

DOUGLAS CARLSEN, D.D.S.



What do medical professionals want? Honest advice from **someone who has walked the path** to early retirement and thrived during the Great Recession.

Dr. Carlsen sells no financial products or programs. He has written more than 80 articles for *Dental Economics*, *Dentaltown Magazine*, *Dental Products Report*, and *White Coat Investor*. His videos have over 120,000 views on YouTube. He's lectured extensively in the US and Canada.

QUICK AND AGILE MONEY RULES TO SURVIVE ANY FINANCIAL STORM

For Attendees and Spouses

NOTE: All Carlsen Courses are very audience-interactive, and as such, the materials presented may differ somewhat from the lists below. Also, illustrations of actual doctors' triumphs and blunders, including Dr. Carlsen's, are used.

Part 1: Financial Basics and Not- So Basics



Your Retirement Number: This is Dr. Carlsen's most popular section. With no pre-course preparation, attendees, via worksheets and tables, assemble a personal retirement budget, which is used to calculate your retirement "number"—how much you need to save for retirement at a given age. You will also find out how much you will need to save per year.

Following the above exercise, Carlsen will show participants on-line software that can further refine attendee's number and account for variables such as working longer, saving more or less per year, and changing investment allocation.

Your Financial Life:

- Investments and savings strategies for all ages: Where to go for help, and especially, where not to go.
- Debt strategy: It's now \$400K to over \$1M for new grads. Carlsen covers the biggest obstacles and how to tame them.
- A young doctor's sample budget shows us how major problems can start early.



DOUGLAS CARLSEN, DDS

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View Videos:

<http://www.youtube.com/user/DrDougCarlsen>



Part 2: Financial Priorities Mid to Late Career

From our forties on, we are often caught in a tornado of family and practice responsibilities and resulting confusion. We clarify priorities and timing as our families approach retirement.

The following topics will be covered in detail:

- Late career financial priorities; how much money is really enough?
- RMD---not a really a dirty acronym.
- Investing: Read one book before funding retirement savings. Why index funds?
- Reverse mortgages and an annuity that is actually financially sound.
- The 4% Withdrawal Rule: is it still valid?
- Professional and family protection

The following topics will be covered as time permits:

- Rental properties and second homes, children and college savings, insurance needs, and other topics are covered as time permits.
- Health issues including ACA and Medicare.
- Long Term Care
- Location, Location, Location. Where will you live later on?
- What's at Type A, luxury CCRC, and is it appropriate for you later on, or now?
- Connections



Upon completion of the course, attendees will:

1. Calculate a retirement budget and know the total amount of savings needed to retire at a given age.
2. Have access to online software to track one's savings and goals.
3. Know debt strategies for any age.
4. Have an understanding of the big differences between accumulating savings and spending down assets.
5. Be aware of health needs, insurance protection, how to spend down funds, and whether a reverse mortgage and a certain type of annuity may bring financial stability.
6. Be aware of lifestyle choices and pitfalls later in life.
7. Know of pertinent blogs, podcasts, books, videos, and other resources to secure one's future.

Meet Dr. Carlsen



Douglas Carlsen, DDS, has provided independent financial education to dentists since retiring from his practice in 2004 at age 53. His financial independence creates no need to sell to dentists.

His no-nonsense approach to both practice and personal finance has garnered acclaim from dentists young and old.

Dr. Carlsen's articles have appeared in:

- *Dental Economics Magazine*
- *Dentaltown Magazine*
- *The White Coat Investor---for MDs*
- *Dental Products Report*

Current Professional Associations:

- Speaking Consulting Network
- American Dental Association
- Colorado Dental Association
- Metro Denver Dental Society

Passions:

- The little guy in the picture above—Mason!
- Skiing
- Mountain and Road Biking
- Storm Chasing
- Zumba
- Anything Music
- More skiing



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Testimonials / Previous Presentations



Jan. 26, 2014

Dr. Carlsen was recently a speaker at our local society. He was a big hit and we would like him to return for a longer engagement. His practical and humorous presentation helps engage everyone in the room. His worksheets are not the dreaded number crunching but are purposeful and enlightening on understanding how to figure the important numbers to understand not only retirement but your every day money management. Dr. Carlsen's presentation is great for both the dentist and spouse. As coordinator of continuing education for our society, I received numerous positive feedback on his presentation.

Tim Griffin DDS, President
Monterey Bay Dental Society

January 28, 2014

On behalf of the Northern California Asian Dental Association, I want to thank you for your outstanding presentation, "Dental Retirement Planning, Wealth Before 60" to our sold out venue! Our members obviously enjoy your presentation. Instead of leaving at 9 p.m. after your presentation, they lined up for another hour to speak with you.

They gave great feedback about your laid back yet organized style, the relevant worksheets and handouts, and your insightful tips on early retirement, the behavior of supersaver dentists, good versus bad debt, and on investing for financial freedom.

We hope you will consider returning as a guest speaker in the future. I promise to take you to more fantastic Chinese Restaurants when you are in the bay area!

Ronald Yee, D.D.S.
President, Northern California Asian Dental Association

October 8, 2014

Thank you for an outstanding program yesterday. There was universal acclaim from the attendees today. I received many calls thanking me and saying what a useful, outstanding, informative seminar!

Steve Sokoloff, DDS, President, Eastern Long Island Dental Implant Study Group

2015 Western Regional Dental Convention Unsolicited Comments

Great speaker. Bring him back and pay him more!

Wow - one of the best 3hour presentations on finance that I have ever attended - GREAT JOB and GREAT HANDOUTS

This guy should be back next year!!!

Enjoyed this course. Very good information along with the best worksheets for retirement that I have received to date.

Good information, really liked the fact that he wasn't selling anything, just giving advice on things that work for him and resources that we can check out to learn more on the topic.

Partial List of Presentations:

Chicago Mid-Winter Conference
Pacific Northwest Dental Convention
Western Regional Convention
ADA San Antonio
Townie Meeting, Las Vegas
Big Apple Meeting, Bronx Dental Society
AGD Annual Meeting; Baltimore