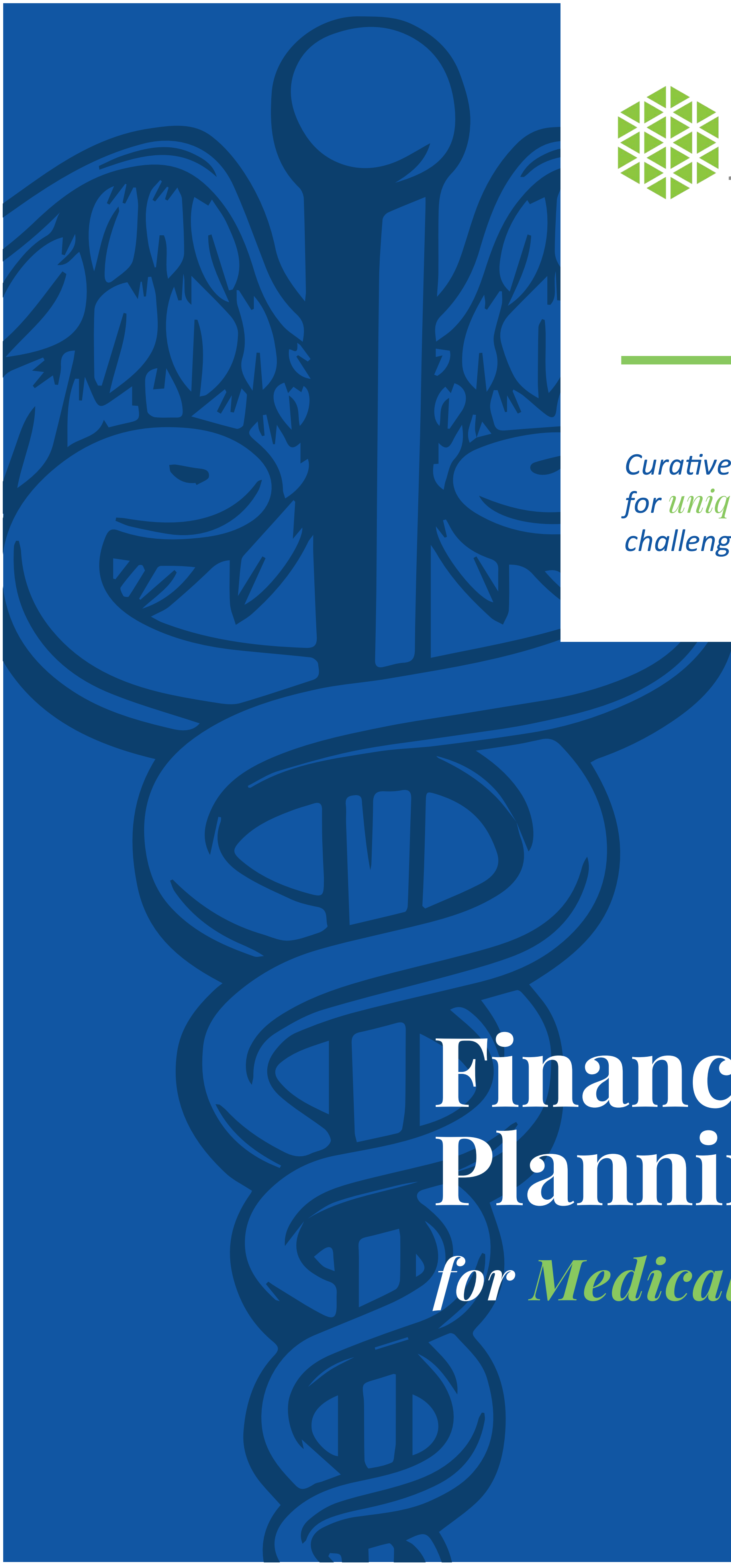
Atlas
PRIVATE WEALTH
a connectus partner

Curative solutions
for unique financial
challenges.



Financial Planning

for Medical Professionals

People who care for others *deserve* care in return.

You've dedicated your life to healing and your patients depend on you for their physical and mental well-being. Let Atlas help you simplify your financial life so you can focus on what matters most.

Personalized Financial Planning Advice

Physicians have complex financial needs. At Atlas Private Wealth Management, we seek to deliver financial advice that helps individuals find financial peace of mind at every step of their career. This means providing the information you need to know to make informed decisions. We build successful, long-term professional relationships through mutual trust, effective communication, and a shared commitment to the financial planning process.

Fiduciary obligation.

Each phase of a career requires focusing on different financial planning disciplines:

- **The Grind Phase:** Residency and fellowship is a challenging point in your career—physically, mentally, and financially. Even though these will be your lowest earning years, there is much planning needed to get started on the right track. We tend to focus our planning in this stage around debt reduction, budgeting, and developing healthy saving and spending habits.

