

PHYSICIAN EMPOWERMENT LIVE

Wealth Creation & Financial Security for Busy Physicians

Event Programme

JUNE 3-5, 2022 IN TORONTO, ON

NAME: _____

Schedule

PHYSICIAN EMPOWERMENT LIVE: TORONTO 2022

FRIDAY, JUNE 3, 2022

8:00 AM EARLY REGISTRATION OPENS

9:00 AM **WORKSHOP** The Transformative Power of Real Estate with Dr. Kevin Mailo

A detailed exploration of the many benefits of owning real estate and how powerful it can be toward creating intergenerational wealth. Discover different investing options that fit the careers and lifestyles of busy physicians.

11:00 AM **WORKSHOP** Developing a Wealth Mentality with Dr. Wing Lim

Is wealth creation a matter of sheer luck or are there certain principles that can be studied and followed? Join us for a dissection of the mindsets behind great wealth builders.

NOON LUNCH BREAK Registration Open / Name / Networking

1:00 PM **WORKSHOP** How to Get Started with the Stock Market for Busy Physicians with Dr. Dimitri Ranev

Explore practical, time-efficient strategies that help busy physicians invest in the equity market on their own.

3:00 PM WORDS OF WELCOME / Main Stage Program Begins

3:05 PM **Dr. Vu Kiet Tran:** The Link Between Financial Literacy and Avoiding Burnout

4:00 PM **Dr. Paul Healey:** Five Years of Peeking Backstage: What I've Learned About Physicians and Their Finances

5:00 PM **OPENING PANEL / CONVERSATION: Long-Term Financial Challenges and Opportunities for Physicians**

6:00 PM **BREAK FOR EVENING / Networking in Hotel Bar**

SATURDAY, JUNE 4, 2022

8:00 AM **EARLY BIRD SESSION Dr. Dimitri Ranev:** Lessons Learned After Over a Decade of Being Invested in the Stock Market

9:00 AM **Dr. Kevin Mailo:** "Why?" Is the Most Important Question You Need to Be Asking About Your Finances

10:00 AM **Dr. Yatin Chadha:** Finance and Beyond: Arrival Fallacy & Focusing on what we can Control

11:00 AM **Dr. Mark Soth:** Building A Diversified Portfolio That Is Fee, Tax, and Time Efficient

11:55 AM **LUNCH BREAK**

1:15 PM **Dr. Vu Kiet Tran:** No More Pension Envy

2:00 PM **Dr. Michael Warner:** Mitigate MD Burnout with a Solid Financial Foundation

3:00 - 4:00 PM **SECOND PANEL A Practical Conversation on Retiring with Financial Security**

7:00 - 9:00 PM **DINNER AND DRINKS** The pandemic has been a long and difficult road for doctors. Now more than ever, we need to support one another and build community. Join us for dinner as we come together to share our stories, our laughter, and a great meal.

SUNDAY, JUNE 5TH

8:00 AM **Dr. Mamta Gautam:** The Power of Resilience

9:15 AM **KEYNOTE Dr. Wing Lim:** Roadmap to Financial Freedom

10:15 AM **Dr. Mark Soth:** Investing Foundations for Financial Freedom Instead of Fancy Feast

11:15 AM **CLOSING PANEL** What Physician Empowerment Truly Means

11:55 AM **LUNCH BREAK**

1:30 - 3:00 PM **BONUS WORKSHOP** A Deeper Dive into Your Finances

A group of experts take participants through their personal and corporate finances with an exploration of the unique advantages and challenges facing physicians. Includes concrete steps to begin building real wealth.

PHYSICIAN EMPOWERMENT LIVE

Presenter Abstracts & Bios

Practice Transformation & Business Development

with Dr. Wing Lim



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Ph Empowerment



Dr. Yatin Chadha

beyond MD Podcast

**TITLE Finance & Beyond:
Understanding the Retirement
Compensation Arrangement (RCA)
& Arrival Fallacy in Medicine**

ABSTRACT Investment returns are important, but so is tax efficiency, particularly as we access corporate funds later in our career. I will discuss the potential utility of the RCA in this context, outlining mechanics, pros/cons, & illustrations. Also, I would like to discuss the "arrival fallacy" its prevalence in medicine, and why overcoming it through the right mindset is key to leading a more productive and meaningful career.

