



# “Dentistry is Changing-How Do I Triumph” and “The Missing 4%: Protecting Investors from Themselves”

November 10, 2017

## ABOUT THE SPEAKERS

Roger K. Hill holds a Master of Science degree in Administration. Roger is also an accredited senior appraiser (ASA) of the American Society of Appraiser. His work is specifically geared to the business of your practice. With nearly 38 years of experience serving dentists across the United States, Roger is an active speaker, frequently addressing national and state study clubs and other professional groups. He has published extensively, including a book about practice transitions (published by the American Dental Association). In business since 1979, Roger joined The McGill & Hill Group in 1997.

Jeffrey A. Harrell is Director of Portfolio Management and a Wealth Advisor at McGill Advisors, a division of Brightworth. McGill Advisors is an independent investment management firm affiliated with The McGill & Hill Group. Jeff joined McGill Advisors in June 2000 following his graduation from California State University at Sacramento with a degree in Business Administration (Finance Concentration). He formerly worked at London Pacific Advisors as a research analyst. Jeff obtained his Chartered Financial Analyst designation in 2003. He is a member of the CFA Institute and the CFA North Carolina Society.

## WHAT YOU WILL LEARN

Dentistry today is in the early stages of massive change in terms of practice values, new tax strategies, insurance reimbursement rates, PPOs, corporate dentistry, and the approaching retirement of Baby Boomers. Learn how to position your practice in order to understand all of these forces and optimize your transition outcome, whether your transition plans are immediate, near-term, or further down the road. Learn how to identify and proactively avoid the often overlooked key investment mistakes hindering doctors' investment returns. When it comes to investing, you can often be your own worst enemy! Emotional timing and high fees are two core problems decimating doctors' investment returns. After 16 years of analyzing investment portfolios, we have found the average doctor is losing 4% or more each year due to these common mistakes. This course will teach you how to not only capture the missing 4%, but add to it!

## LEARNING OBJECTIVES

- Where is dentistry headed?
- PPOs, corporate dentistry, and shifts in payor sources
- Rising practice values
- Timing your transition for maximum benefit
- Partnerships: buy-ins / buy-outs – secrets to success
- Associateships: what determines success?
- Drivers of fair market value and how to increase your practice value
- Tax reduction strategies for practice sales
- Corporate dentistry and its impact on you
- Understanding fees and how to lower them
- Sophisticated low-cost investment strategies using index and actively managed funds
- DOL Fiduciary responsibility UPDATE for Plan Sponsors & Trustees
- Proper asset allocation and portfolio design
- Savings strategies that remove market emotions
- How to properly benchmark investment performance
- Tax-efficient investing, tax loss harvesting and donor advised funds

## INTENDED AUDIENCE

This lecture is excellent for dentists, hygienists and dental team members who want to learn how to prepare for retirement, investing and preparing for their next phase of life.

## EDUCATIONAL METHOD

Illustrated lecture, PowerPoint.

## REFUND POLICY/CANCELLATION POLICY

A refund, less a \$50 processing fee, will be issued for all cancellations submitted in writing at least two weeks prior to the course date. A 50% refund less a \$50 processing fee will be given for cancellations submitted in writing three weeks prior to the course date, with no refund thereafter. Blue Grass Dental Society reserves the right to cancel a course when circumstances warrant, including insufficient enrollment. In the event that a course is cancelled, a full refund will be issued.

## REGISTRATION PROCEDURES

Advance registration is required for all courses and participants are requested to pre-register at least three weeks prior to the program date. Applications for registration will be processed in the order received and must be accompanied by tuition payment. Registrations will be acknowledged in writing if time permits. If confirmation is not received, contact the Blue Grass Dental Society before attending the course.



Roger K. Hill



Jeffrey A. Harrell

### TIME

Registration: 8:30 am EST  
Course: 9 am – 5 pm

### LOCATION

Malone's Prime Facility  
3373 Tates Creek Road  
Lexington, KY

### TUITION

\$195 ADA member dentist  
\$295 Non-ADA member dentist  
\$115 auxiliary  
\$85 auxiliary w/dentist

(Continental breakfast and lunch included)

CDE Credits: 7 hours

Register by November 3