Planning for Retirement

Provided by McGill and Lyon Dental Advisors

Financial Peace of Mind for You and Your Family

To achieve a secure retirement—you must plan for it. We'll help you develop a personalized plan to guide you successfully through financial decisions impacting your retirement and to help**:**

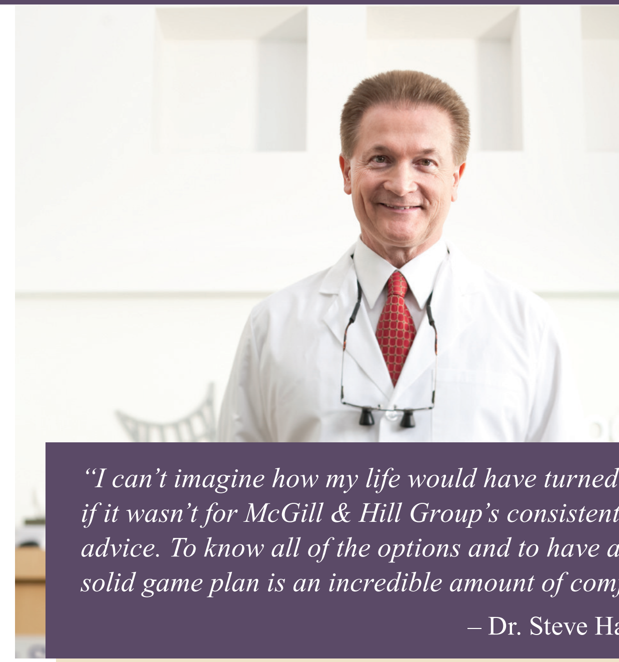
• Determine if you have sufficient assets to maintain your standard of living in retirement; if not, how to increase tax-deductible savings	• Determine the practice transition option that is right for you
• Sell your practice for maximum value	• Minimize income taxes when you sell your practice and office building
• Determine when and how to take retirement plan/IRA distributions	• Convert regular IRAs to Roth IRAs while minimizing or eliminating income taxes
• Determine when to take Social Security to maximize your family's benefits	• Prepare retirement income projections that project your cash flow for the next 40 years

Prosperity Guarantee

For over three decades, we've focused our services exclusively on the needs of dentists and specialists, bringing a level of practice expertise and customization that is unparalleled. We'll work to meet your financial goals by developing a well-designed, practical, and personalized retirement game plan formulated especially for you by our team of caring and highly credentialed advisors.

This program is tailored for you with customization you can't obtain elsewhere. We'll help you achieve the powerful feeling of security and long-term financial well-being to provide peace of mind for you and your family.

Our service is backed by our **unconditional money-back guarantee**. We will refund your entire fee if we can't save you more than your program's cost—no questions asked.



"I can't imagine how my life would have turned out if it wasn't for McGill & Hill Group's consistent advice. To know all of the options and to have a solid game plan is an incredible amount of comfort."

– Dr. Steve Hannon

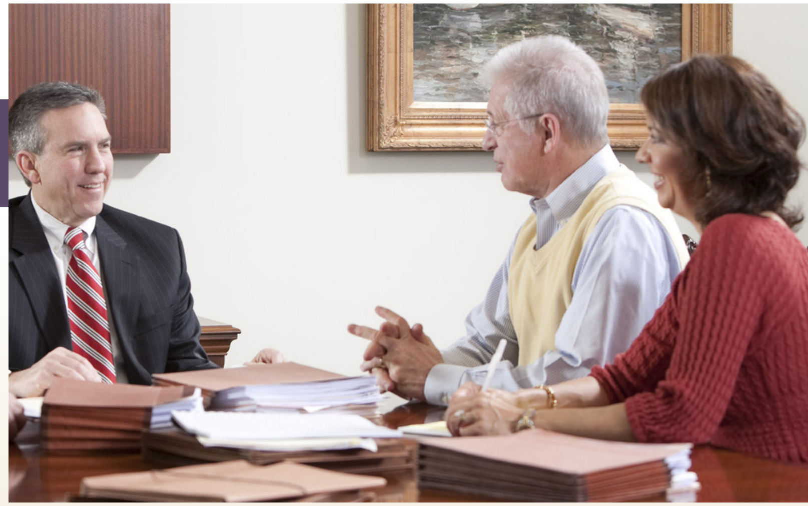
What You Receive

This program includes a new client kick-off call, an in-person consultation at our office in Charlotte, NC, a comprehensive written plan of action report and ongoing support as needed thereafter (12-month minimum commitment).