FULL BIO

Yatin is a radiologist practicing in Toronto. He is passionate about promoting financial literacy in the healthcare community as he believes this is sorely lacking in training, leaving many unprepared as they transition to practice. This is what led him to create the beyond MD podcast, where he breaks down relevant financial topics through interviews with subject experts and physicians.



Dr. Mamta Gautam

PEAK MD - "The Doctor's Doctor"

TITLE The Power of Resilience

ABSTRACT Stress is inherent in medicine. The pandemic has brought additional change,

uncertainty and complexity. While these issues need to be addressed at the system level where they originate, enhancing personal resilience offers us the power, strength, and protection to confront them. We will define a framework, the 5 C's for Resilience, and offer practical strategies to help colleagues to implement this and manage their stress effectively, both in their professional and personal lives.

FULL BIO

Dr. Mamta Gautam is an internationally-renowned psychiatrist, consultant, certified coach, author, and speaker, focusing on Physician Health and Physician Leadership. A pioneer in Physician Health and Well-being, she is known as the "The Doctor's Doctor" She is the recipient of numerous prestigious awards for her innovative work in physician health and has been awarded Distinguished Fellowships in both the Canadian and American Psychiatric Associations.



Dr. Paul Healey

Physician Financial Independence

TITLE Five Years of Peeking Backstage: What I've Learned About Physicians and Their Finances

ABSTRACT Physicians are intelligent hard-working people who understand their fields but struggle with personal finance. For the past 5 years running the PFI discussion group, I've been able to see the cognitive biases, fears, and successes of physicians up close. What works and what doesn't? What can you learn from others in your own quest to be wealthier and happier?

FULL BIO

Dr. Paul Healey is an emergency physician from Oakville, Ontario. In 2017, with his wife Dr. Jane Healey, he started the Physician Financial Independence online group. PFI is a place where physicians can teach each other about personal finance and maximizing happiness. The group strives to be a neutral, non-biased source of information on personal finance for physicians that does not accept advertising or endorse any specific company. The PFI group is only open to physicians and their spouses and now has over 28,000 members in Canada.



Dr. Wing Lim

Physician Empowerment

TITLE Roadmap to Financial Freedom

ABSTRACT In stories and legends, there are often secret paths fraught with dangers, traps, and perils along the way to the hidden treasure. But in the treacherous financial jungle of real life, are there such shortcuts to Financial Freedom, the elusive destiny? Come join the escapade and find out for yourself!

WORKSHOP Developing a Wealth Mentality

ABSTRACT Becoming wealthy is not a matter of sheer luck or talent. Like medicine, there are reproducible know-hows, skill sets, and protocols to follow. More fundamentally, what shapes the discipline is the philosophy and thinking patterns behind the scene, which is why we physicians spent so many years apprenticing under various great clinicians. Developing a Wealth Mentality will change your financial destiny forever!

FULL BIO

Apart from his clinical and teaching roles, Wing has extensive experience in Practice Management and Business Development. He is passionate about sharing his extensive knowledge and experience (both clinical and business) with others in various settings, from his clinic mentoring younger colleagues, to churches, seniors' groups, ethnic functions, radio broadcasts, retreats, seminars, and national conferences.



Dr. Kevin Mailo

Physician Empowerment

TITLE "Why?" Is the Most Important Question You Need to Be Asking About Your Finances

ABSTRACT In the first part, we will examine the long-term challenges and strengths of the physician financial model as they relate to our personal and practice lives. In the second part, I will highlight the benefits of incorporation in the creation of intergenerational wealth. Lastly, we will explore the power of dreams to bring focus to our finances and careers.

WORKSHOP The Transformative Power of Real Estate

ABSTRACT A detailed exploration of the many benefits of owning real estate and how powerful it can be toward creating intergenerational wealth. Discover different investing options that fit the careers and lifestyles of busy physicians.

FULL BIO

Kevin is an emergency physician based out of Edmonton, Alberta. He is known for his highly engaging teaching style that breaks down complex topics into memorable experiences.

Kevin cares deeply about the long-term wellness of the medical profession and wants to see physicians and their families succeed personally and financially.



