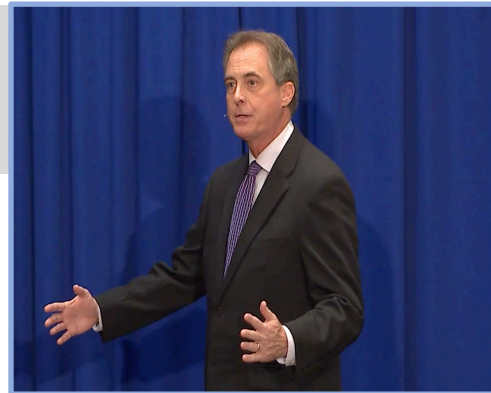


Pat Little, DDS, FAGD

Gain peace of mind knowing that you are growing and protecting your financial well-being.

As both a dentist and accountant, Dr. Pat Little brings a unique blend of skill and experience to his presentations which focus on strategies for protecting and growing financial assets. He integrates his accounting and financial education with over thirty years of varying dental experiences included starting two private practices from “scratch.”



PRESENTATIONS



A Secret Pay Raise: How Embezzlers Think and Act

Restricted Attendance: Dentists, Spouses and Dental Students only

Learn how to recognize the warning signs, characteristics and behaviors of embezzlers. Discover why internal controls may not be as effective as doctors think. Additionally, learn actions doctors need to take beyond internal controls to more effectively managed embezzlement risks. Dr. Little teaches through actual embezzlement case studies that he has personally investigated.



Don't Just Do Something, Stand There! Principles of Evidence-based Investing

General Attendance

Maximizing investment returns by trying to actively “beat the market” is elusive even for professional fund managers and advisors. A more prudent strategy could be an evidence-based, passively managed approach to investing. After all, we deliver quality care to our patients by utilizing materials and techniques that have been academically researched and tested over time. Why not apply the same evidenced-based approach to your investment strategies and financial well-being?



Retirement Planning Strategies: Can You Make Work Optional?

General Attendance – especially suited for study clubs

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. Compare the types of retirement plans available and how they can benefit the entire dental team. Investing principles, asset allocation and rebalancing strategies are also discussed.



Plan Wisely or Work Forever

General Attendance

We dream of a secure retirement when work is optional. Why not take action today to turn your dreams into reality! Implementing the proper financial planning fundamentals are the keys in achieving a secure financial future. Accomplishing these goals require knowledge, discipline and proper financial planning. This course discusses the basic fundamentals of asset protection, debt management, wealth creation and asset management techniques.

A Secret Pay Raise: How Embezzlers Think and Act

While the majority of dental teams are loyal and honest, it only takes one desperate individual to financially ruin a practice!



While the majority of dental teams are loyal and honest, it only takes one desperate individual to financially ruin a dental practice. Traditional internal control strategies are useful and important, but they have limitations and may not be as effective as doctors think. Many doctors fail to discover fraud and embezzlement until significant damage has occurred.

Learn how to mitigate damages by recognizing important warning signs associated with embezzlement and by understanding the characteristics and behaviors of an embezzler. It is important to realize that embezzlers think like criminals and do not follow our rules.

Dr. Little teaches through actual case studies that he has personally investigated to provide visual images of how embezzlers think.

COURSE OBJECTIVES

- Recognize the profile of a typical embezzler
- Understand what leads to embezzlement in dental offices
- Analyze the strengths and limits of internal controls strategies
- Learn actions that need to be taken beyond internal controls
- Identify red flag behaviors that are often associated with embezzlement

Over 50% of dental practices are likely to experience embezzlement

Will it happen to You?

Suggested Format:

Half-Day, After-dinner

Audience: *Due to the sensitivity of this presentation, attendance is restricted to dentists, their spouses and dental students.*



As a worldwide sales manager, I have participated in numerous dental lectures over the past 13 years. I found your embezzlement presentation to be the most riveting I have ever heard. It was so interesting, and you were captivating in your case studies and slides. You not only made it interesting, but you provided humor and “punch” for that “Wow” factor.

Jean Spinell
Clinical Sales Manager – Ivoclar Vivadent



Maximizing investment returns by trying to actively “beat the market” is elusive even for professional fund managers and advisors.



Dr. Little's topics are “best sellers” for sure! He always fills the room with dentists who are curious to learn whether they have been put at risk and how they can avoid those risks!

Cathy Levering
Executive Director
Sacramento District Dental Society

Maximizing investment returns by trying to actively “beat the market” is elusive even for professional fund managers and advisors. The sad reality is the majority of actively managed portfolios are unable to outperform market averages over time and often lead to higher financial fees. The end result is often lower investment returns.

A more prudent strategy could be an evidence-based, passively managed approach to investing. After all, we deliver quality care to our patients by utilizing materials and techniques that have been academically researched and tested over time. Why not apply the same evidenced-based approach to your investment strategies and financial well-being?

This course explores how a more passively managed strategy beats most actively managed portfolios over time. Index funds and exchange-traded funds (ETFs) are key components of this strategy along with appropriate asset allocation, rebalancing and risk reduction techniques.

COURSE OBJECTIVES

- Compare active versus passive investing strategies
- Understand why most active strategies struggle to outperform market averages
- Learn asset allocation strategies and rebalancing techniques while managing risk
- Develop strategies for college, retirement and succession planning
- Discover the potential pitfalls of utilizing a passive investing strategy

Suggested Format:

Half-day, After-dinner

Audience: Ideal for the entire dental team

Individual investors and professionals who actively try to “time” the market to achieve higher returns rarely succeed!

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

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.

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, 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.



We dream of a secure retirement when work is optional. Why not take action today to turn your dreams into a reality!



