

Jeffrey P. Giantonio, AIF® & CRPC®
68 National Drive, Glastonbury, CT 06033
Direct: 860-430-3347 jgiantonio@smithbrothersfs.com

Every physician has their own unique income and asset protection planning needs. Not having the correct plan in place can be devastating to your family and business. Smith Brothers takes a holistic approach to design the correct plan for your specific circumstances. As a leader in the industry, we will leverage the market to provide the best solutions and products at the lowest cost. This process will include reviewing current strategies, policies, coverages and pricing in conjunction with your overall financial plan. Our consultative approach establishes a plan that not only prepares you for retirement, but also provides you with the comfort of knowing that you and your family will be protected from death, disability and liability.

Every stage has different needs and we provide solutions for all of them.

	Common characteristics	Planning needs and solutions
Medical school	<ul style="list-style-type: none"> • Finishing school • Generally have substantial debt 	<ul style="list-style-type: none"> • Life Insurance for medical debt protection • Personal life and disability income insurance
New/growing practice	<ul style="list-style-type: none"> • Establishing self in the market • Expenses and debt may be substantial • Revenue stream starting to grow • Establish retirement plan 	<ul style="list-style-type: none"> • Life insurance for business debt protection • Investments • Personal life and disability income insurance • 401k, SEP IRA, defined benefit cash balance plan
Established practice	<ul style="list-style-type: none"> • Established client base • Consistent cash flow • Business continuity plan in place • Consistent revenue • Benchmark current retirement plan 	<ul style="list-style-type: none"> • Succession planning • Key person (life & disability)/overhead expense insurance • Retirement solutions • Business valuation, buy sell agreement design & review • Fees, investments, fiduciary liability & plan design
Transitioning practice	<ul style="list-style-type: none"> • Strong management team and medical staff in place • Strong cash flow 	<ul style="list-style-type: none"> • Key person retention (bonus and deferred comp plans) • Succession planning • Survivor income • Legacy and estate planning • Inheritance equalization
Retirement	<ul style="list-style-type: none"> • Retirement with savings and investments 	<ul style="list-style-type: none"> • Survivor income • Legacy and estate planning • Gifting strategies • Inheritance equalization • Distribution strategies

[Learn More](#) | Contact me today or visit us at www.SmithBrothersFS.com