Initial One-Hour Conference Call

After receiving your required information, we will schedule your initial kick-off call to set financial goals, clarify all your documentation, as well as address any preliminary questions or concerns you may have.

Both doctor and spouse (if applicable) should plan to participate in this call.



In-Office (Charlotte, NC) Consultation

During your meeting, you'll receive our expert recommendations used to form your customized plan to achieve a successful retirement.

If applicable, you will also meet with an advisor from Roger K. Hill & Company to discuss which practice transition option is right for you and how to maximize your practice value. It's critical that both doctor and spouse attend this consultation.

Comprehensive Planning for Retirement Report

Following your meeting, we'll prepare and send to you a written game plan outlining in detail the recommended strategies that were discussed and agreed upon, along with retirement income projections to illustrate your cash flow in retirement.

Ongoing Support

Our team will also provide ongoing telephone support as needed to help you successfully implement your plan.

We'll partner with you to monitor your progress, assist you in implementing our recommended strategies, address any new concerns that arise, provide support and guidance, act as a sounding board, and answer any new or follow-up questions you or your spouse may have.

The McGill Advisory Membership

You'll also receive a one-year complimentary membership (new or renewal) to The McGill Advisory newsletter.

> *"Having an independent and honest opinion of my situation helped me achieve peace of mind and saved me tens of thousands of dollars in income taxes!"* – Dr. Riley Cates

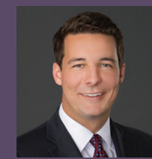
Let's Get Started

To qualify, you must be at least 50 years of age and within 5 years of selling your practice.

We'd be honored to help you achieve peace of mind in retirement!

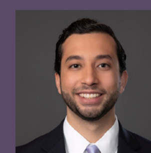
Call Janet Blair at **877.306.9780** or email **consulting@mcgillhillgroup.com** to request the checklist of information needed to begin.

Your Advisors



Wesley W. Lyon, II, CPA, CFP®

Wes is a graduate of Virginia Tech and holds degrees in both accounting and finance. He has obtained his Certified Public Accountant Certificate as well as his Certified Financial Plannercertificate. He is President and CEO of McGill and Lyon Dental Advisors. a member of McGill & Hill Group. Prior to joining the group as a tax and business planning advisor, Mr. Lyon worked for a global asset management firm. Before relocating to Charlotte, he served as a financial planner and business advisor to high net-worth individuals in the Washington, D.C. metro area. Mr. Lyon began his career in public accounting specializing in tax and audit for non-profits.



Mario G. Santiago, CPA

Mario previously worked as a public accountant for Deloitte & Touche in New York City serving a large financial institution. He is a graduate of the Kenan-Flagler Business School at the University of North Carolina at Chapel Hill and holds a degree in Business Administration and Public Policy, as well as a Master of Accounting degree. He has also earned his Certified Public Accountant Certificate. As the son of two dentists, Mario has been familiar with The McGill & Hill Group since a young age. Prior to joining McGill and Lyon Dental Advisors as a tax and business planning advisor, he interned with the group over several years.

Advisor Emeritus

John K. McGill, CPA, MBA, JD

John is a nationally prominent tax attorney and CPA who has specialized in consulting with the dental profession for over 30 years. He is President of John K. McGill & Company, Inc., Editor of *The McGill Advisory* newsletter and shareholder in the law firm of McGill and Hassan, P.A. He graduated with honors from Erskine College and holds a Master of Business Administration and law degree from the University of N. C. at Chapel Hill. He formerly worked with the Office of Chief Counsel, the legal branch of the Internal Revenue Service, in Washington, DC.