

# Wealth Management Solutions

for Optometrists and Medical Professionals



Employer Communication Booklet

As your wealth grows, life doesn't get simpler.

It gets more complex. To simplify, ask yourself:

- Is your retirement plan effective?
- Are your workplace benefits coordinated with your personal assets?
- Are your assets in the most productive place?
- Are your trust and estate plans current?

If you're a busy optometrist running a practice, one of many optometrists contributing to a group practice, or a medical professional in a healthcare organization, you have precious little time to manage your finances.

What if you could track all your personal finances in one location, including company benefit plans, with the advantage of an objective CERTIFIED FINANCIAL PLANNER™ to coach you?

# Introducing



## for Key Employees

My Financial Coach (MFC) gives you an easy-to-use, web-based, comprehensive financial planning and account aggregation platform to work with your CERTIFIED FINANCIAL PLANNER™ (CFP®), who educates and coaches you on how to make smart financial decisions.

Your financial coach takes the time to know you well because you're more than a name to us. The professionals behind MFC are experts in corporate benefits. They will teach you how to best utilize your benefits plan in tandem with your personal assets.

### **More than 9 to 5**

It's true. Like you, money never sleeps or takes weekends off. Neither do we. Enjoy the freedom and flexibility to email or call us anytime with questions. Or you can visit our robust "MFC University" knowledge center for self-education and study of specialized content from one of our subject-matter experts.

### **In Your Sole Interest**

As a Registered Investment Advisor, MFC holds our team to the fiduciary standard of care: to act solely in your best interest when offering personalized financial advice. What's more, in a collaborative manner, you and your CFP® coach develop your complete financial plan in an environment of total transparency.

***we do not sell products or services or manage your money***

## Merging Benefits and Assets

Our Insight Track™ system gives you a single access point to securely view all your:

- Financial accounts
- Tax and legal documents
- Insurance coverages
- Investments
- Annuities, IRAs, 401(k)s
- Employer compensation and benefit plans
- Stock options, RSUs, restricted shares
- Real estate holdings
- Estate planning
- Wills, trusts, deeds

With this information, our CFP® coach analyzes your data to uncover growth opportunities, then educates you how to coordinate workplace benefits and personal assets.

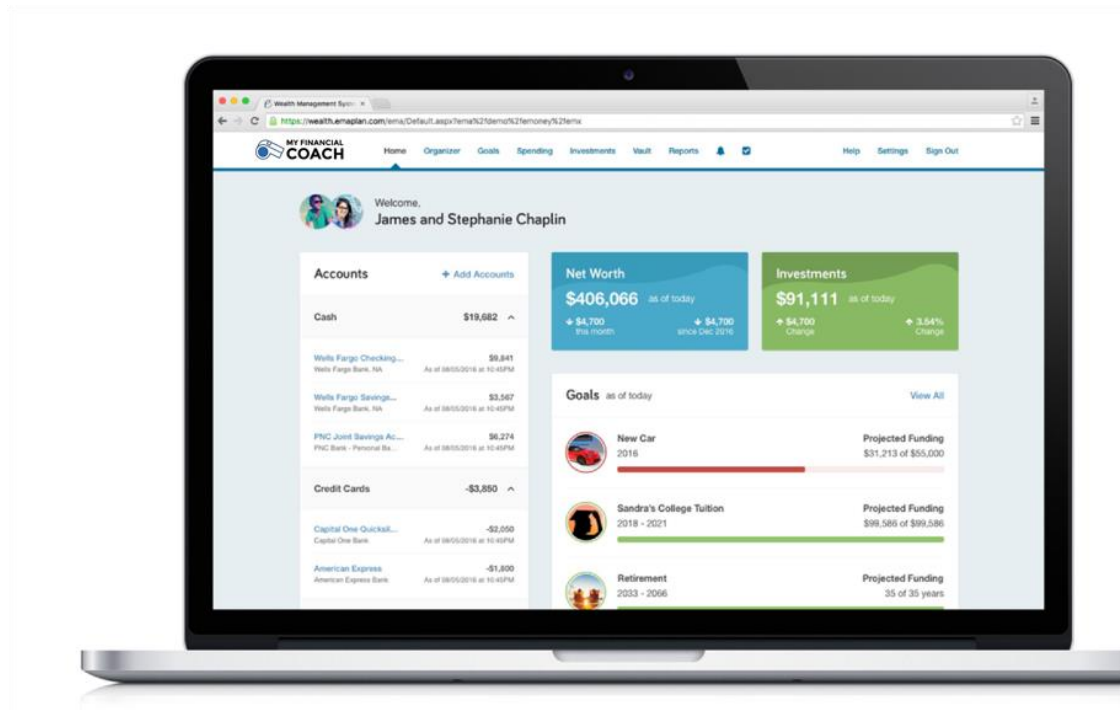
1. Every client receives a customized financial plan, balancing personal assets with corporate benefits.
2. MFC brings you the most accurate and actionable advice so you can confidently make decisions that impact your finances and your life.
3. To expand your education, we bring together specialized Subject Matter Experts in areas like wealth management, tax planning, insurance, estate planning, charitable giving, and more to provide best practices expertise to ensure you meet your unique goals and objectives.

