

Testimonials

"At MDVIP, people are primary – and the resounding result is an appreciably better, more fulfilling healthcare experience for patients and doctors. We strive to find ways to help our affiliated physicians in their practices and personal lives. To help our docs make informed decisions about their income, expenses, investments, and goals, we wanted to provide a financial wellness benefit. We selected My Financial Coach (MFC) because they are unbiased and don't sell products or services. This was very important to us in our selection process as we didn't want a firm that would interfere with existing financial advisory relationships while still providing much needed financial guidance and modeling tools.

MFC provides our physicians with their own CFP® who is a fiduciary. They provide financial planning that covers all aspects including cash flow management, budgeting, retirement planning, and succession planning and make sure that all financial needs are addressed."

- Bret Jorgensen
MDVIP Chairman & CEO

"My experience with My Financial Coach was very valuable. James took the time to understand my unique situation and needs. He was easily accessible, knowledgeable and personable. He evaluated my current status, addressing any gaps, and helped me look down the road to prepare for the future. He was willing to work out different scenarios, as well. I think this is a wonderful opportunity and would encourage other MDVIP affiliates to take advantage!"

- Beth Singer Jacobs, DO

"As a small business owner, My Financial Coach has treated me as a large company. Helping me to balance growing my company, new business ventures, proper personal savings, and getting some protection elements in place. Having a trusted Financial Planner there to provide an unbiased perspective adds a significant value, all at a low cost."

- Chris Leveris

"Dr. Baker & I have been very pleased with our experience thus far, with James Hargrave & My Financial Coach. I have always tried to keep a very good handle on our finances, but this has been especially helpful in allowing us to see the bigger picture... especially as we move toward retirement. I feel that this has been an invaluable service, and would highly recommend others to take advantage of this wonderful service. We are certainly grateful that we did!"

- Dr. James Baker & Mrs. Alisa L. Baker

"Working with My Financial Coach was an excellent experience. I was looking for an advisor who could fill the gaps in my retirement goals. James was able to provide a comprehensive assessment of my investments, insurance and tax liabilities. His evaluation of my current status and recommendations on how to improve my retirement readiness were understandable and actionable. Providing me a plan to implement with my accountant, investment and insurance advisors. My wife and I enjoyed the conversation and knowledge James provided for us."

- Dr. Gregory A. Markway MD



"I signed up for the MDVIP financial planning benefit and am really happy with their process and received lots of value. They used one of their subject matter experts to make a different pension plan recommendation that met my goals. I am happy to endorse My Financial Coach and would encourage others to use it."

- Dr. Lillian Cohn

"I have enjoyed getting to meet James Hargrave who calls me from Phoenix. As I have had to reschedule three times with him, his accommodation of my unpredictable schedule has been a rare benefit... As a single woman and an independent clinician, I more than anyone need an objective perspective and expert advice. James has laid out a plan for me that doesn't include specific stock recommendations, or requests to take over my money and manage investments. He is an active advisor, exactly what I need, who keeps in touch and keeps me on task. He makes me take a more active role, look farther ahead than I am used to, and consider weaknesses I don't anticipate. I look forward to working with him in the coming years and appreciate this opportunity provided by MDVIP. "

- Dr. Pamela Hall

"I've been pleased with how My Financial Coach has been able to help me organize my financial picture and with the practical advice I've received so far."

- Dr. Sachdev

"Since working with My Financial Coach, my knowledge has skyrocketed around important financial topics that I have not considered before. I would recommend that everyone should take advantage of this. Thank you so much!"

- Michael Shapiro

"I must really take the time to give My Financial Coach's April Rohl some exceptional compliments in making the whole process enjoyable. She is upbeat, fun, and positive. She set doable goals for each of our visits and has made some great suggestions for tax and estate planning relevant to my situation. I could not be more pleased with the time I spent with her and the use of the "My Financial Coach" software. I would recommend everyone to embark on this process and plan for the future."

- Steven M Pounders, MD

"James Hargrave has been great to work with as our financial coach. My husband and I have been working with James for several years through our employer. He has been a great help with giving us financial advice and supporting and helping us to meet our financial goals. We look forward to working with James and My Financial Coach for many years to come."

- Tony and Suzy Carnarvon
Former CEO of Zeal Credit Union

"I have patients who do not do things I recommend even though they know that is the best way to preserve their health. Likewise, I have been as non-compliant with my financial matters as my patients with their health! Despite that, I continue with My Financial Coach helping (or pushing) me along."

