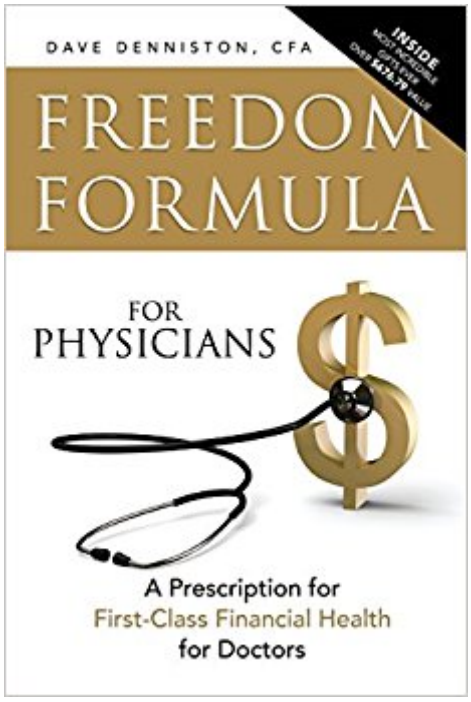
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Freedom Formula For Physicians: A Prescription For First-Class Financial Health For Doctors



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Synopsis

When doctors saved his daughterÃ¢â ¬â„¢s life when she was born nearly four monthspremature, Dave Denniston, CFA, instantly knew what his mission in life would beÃ¢â ¬â •fatherhood and helping doctors. He has spent every day since using his financialexpertise to help physicians to realize their financial dreams.Inside, you will learn his proven system, the Freedom Formula for Physicians, whichprovides a five-step strategy for sound financial planning specifically tailored to thefinancial challenges of being a doctor.Ã¢â ¬Â¢ Keep MORE of your hard-earned money while paying off school loansFASTERÃ¢â ¬Â¢ Learn the hidden tax savings and strategies that could save youTHOUSANDS of dollarsÃ¢â ¬Â¢ Reduce your taxable income in five ways WITHOUT taking a pay-cutÃ¢â ¬Â¢ Learn the 10-minute test that you could apply EVERY YEAR to protect yourportfolio from shocking losses & ensure you donÃ¢â ¬â„¢t have to start over againÃ¢â ¬Â¢ Protect your family without paying thousands of dollars to an attorney usingthese three FREE tipsÃ¢â ¬Â¢ Retire comfortably and STAY RETIREDFreedom Formula for Physicians is your guide to discovering where you are financially,aligning your priorities, and moving straight ahead to a longer, financially stress-free retirement.For regular videos updates and newsletters on avariety of financial subjects, go towww.daviddenniston.com/physicians orcontact him at dave@daviddenniston.com

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Customer Reviews

Dave Denniston, CFA, is a financial advisor and author specializing in curing financial concerns for

physicians in every stage of their careers. As lead analyst and chief investment officer for The Capital Advisory Group Advisory Services, LLC, he has dedicated over a decade to improving doctorsÃ¢â ¬â„¢ financial situations by eliminating their debts and reducing their tremendous tax burden. Dave has been interviewed by CNN, KiplingerÃ¢â ¬â„¢s, BusinessWeek, and Physician Financial Success Podcast. He also contributed articles to Physicians Money Digest, Physicians Practice, Minnesota Medicine, Young Ophthalmologists, and AAOS. He has been featured in speaking events with the Minnesota Medical Association at the University of Minnesota and the Mayo Clinic. This is DaveÃ¢â ¬â„¢s fourth book. He resides in Bloomington, MN with his wife, Cyrena, and his two children, Gabby and Evangeline.

Freedom Formula for Physicians is a great financial resource for physicians young and old. It's never too late to improve your financial planning. I wish I would have had Dave as a resource back in medical school. We get plenty of in depth training on the science of medicine, but very limited advice on how to make wise decisions financially. Physicians rarely get advice outside of the big insurance/investment firms who often don't always have the best intentions - Dave does this in a very unbiased, descriptive manner. Buy the book, don't wait!