Stay up to date with MFC's powerful analytical tools as we continue to track and adjust asset or life changes based on your:

- Overall asset allocation – corporate benefits with personal assets
- Retirement and cash-flow models
- Insurance programs
- Financial and estate plan

## Get a Snapshot of Your Finances at a Glance

- All Your Accounts on One Page
- Evaluate your Assets
- Get Updated on Your Investments
- Monitor Your Spending
- Track Your Progress towards Your Goals
- See Your Transactions
- Access Important Documents



- See your whole financial picture on your personal website
- Store all documents in a secure online vault
- Collaborate with your CFP® Coach or other advisors remotely

My Financial Coach seeks to fill a portion of the financial literacy gap by offering hands-on, unbiased education at the intersecting points between employee benefits and personal assets— where workplace wealth takes root.

## **From the Employer's Perspective— A Corporate-Sponsored Benefit**

As an optometrist, you may employ other medical professionals. No doubt, you've invested in the future of your key talent because you see their value and potential. Take it to the next level by utilizing MFC to ensure your key people realize the true value of their benefits plan.

Our sole commitment to educate and empower enables employees to understand and optimize their benefit plans and better navigate personal financial decisions. As a result, more time is spent on reaching your company objectives.

What's more, by adding My Financial Coach as a benefit, your human resources team spends less time and resources answering questions and advising on issues outside of their expertise, which require professional guidance and deep knowledge of financial principles and strategies.

*Because we separate advice from the implementation of advice, My Financial Coach offers a highly appealing differentiator in the booming advice industry, addressing and eliminating consumer trust issues upfront.*

Contact us today to discuss how My Financial Coach will add value to you and your company:

[customerservice@myfinancialcoach.com](mailto:customerservice@myfinancialcoach.com)

760.340.4277

[www.myfinancialcoach.com](http://www.myfinancialcoach.com)

## **With My Financial Coach as a corporate benefit, it's easy for employees to get started.**

As illustrated in our example above, an employer - sponsored NQDC plan creates tremendous value for an executive or key employee. Very few, if any, after-tax arrangements can outperform a well-designed deferred compensation plan.

### **Power to Personalize**

Simply complete an online profile and sync your accounts. Then, you'll speak with a CFP®-coach-educator who will get to know you, discuss your current situation, and create your personalized financial plan. Your plan and future updates include actionable steps, like how to allocate your money between personal assets and workplace benefits, and how to best take advantage of your employer's benefits.

### **Stay on Track**

Your coach monitors your progress, lets you know when important actions must be taken, and schedules an annual checkup to make sure your plan stays current. Of course, we're always here to help along the way.

For more information on how you can destress your executive team or employee population and add My Financial Coach to your benefits program, please contact:

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