Dr. Pat Little is one of the best speakers I have encountered. He lectures with information gleaned from first-hand experience as a private practice dentist, accountant and fraud examiner. His information is tangible to every dental practice owner.

Dr. Mike Munn
Grand Strand Dental Society

We dream of a secure retirement when work is optional. Why not take action today to turn your dreams into a reality! Implementing the proper financial planning fundamentals are the keys in achieving a secure financial future.

The first step is to learn how to manage debt, maintain liquidity, protect assets through appropriate insurance (professional and individual), and guard against identity theft. The second step is to generate surplus income that can be invested for future goals. Finally, we need to grow our assets to last a lifetime and beyond.

Accomplishing these goals require knowledge, discipline and proper financial planning. Learn the basic fundamentals of asset protection, debt management, investment strategies and wealth creation. While ideal for those just starting their financial journey, seasoned investors can also benefit from this fundamental review.

COURSE OBJECTIVES

- Understand debt management, credit score fundamentals and identity theft avoidance
- Utilize proper insurance management for individual and professional protection
- Explore options for college, retirement and succession planning
- Learn the various investment types and their advantages and disadvantages
- Examine asset allocation, rebalancing and risk reduction techniques

Suggested Format:

Half-day, Full-day, After-dinner, Keynote

Audience: Ideal for the entire dental team





Biography and Introduction

As both a dentist and accountant, Dr. Pat Little brings a unique blend of skill and experience to his presentations which focus on financial risk management and financial planning. He integrates his accounting and financial education with over thirty years of varying dental experiences including starting two private practices from “scratch.”

After leaving clinical practice due to disability, Dr. Little returned to college to complete his accounting and general business education. He subsequently joined Prosperident as a Senior Fraud Examiner and advises dentists in matters related to fraud and embezzlement.

While maintaining his relationship with Prosperident, Dr. Little has expanded his lecturing and consulting services through Tandem Financial Partners where he works with dentists and their teams to provide a wide range of financial management and advisory services.

Dr. Little endeavors to create long-term, meaningful relationships by providing clients with personalized financial planning advice by taking into account their investing experience, expectations for returns, tolerance for risk, and ultimate financial goals.

While Pat was raised and practiced dentistry in Georgia, he now resides with his family in the beautiful city of Chattanooga, Tennessee. Away from the office, Pat enjoys presenting dental education courses nationwide and maintaining his high golf handicap.

Professional Organizations

- American Dental Association
- Academy of General Dentistry
- Tennessee Dental Association
- Association of Certified Fraud Examiners

Publications

Dr. Little has authored multiple print articles in the following publications as well as a variety of online dental sites.

- Dental Economics
- Dental Town
- Contemporary Esthetics and Restorative Practice
- Dental Practice Reports
- The Progressive Dentist Magazine

I have listened to and invited many speakers during my educational and professional career. Dr. Pat Little is one of the best speakers I have encountered. I wholeheartedly recommend him to everyone who has the privilege and opportunity to hear him speak. He is one presenter not to be missed.

Dr. Rosemary Wu
Capitol Periodontics

Past Presentations (partial)

NATIONAL, REGIONAL, STATE MEETINGS

Academy of General Dentistry (multiple)
Alabama Academy of General Dentistry
American Association of Orthodontists (multiple)
American College of Dentists (multiple)
American Dental Association (multiple)
Arkansas Dental Association
Big Apple Dental Meeting
Chicago-Midwinter Dental Meeting (multiple)
District of Columbia Academy of General Dentistry
Florida Dental Association (multiple)
Georgia Dental Association (multiple)
Indiana Dental Association
Kentucky Dental Association (multiple)
Michigan Dental Association (multiple)
New Orleans Dental Conference
North Carolina Academy of General Dentistry
Rhode Island Dental Association
Sacramento Dental Society
Star of the South Dental Meeting
Texas Dental Meeting (multiple)
Thomas P. Hinman Dental Meeting (multiple)
Washington State Dental Association
Washington State Academy of General Dentistry
Yankee Dental Congress (multiple)

Dr. Pat Little has found his niche in the world of dental business and finance. He is a busy speaker, consultant and writer. Besides being a great speaker, Dr. Little is also a very nice person that you will enjoy working with.

Linda Miles
Founder LLM&A
Co-founder Speaking Consulting Network

Dr. Little has a great presentation, engaging delivery with a sense of humor, solid credentials having been a practicing dentist as well as having an accounting education, and he is very committed to serving the needs of meeting planners and his audience.

I was especially impressed when his flight was cancelled, and he drove eleven hours to honor his commitment to my study club.

Dr. Bruce Barr
Virginia Beach, VA

LOCAL MEETINGS:

Accelerated Dental Studies
Alabama Third District Dental Society
Allegheny Dental Study Club
Capitol Periodontal Group (multiple)
City of Palms Study Club
Dane County Dental Society
Foothills Dental Continuum
Fox River Valley Dental Society
Grand Strand Dental Society
Hot Springs Study Club (Seattle)
Iredell County Dental Society
Isaac Knapp Dental Society
James River Study Club
Kingsport Dental Society
Medical College of Georgia
Muskingum Valley Dental Society
New England Orthodontic Study Club
Nittany Alliance
North Shore Implant & Oral Surgery Associates
Northwest Georgia ITI Study Club
Patterson Dental Expo
Pierce County Dental Society
PMEG Study Club
Port Huron Study Club (Seattle)
Richmond Orthodontic Study Club
Sacramento Study Forum
Seattle Study Club Southeast Houston
Snohomish County Dental Society
South Jersey Study Club
Spartanburg County Dental Society
St. Louis Dental Society
Tennessee Valley Study Club