- **The Growth Phase:** The long hours and hard work are paying off as your practice grows. The focus now shifts to prioritizing the gozals that matter most—whether that means growing a family, saving for retirement, or anything else. We help you move toward these goals through income tax planning, investment strategies, and risk management.

- **The Giving Phase:** Your victory lap, retirement, presents the opportunity to do the things that make you feel most fulfilled. At this stage, you can now give back to the people and institutions that helped contribute to your successful career. While retirement looks different for everyone, we remain your partner through this phase, planning for retirement income from your investment portfolio.

We demonstrate our team approach at every step with student loan, tax, investment and estate planning specialists on staff to help guide you toward successful outcomes. Most importantly, we help keep physicians accountable and knowledgeable on their financial affairs throughout their careers.

Duty of *care*

Atlas is an independent registered investment advisor and maintains a fiduciary responsibility to act always in our clients' best interest. This means our number one priority is meeting our clients' interests and needs. Further, we will disclose potential or actual conflicts of interest.

The process — *what happens next?*

Our financial planning process begins with a data gathering metting to uncover the information we need to assess your ***overall financial health.*** This enables us to understand your goals and gain a deep understanding of your current needs.

Armed with this knowledge, our financial planning team gets to work examining your case. We analyze your current situation and build long-term projections. We arrive at a financial ***diagnosis*** given current needs and future goals. We then meet to review our analysis with you and ***prescribe*** recommendations. Our recommendations focus on the unique goals and topics most relevant to you and your family.

After each meeting, we provide motivation and resources to hold you accountable to check off everything on your to-do list.

The Grind Phase
Spending
Debt Reduction
Insurance Assessment
The Growth Phase
Income Tax Strategies
Investment Allocation
Employer Benefits Review
Education Funding
Retirement Planning
The Giving Phase
Estate Planning
Charitable Giving
Retirement Income Planning
Legacy Planning

We will have quarterly check-ins and you always have access to your financial planning team for any questions as they arise. Furthermore, each year we can engage in an ***annual check-up*** to ensure we continually tailor our recommendations to your evolving needs.

Meet *Tim Hamilton*

Tim has had a unique view into the medical community since he was a child. Growing up in the Twin Cities, Tim was inspired by his mother who successfully juggled work-life balance (before it was really a thing) building a successful career as an orthopedic surgeon and growing a loving family.

Tim met his wife Emily while she was in medical school. He has been along for the journey, from beginning her career in Upstate New York to becoming an attending plastic surgeon at a hospital in New Jersey. Along the way, Tim has gained a deep understanding of the challenges faced by residents and sacrifices made while working long hours and paying back student loans. This process has also helped him understand the unique changes and challenges associated with the transition from residency to growing a medical practice, family, and wealth under a relatively compressed timeline. Through this experience, Tim observed the lack of financial solutions available to early career physicians, when it is imperative to build a strong foundation for future success. Recognizing this void, he felt driven to develop his practice around serving physicians in all stages of their career.

As a Senior Vice President and Wealth Management Advisor at Atlas, Tim helps guide individuals and families to financial success through each phase of their careers and eventually throughout retirement. Tim is also a member of Atlas' Investment Committee and participates in analyzing the investments used in our customized portfolios. Over his career, he has earned several designations, including becoming a CERTIFIED FINANCIAL PLANNER™ professional and most recently becoming a Certified Student Loan Professional®.

He is presently an active member of the financial planning community of New York. He works with the New York City Chapter of the Society of Financial Service Professionals (FSP), the Metro New York Chapter of the Financial Planning Association (FPA), and the National Association of Personal Financial Advisors (NAPFA). Additionally, Tim engages in pro-bono financial planning activities through the FPA and community coalitions to help low-income families build financial strategies. In his free time, he enjoys playing hockey, finding new music, and traveling with Emily.

Prior to joining Atlas in 2015, he worked for seven years at an investment management firm based in Western New York in operational, trading, planning, and client management roles. Tim graduated from the University of Rochester where he obtained a Bachelor of Arts in Economics and a certificate in Finance & Accounting from the Simon School of Business. While in college, Tim played football for the University of Rochester Yellowjackets.

We tailor every meeting to your schedule, and virtual meetings are always available. To learn more about our services, as well as pricing and availability, please contact Tim at ***timhamilton@atlaspwm.com*** or ***(800) 432-7447.*** Physicians looking for more helpful information from Tim should check out Atlas's ***"Planning on Call"*** resource page featuring podcasts, webinars, and articles at ***https://Atlaspwm.com/Category/Planning-on-Call***

Atlas PRIVATE WEALTH
a connectus partner

3 Atrium Drive, Suite 265, Albany, NY 12205

(800) 432-7447

www.atlaspwm.com

inquiries@atlaspwm.com

20211207-1370