IG PRIVATE WEALTH MANAGEMENT

DEMANDING CAREERS DESERVE MORE

From med school to retirement, we help you navigate every financial decision.

EXPLORE THE FINANCIAL QUESTIONS THAT MATTER MOST RIGHT NOW.

Use this checklist to reflect on your career stage and uncover the strategies that fit your path. Wherever you are in your journey, we're here to help you move forward.

YOUR STUDENT YEARS

Are you making smart money moves during school?

- ☐ You understand how your student debt will affect your financial future.
- ☐ You've built a realistic budget that balances school, life and your future.
- ☐ You know the difference between good debt, bad debt and smart borrowing.
- ☐ You've considered financial habits that will serve you well for decades.

DURING YOUR RESIDENCY

Are you putting your growing income to work?

- ☐ You have a strategy for managing rising income without lifestyle creep.
- ☐ You're protecting yourself with the right type and amount of insurance.
- ☐ You've started investing, even if it's just a small amount.
- ☐ You've taken the first steps toward building your long-term financial plan.

EARLY IN YOUR CAREER

Are these issues already handled?

- ☐ You've evaluated whether incorporation makes sense (and why or why not).
- ☐ You've taken steps to reduce your tax burden in the last 12 months.
- ☐ You have a plan for investing consistently, even if saving for a home.
- ☐ You understand what you're building toward, not just what you're earning.

DURING YOUR GROWTH YEARS

Is your money working as hard as you are?

- ☐ Your corporate and personal finances are optimized and working together.
- ☐ You've implemented tax strategies that match your current income level.
- ☐ You're investing with a clear timeline for major life goals.
- ☐ You have a plan to reward yourself without risking your future.

AS YOU TRANSITION INTO RETIREMENT

Are you ready for what comes next?

- [ ] You've modelled what retirement will look like, both financially and personally.
- [ ] You've thought through succession or sale of your practice, if applicable.
- [ ] You've reduced risk in your portfolio and protected your downside.
- [ ] You've prepared for the tax realities of withdrawing income in retirement.

WHEN YOUR WORK IS DONE

Are you enjoying life and also protecting your legacy?

- [ ] Your retirement income is structured to support the lifestyle you want.
- [ ] You've simplified your estate plan for your family and your peace of mind.
- [ ] You're giving to family or causes in the most strategic and tax-efficient way.
- [ ] You've reviewed your plan recently to keep up with your life.

At each step, we're here to resolve uncertainty, fill the gaps and guide you with confidence.

You've dedicated your life to helping others.

Now it's time to shape a future that works for you.

LET'S TALK ABOUT WHAT COMES NEXT

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