

"The best doctor in the world is a veterinarian. He can't ask his patients what is the matter -- he's got to just know."

- Will Rogers

Special Services for Veterinarians



You are there to help your clients' animals get back on their feet, paws, claws and hooves. Just as you manage their health, it is equally as important for you to have the same vigilance with your own financial health. Equinox Financial Partners, under the direction of Michael Kaplan, has been helping veterinarians protect their income and assisting them as they accumulate, preserve and transfer their wealth for over 20 years. Currently we work with over 300 veterinarians across the United States.

Whether you are just starting your career, have been in practice a while, are approaching retirement, or are already retired, earning your trust and confidence is of the utmost importance for us. Equinox Financial Partners represents a comprehensive and focused model for meeting the needs of veterinarians. We don't simply specialize in one particular body of knowledge or group of strategies or products. We focus on assembling and coordinating a team of professionals that will help you address your key financial priorities and needs – business or personal, large or small, now or later.

We believe that the ability to help you sort through the many possible options is itself a valuable skill and service. It can best be delivered by an experienced firm that is patient in learning about you and your practice and dedicated to working with you in a long-term relationship. We don't propose answers before asking questions and understanding what you want to accomplish. We believe your highest priorities are the best place to begin building a relationship. Serving as the financial professional on your team, we respect the professional resources and networks that have helped you create success. We are successful in integrating our services with those provided by your CPA and/or attorney.



Your practice should be viewed as a business, and, as such, you share many of the challenges faced by business owners as they develop and grow their business. We will share ideas with you about:

- **Strategies for business growth**, including a detailed assessment of your benefits and provide recommendations to help you attract and retain skilled employees.
- **Business and Personal Tax Planning***. We work closely with your CPA to evaluate and implement tax-advantaged strategies.
- **Buy-Sell Agreements**. We work with clients' existing attorneys and accountants or can provide referrals to other professionals qualified to draft these agreements, which are used to plan the disposition and/or transfer of your practice.
- **Practice Valuations***. The goal of a practice valuation process, conducted by a certified business valuation appraiser, is to determine the fair market value of a practice using industry-standard techniques that conform to IRS guidance. A valuation can be useful in planning for the transfer of your practice, or a sale, buy-out, and in arranging your estate.
- **Qualified Retirement Plans**, including 401(k)s, fully insured defined benefit plans, SIMPLEs, SEP-IRAs and personal IRAs (traditional and Roth)
- **Business-Owned Life Insurance** owned by the practice and used to fund business continuation plans, buy-outs, buy-sell agreements and other needs.
- **Personal Investments and Life Insurance Protection** for veterinarians, including mutual funds, annuities, separately managed accounts, and cash value (permanent) life insurance.
- **Estate Planning strategies***, coordinated with your tax and legal advisors, to help you plan the orderly distribution of assets, maximize lifetime giving opportunities, minimize estate taxes, protect assets from creditors and assure owners' legacies.
- **Salary continuation**, business overhead and disability income insurance to help protect your practice against lost income and/or cover fixed overhead liabilities (rent, utilities, etc) due to your inability to work for a period of time.

Taking steps toward financial independence now can help you prepare for growth and protect what's important to you. Even professional practices that have planned ahead carefully can benefit from reassessing their current situations. Planning for success while hedging against potential setbacks is a simple formula that can help you and your practice achieve your goals.

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