- Bart Sills, M.D



"James... thanks for reviewing my complex situation with me and introducing strategies and experts to help execute. I always felt good about my financials and retirement plan, but after meeting and working with you I feel GREAT, SECURE, and GIVING! During our discussions, you asked me about my dreams and goals. In addition to protecting my family, I told you how important it was for me to leave a legacy of conserved natural land in the nearby mountains that would be enjoyed by the world for all eternity. You showed me how to make it a reality NOW, rather than at the end of my life. My dreams are being realized now, at a time I can actually enjoy them. I feel grateful for you and at peace in a way that words cannot describe! You guys are amazing!!!"

- Michael J. Kaczinski
President and CEO of Sun East

"This program connected me with James Hargrave who was very knowledgeable and useful in my retirement journey. He was patient and easy to talk to. He helped to organize my resources and helped me to set up a plan. He connected me with Brian Bewely, financial advisor and insurance specialist, who in turn helped me to set up a diverse retirement portfolio and to sell some life insurance products. Now I have both of them to look after my best financial interest in these rocky times. We are going to have a Zoom meeting coming up to address some questions and I am positive I will get competent advice. I can recommend this program to everyone who needs financial guidance."

- Dr. Arianna Bender

"I found My Financial Coach extremely convenient and accommodating. As someone who works in the financial industry, I appreciate the way they deliver consolidated information in an easy-to-follow dashboard that is personalized to me. At its core, My Financial Coach is perfect for those of us who have complex financial advising needs and are pressed for time."

- Kathy Duvall
CEO of SF Fire Credit Union

I love working with James! He is always very informed and patient!! Has helped me get all my finances organized after a divorce.
Thank you!

- Anne Long

"Although we have a trusted financial planner whom we have known for many years, we decided to take advantage of an overview/second opinion offered by My Financial Coach. We have had several remote visits with Enpo Tu and have been extremely impressed. He has been comprehensive and very diligent in reviewing our financial picture. Although we didn't begin working with him until November, we were able to initiate some strategic changes on our plan before the end of the year. Enpo even met with our local financial planner to discuss his strategy. In addition, he arranged a meeting with a long-term care insurance expert who will become our representative on a policy we've had for years. We are so thankful that MDVIP has partnered with My Financial Coach and would highly recommend that anyone utilize their bird's eye view of their financial plan. We appreciate Enpo Tu and the peace of mind he has given us after partnering with him! You can feel free to utilize these comments with prospective clients."

- Jon J. Cram M.D..



"My wife and I have enjoyed working with My Financial Coach's adviser, James Hargrave on our life and retirement goals. To set ourselves up for retirement success, we had worked with our separate financial professionals to build a well-run portfolio of financials, investments, pensions, tax, retirement, will, insurance, etc. accounts. What we were missing was a system and an advisor that could bring it all together for us. My Financial Coach software and James were able to do this by evaluating our current scenario and running our information through various retirement scenarios. He would then review these scenarios with us to make more informed decisions, create new tasks to improve our situation and continually re-evaluate our position. We now have a cohesive plan that we review with James and our financial professionals to ensure that we successfully reach our life and retirement goals!"

- Brian and Judy Garrett

"I worked with Jon Vander Werff who was really great. My Financial Coach is a wonderful service and I give it 5 stars."

- Andrea Derler

"Jonathan has provided me with valuable insight and guidance on this financial planning journey. I like the steps we are taking and the speed we are moving. Jonathan has been prompt with his actions and responsiveness. I believe we have a solid plan moving forward to the goals we have set, which I like."

- Dr. Juan Arenas, MD

"I have been interested in understanding my finances and future readiness for some time. I have been with MFC for over 6 months now and the greatest value I have had so far is understanding how my money comes in and where it goes out. Setting up the process and connecting my financial tools into one spot and setting up a budget. Working with Jonathan has allowed me to be aware of my own behaviors and more so learn of my own behaviors. I think of this as true coaching. As a physician, I often tell my patients..."before we can tell you what you need to change, we need to know where you've been and where you are." I would suggest this service for anyone at any age of their financial planning to benefit from such coaching services."

-Dr. Syed R. Zaidi, MD

"It has been great working with April for the past 1 1/2+ years! We have always relied on our existing investment advisor, but wanted an independent evaluation of what we had done so far. She has been exceptional for us and we appreciate her beyond words!"

- Michael Burke and Dina Burke, MD

