

# The Physician's Retirement Crisis: Why High Earners Are Falling Behind

Despite earning substantial incomes, most medical professionals face a troubling reality: they start saving for retirement far later than other high-income professionals. Between medical school debt, residency years with minimal earnings, and the demands of building a practice, physicians often don't begin serious wealth accumulation until their 40s or 50s.

Add to this the burden of heavy taxation—with top earners losing 40-50% of their income to federal and state taxes—and you have a perfect storm. Traditional retirement vehicles like 401(k)s simply can't generate the catch-up growth needed, especially when market volatility threatens your timeline. You need a guaranteed, tax-efficient strategy that works as hard as you do.

# Introducing the Fully Insured Retirement Plan: The Quaranteed Retirement Solution



## 100% Quaranteed Benefits

Funded exclusively with fixed annuities and whole life insurance policies, eliminating all market risk



## Contractual Certainty

Retirement benefits are guaranteed by insurance carriers



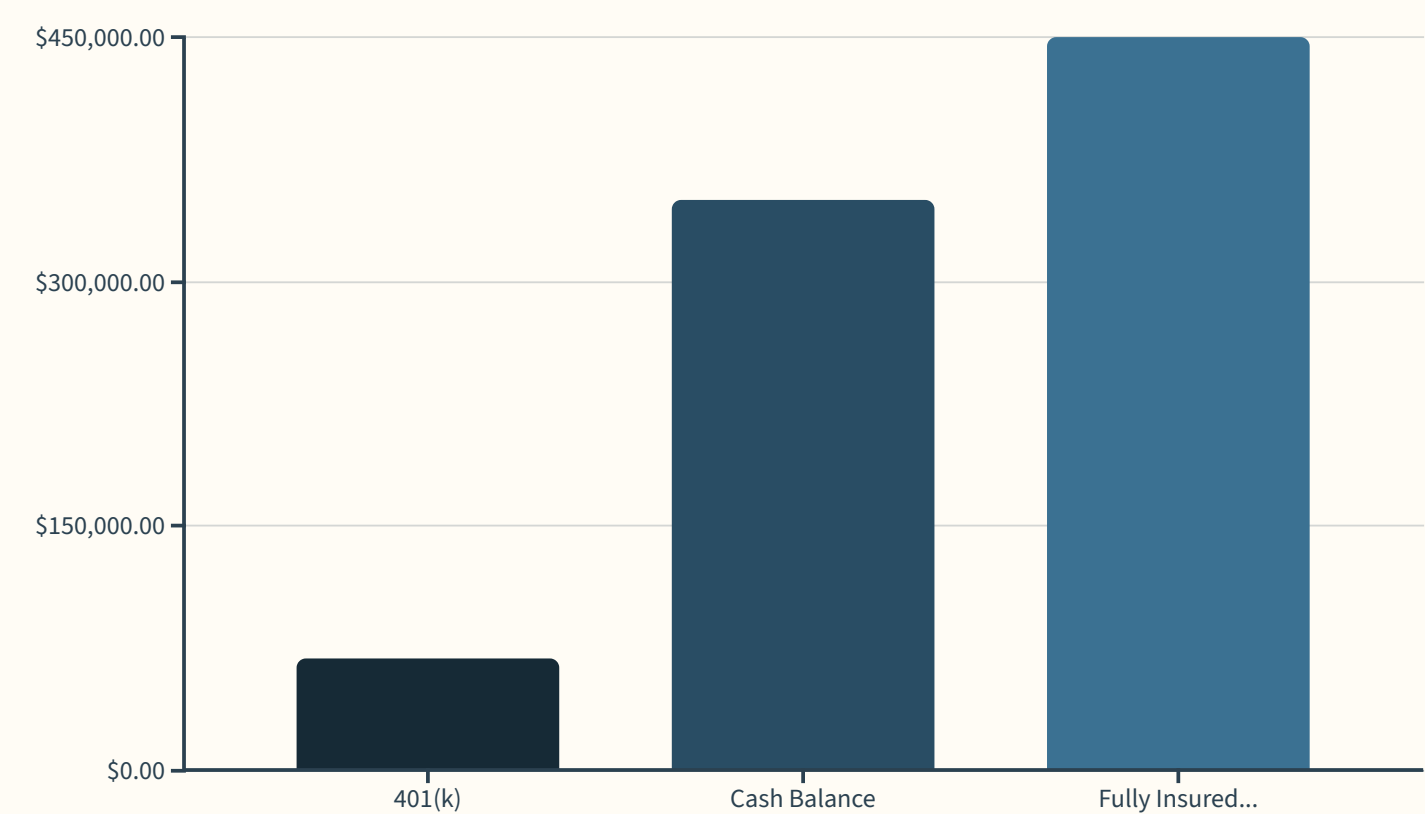
## Maximum Tax Deductions

Six-figure annual contributions that are 100% tax-deductible for your practice

A fully insured retirement plan is a defined benefit pension plan that stands apart from every other retirement vehicle available to medical professionals. Unlike 401(k)s that depend on market performance or cash balance plans that use interest crediting rates, the fully insured retirement plan delivers absolute certainty through insurance contracts.

