

The economic downturn has hit physician retirement planning hard. A 401K looked more like a 201K after 2008 and the nearly 40% loss in the S&P 500 that impacted everyone's retirement portfolio

Amidst Wall Street's Turmoil, how would you feel if you had a retirement income asset that may :

- Give you the upside of market-based returns but whose principal would be protected and not go down if the market went down
- Provide tax-deferred growth and tax-free income when it counts, in retirement
- Offer protection from professional liability from unjustified or predatory claims

That's what the North Carolina Physicians' Retirement Strategy (NCPRS) provides - a unique combination of wealth accumulation, asset protection and pre- and post-retirement security.

The NCPRS plan is endorsed by North Carolina Medical Society.

Asset protection and wealth accumulation go hand in hand, and the NCPRS plan was created to show physicians how to enjoy the rewards of a lifetime spent in training and practicing medicine.

- **PROFESSIONAL LIABILITY: ARE YOUR ASSETS AT RISK?**

While NCMS works to reform our state's professional liability, physicians need to know how to protect their practice and personal assets from unjustified or predatory claims.

- **ACCUMULATING WEALTH: HOW MUCH DO YOU NEED FOR RETIREMENT?**

Regardless of your age, NCPRS will show you the amount necessary adjusted for inflation and how your practice can help you accumulate that amount in the most tax efficient manner using its proprietary Retirement Path Roadmap™

- **RETIREMENT TAXATION: HOW MUCH WILL YOU PAY?**

Good news: You get tax deferred growth with traditional retirement plans (401k, SEPIRA, Profit Sharing).

Bad news: You suffer from excessive taxation at the worst possible time—in retirement and most believe tax rates will be higher!

The North Carolina Medical Society has arranged for members or prospective members, to have a complimentary consultation and retirement income analysis with the North Carolina Directors at no cost or obligation.

For more information and to determine if your practice would qualify,
please call or email the NCPRS team at :

North Carolina Physicians' Retirement Strategy
628 Green Valley Road
Suite 303
Greensboro, NC 27408

Phone: 336.297.9194

Or email Diane Lindsey: dlindsey@exfinancial.com