where you are in your dentistry career, we understand the pressures of your busy profession and the limited time available to attend to your financial affairs. Acting as your single point of contact, we leverage the vast array of financial specialists at Cerity Partners and our deep experience in the dentistry sector to help you realize your goals.

Contact us to experience financial services designed specifically for dentistry professionals.

Visit ceritypartners.com or call 212.202.1810 to learn more.