[In the interest of full disclosure, I too received a complimentary advanced draft copy to read]Unless you have some big fancy economics or MBA degrees behind your name, I believe even those of you physicians or readers who consider yourselves financially literate will benefit from the primer's many insights.Enlivened with personal stories and anecdotes, the book's journey starts by challenging the reader to know where you are, and know where you want to go, by reflecting upon and developing a 10-, then a 3- and finally a 1-year vision, both for life and for business.The next challenge Denniston insists we consider is implementation! How to achieve the vision ... This is where disciplined planning become critical. Just as having the right mindset is essential. The author addresses both of those in some detail.Subsequent chapters focus on helping the reader become educated and financially literate. There are chapters about debt (how to get out of it, or at least get it under control), understanding and minimizing taxes and capital gains, and developing investing strategies.And since this book was published in February 2015, the content appears to be updated and timely. Instead of pontificating and engaging in political rants, Denniston calmly discusses the implications of updated laws and regulations and how we in the medical community should adapt our financial strategies and tactics.The book offers tools, tables, examples, detailed chapter summaries (for those who like to cut to the chase - although you'd be gnawing on bone instead of

enjoying something meatier!) and lists of online and offline resources.The final chapters point out 7 mistakes that physicians are prone to making (based I imagine on the author's experience working with physicians) and 8 actions readers can take to gain greater financial freedom.For those of you who can set aside 30 minutes a day to devote to a chapter at a time and work the exercises, and who are committed to gaining control over your financial destiny, this book, especially being tailored to the peculiarities of what we need to own is "our physician lifestyle", is a worthwhile investment.

As a disclaimer, David was kind enough to give me a complimentary book to review.Overall, the book does a good job introducing the vast array of topics in personal finance to the beginning physician investor in just a few hundred pages. There are a few topics that I wish he could have fleshed out some more but I do realize that there is only a limited amount of space to work with. He does provide some great follow-up resources for people who want to delve more into a certain topic. The only chapter that I did take some issue with was parts of chapter 4 (Investing 201: The Advanced Course on Investments). Being a die-hard Boglehead, my views on investing is obviously going to clash with any form of active investing. He does provide some examples of why he believes tactical allocation and technical analysis can beat the market but again, I don't necessarily agree. But overall, I think David is providing a great service to the physician community with this book and I would have no reservations about recommending it to a fellow colleague.

I wish I had read this when finishing up medical school 10 years ago. It provides new perspectives on managing student loan debt and how to approach managing the myriad of opportunities and burdens that can accompany a sudden change in income. He does a great job of taking potentially dry material and making it a humorous and enjoyable read packed full of real life examples as illustrations. I am also an avid follower of Dave Ramsey and Denniston's approach is consistent with the Ramsey philosophy. I definitely feel that Dave Denniston has the heart of a teacher and I was so pleased that I enjoyed the book as much as I did. I may be 10 years late reading this, but it is never to late to put your finances on the right course!

Freedom Formula for Physicians is a great resource for not only physicians, but anyone in the medical community. In fact, I learned several great applications myself. Dave shares an inspiring, personal story that sparked his desire to "pay it forward," if you will, to those in the medical field. Through practical principles, this book will open the reader's eyes to better financial planning strategies for a more secure and less stressful future. I highly recommend this book to help you map

out your 3, 5, and 10 year financial goals as well as retirement. Dave keeps the information interesting and yet easy to digest.

I really enjoyed reading the book. It does a great job of moving through the various personal finance topics which are imperative to building and protecting wealth. I've spent several years trying to figure much of this information out and wish I had read this book sooner! I appreciated that he does not steer people towards expensive products such as whole life insurance. My personal philosophy differs in regards to investment active management in favor of an indexed passive approach and would like to see more on that particular approach. But that small difference would not dissuade me from recommending the book. I think this book would be an especially good gift to anyone graduating from residency / fellowship.

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