

Retirement Planning Strategies: Can You Make Work Optional?

Self-funded and employer-sponsored retirement plans are building blocks to ultimately make work optional. However, many of these plans are highly regulated and can place a heavy administrative burden on an already busy dentist.



I greatly enjoyed Dr. Little's presentation. His practice experience validates the truth and practical application of his recommendations. His image-based PowerPoint slides are straightforward and easy to follow. He is an engaging and effective speaker. I would urge any group to invite Dr. Little for a presentation.

C.M. Worley, Jr., DMD

Employer-sponsored plans, such as 401(k) and profit-sharing, help build team loyalty, reduce turnover and generally have higher contribution limits than individual, self-funded retirement accounts. However, these plans can be costly to implement and are often associated with high fees, especially for actively-managed plans.

On the other hand, more passively-managed plans, utilizing low-cost index and exchange-traded funds, helps lower the cost of implementing and maintaining these plans. It is also important to prudently select and monitor investment options while maintaining the highest level of fiduciary standards.

Learn how to make work optional at an earlier age by utilizing the strategies discussed in this presentation. Passive versus active investment strategies along with asset allocation and rebalancing techniques will also be discussed.

COURSE OBJECTIVES

- Differentiate between self-funded and employer-sponsored retirement plans
- Learn the fiduciary standards for employer-sponsored plans and why they matter
- Explain the differences (including costs) between active and passive investing
- Discover why proper asset allocation and rebalancing techniques are vital
- Decide if, and when, target date funds are useful

Suggested Format:

After-dinner, Study club, Table clinic

Audience: Designed for one to two hours and is well-suited for study clubs. While open to everyone, it is targeted to dentists.

