



## THE FINANCIAL EXIT PLAN

By Ryan Schulte, CFP®



You have worked your entire life to get to this point. It's important you get off to a good start. Maybe you have questions like these?

**Should I sign up for PAYE, RePAYE or IBR?**

**What do I do if I'm an independent contractor?**

**Should I save money and if so how much?**

**Do I have to pay taxes? Which ones?**

**What's a 401k and should I Participate?**

**Do I need to form a corporation?**

**Which Insurance should I get?**

**What do I do about my debt?**

Let us help you answer these questions and more.

### **The Exit Plan Process:**

1. *Budget and Cash Flow Management*
2. *Insurance design and procurement (Malpractice, Personal Liability, Disability Insurance, etc.)*
3. *Short Terms Savings Strategy*
4. *Debt Repayment Strategy*
5. *Multiple Professional Coordination (CPA, Attorney, Insurance Agent, etc.)*
6. *Employee Benefits Review (401k, Health Insurance, etc.)*
7. *Investment Design and Long Term Wealth Building Strategy*
8. *Large Asset Acquisition Review (Home, dental practice, building, etc.)*

Ryan Schulte is a Financial Advisor that has focused his practice on Dentists. He works with young dental professionals that are transitioning in their careers and helps them manage their student loans, understand the insurances they need to secure and how to design them, how to investment money without speculating and gambling, what it means to be an independent contractor and a business owner, understand their tax situations and a variety of other issues unique to dentists. Ryan lives in the mountains near Yosemite with his Wife and 5 boys on 4 acres that they affectionately refer to as the "The Schulte Farm." Ryan serves on community development council dedicated to redeveloping an industrial zone in Madera County. He also coaches little league and enjoys hiking, playing softball and soccer. His contact info can be found at [www.ryanschultecfp.com](http://www.ryanschultecfp.com)



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