This IRS-approved strategy allows medical practices to make substantial tax-deductible contributions while guaranteeing specific retirement benefits. For physicians who've spent years mastering their craft instead of building wealth, this is the most powerful catch-up tool available—combining aggressive savings with zero investment risk.

# How Fully Insured Retirement Plans Compare to Traditional Options



## Traditional 401(k) Plans

- Contribution Limits:** \$69,000 maximum (2024)
- Risk Profile:** 100% market-dependent
- Guarantee:** None—subject to market volatility
- Best For:** Early savers with time to recover from losses

## Fully Insured Retirement Plans

- Contribution Limits:** \$250,000–\$450,000+ annually
- Risk Profile:** Zero market risk
- Guarantee:** 100% contractually guaranteed benefits
- Best For:** High-earning physicians catching up on retirement

# The Tax Advantage: Turning Income Into Wealth

| \$200K   | 100%  | 40%+  |
|--|---|---|
| Annual Tax Savings   | Deductible Contributions  | Typical Tax Bracket   |
| Average deduction for a physician contributing \$400K annually | Every dollar contributed reduces your practice's taxable income | Federal and state combined for high-earning medical professionals |

Here's the power of the fully insured retirement strategy: a surgeon earning \$800,000 annually in a 45% combined tax bracket who contributes \$400,000 to the plan saves approximately \$180,000 in taxes that year alone. Over a 10-year period, that's \$1.8 million in tax savings—money that would have gone to the government now working for your retirement.

These contributions aren't subject to the limitations of qualified plans like 401(k)s. For medical professionals in their peak earning years, this means you can make up for lost time by sheltering substantial income while building guaranteed wealth. The tax deduction is immediate; the retirement benefit is certain.

# Real-World Impact: Case Study



## The Challenge

52-year-old orthopedic surgeon, \$750K annual income, minimal retirement savings due to late start and medical school debt

## The Goal

Retire at 62 with guaranteed seven-figure retirement income

## The Fully Insured Retirement Solution

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### Year 1-10: Annual Contributions

\$350,000 per year, 100% tax-deductible to her practice

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### Tax Savings Realized

\$157,500 annual tax reduction (45% bracket) = \$1.575M total over 10 years

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### Guaranteed Accumulation

\$4.2 million in contractually guaranteed retirement benefits at age 62

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### Retirement Income

\$285,000 per year guaranteed for life, regardless of market conditions

The Dr.'s fully insured retirement plan transformed her late start into a secure retirement. While her colleagues worried about market downturns affecting their 401(k) balances, she enjoyed complete certainty. The combination of massive tax deductions and guaranteed growth meant she could practice medicine with confidence, knowing her retirement was contractually secured.

# Why Physicians Choose Quaranteed Over Growth Potential

## Certainty in an Uncertain World

After years of managing life-and-death decisions, physicians value predictability. A fully insured retirement plan eliminates the anxiety of checking portfolio balances or worrying about the next market correction. Your retirement is guaranteed by contract—not subject to market whims.

## Time Constraints and Cognitive Load

Medical professionals work 60-80 hour weeks. You don't have time to actively manage investments or recover from losses. The fully insured retirement plan is set-it-and-forget-it: make your contribution, receive your tax deduction, and know exactly what you'll receive at retirement.

## Late Start Requires Certainty

When you're beginning serious wealth accumulation in your 40s or 50s, you cannot afford a 30-40% market decline right before retirement. The fully insured retirement plan removes this risk entirely, ensuring your catch-up strategy actually works when you need it most.

## Asset Protection Benefits

Funds in a fully insured retirement plan receive ERISA protection from creditors and lawsuits—critical for physicians in high-liability specialties. Your retirement wealth is shielded from malpractice judgments and other legal threats.

# Your Next Step: The Quaranteed Retirement Assessment

## 1. Contribution Analysis

We'll calculate your maximum allowable contribution based on age, income, and practice structure—typically \$250K-\$450K+ annually

## 2. Tax Savings Projection

See exactly how much you'll save in taxes each year and cumulatively, turning tax payments into retirement wealth

## 3. Quaranteed Benefit Illustration

Review your contractually guaranteed retirement benefit—the exact amount you'll receive, backed by insurance carriers

The fully insured retirement plan isn't right for every physician—but for high-earning medical professionals who are behind on retirement savings and value certainty over speculation, it's the most powerful wealth-building tool available. If you're earning \$500,000+ annually, carrying minimal debt, and planning to practice for at least 5-10 more years, this strategy could deliver multi-seven-figure guaranteed retirement income.

**Schedule your complimentary Retirement Assessment today.** In a 45-minute consultation, we'll analyze your specific situation and show you exactly what a fully insured retirement plan could mean for your retirement security and tax savings. No obligation—just clarity on the guaranteed path forward.

[Schedule Your Assessment](#)

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