Dr. Dimitre Ranev

The Primary Medicine Podcast

TITLE Lessons Learned After Over a Decade of Being Invested in the Stock Market

ABSTRACT Dimitre will share lessons he has learned over the last 15 years of being a DIY investor. He will provide practical and clear examples of strategies busy physicians can use to take better control of their investments.

FULL BIO

Dimitre is a family physician based out of Ottawa, Ontario, and Gatineau, Quebec. He is a faculty lecturer at McGill University. He is a gifted teacher known for engaging his audience with clear, concise explanations. He is passionate about financial education, as it is the path to personal and professional freedom.



Dr. Mark Soth

The Loonie Doctor

TITLE Investing Foundations for Financial Freedom Instead of Fancy Feast

ABSTRACT Learn the foundations of why we invest and the key concepts that we must master whether we invest on our own or hire an advisor. We must use an evidence-informed, data-driven, approach to invest (not gamble), minimize fees and maximize returns, and balance investment versus behavioural risk to ensure we have financial freedom and avoid eating Fancy Feast.

TITLE Building A Diversified Portfolio That Is Fee, Tax, and Time-Efficient

ABSTRACT You can't control market returns. However, you can minimize the fees and taxes that take a bite out of them. Learn about the blocks used to build a diversified portfolio that is fee and tax efficient. Match the options to the complexity and time investment that best suits you.

FULL BIO

Mark is an academic ICU doc and physician leader in Ontario. He is passionate about teaching and mentoring physicians in financial wellness and how this can empower them in their personal and professional lives. He has been helping Canadian high-income professionals not get hosed, or be hosers, through his Loonie Doctor Blog since 2017.



Dr. Vu Kiet Tran

How's My Financial Health, Doc? Podcast

TITLE The Link Between Financial Literacy and Burnout

ABSTRACT Often we read articles that try to study the causes of physician burnout. While many reasons partially explain physician burnout, none of them ever mention financial challenges. And yet, physicians, like everyone else on this planet, have financial obligations that need to be met. Financial obligations and needs lead to decisions and actions that are detrimental to our health. But yet, we, as physicians, do not recognize them. Unless we acknowledge that financial stress is a cause of burnout, we will never cure it.

TITLE No More Pension Envy

ABSTRACT We have all heard of major pension programs like the Ontario Teachers Pension Fund, OMERS, HOOP, and the Canadian Army Pension Plan. As independent contractors to the government, physicians, like many self-employed professionals, envy those public servants who enjoy a pension plan. A pension represents a very attractive retirement safety net. But as self-employed professionals, we can only window shop until now! There is no more need to envy. In fact, physicians can have it better. Learn how.

FULL BIO

Dr. Tran is an emergency physician with over 20 years of frontline clinical experience. His passion for education is only surpassed by his passion to help his peers with financial challenges that plague the medical community. Too long has he seen his colleagues mismanage their financial health and face the financial stroke at retirement. Too often has he heard of physicians not being able to retire. Dr. Tran has made it his mission to change the tides in physicians' favor.



Dr. Michael Warner

AdvisoryMD

TITLE Mitigate MD Burnout with a Solid Financial Foundation

ABSTRACT Financial pressure can exacerbate physician burnout.

To continue to enjoy clinical medicine without feeling pressure to maximize income via the fee-for-service treadmill I have focused on Five Keys to a Solid Financial Foundation: (1) planning ahead, (2) diversifying income streams, (3) recognizing and marketing my best asset, (4) growing my network, and (5) pivoting my plan as opportunities arise.

FULL BIO

Michael Warner is Medical Director of Critical Care at the Michael Garron Hospital in Toronto. He completed a full-time MBA at the Rotman School of Management.

In 2016, Dr. Warner started AdvisoryMD, a consultancy specializing in the non-clinical aspects of practicing medicine. He connects physicians to pre-construction condominium & other residential real estate investment opportunities and provides clients with personal finance education and career coaching.

Financial Health for Physicians

with Dr. Kevin Mailo



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What you get:

1.

Private goal-setting consultation with Dr. Lim or Dr. Mailo

2.

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3.

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4.

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5.

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BONUS

Free registration for you and your spouse at Physician Empowerment Live* when you sign up for a year.

*travel, accommodation and food not included

