



Why Agencies Partner With Locum Independence

Financial infrastructure for the physicians you place



The Business Side of Locum Medicine Is Where Agencies Lose Physicians

Locum physicians are high earners operating as independent businesses. Most receive no coordinated support for the financial complexity that role creates.

The consequence reaches your agency as attrition. Physicians disengage and leave, not because of the work, but because of the chaos surrounding it.

The U.S. locum tenens market exceeds **\$9.9 billion** annually.

Supply pressure

Physician shortages intensify competition for qualified providers across every specialty.

Margin compression

Rising placement costs and client rate pressure squeeze profitability at every tier.

Loyalty gap

Physicians move freely between agencies. Brand affiliation rarely translates into assignment commitment.

Four Structural Gaps

01

No employer infrastructure

No automatic withholding, no 401(k) match, no benefits. Physicians are solo operators without a CFO.

02

Unpredictable income

Variable contracts across multiple states create multi-state tax exposure and inconsistent cash flow.

03

Tax leakage

Missed deductions and unexamined entity structure create recurring, avoidable tax exposure that compounds year over year.

04

Wealth stagnation

High income does not equal wealth. Without structure, earnings are consumed rather than compounded.

Agencies Compete on Rate. Rate Is Replicable.

When every agency offers the same transactional experience, physicians have little reason to stay. An agency that differentiates only on compensation and placement speed remains vulnerable to any competitor willing to go five dollars an hour higher.

Replacement cost

Industry research estimates physician turnover can cost organizations between **\$150,000 and \$500,000** per physician when recruiting, onboarding, and lost productivity are included.

The multi-agency default

Most experienced locum physicians maintain relationships with several agencies simultaneously. Exclusivity is rare and retention pressure is constant.

Acquisition cost

Every placement requires recruiter labor, credentialing, licensing coordination, onboarding, and travel logistics before revenue is realized.

INTRODUCING



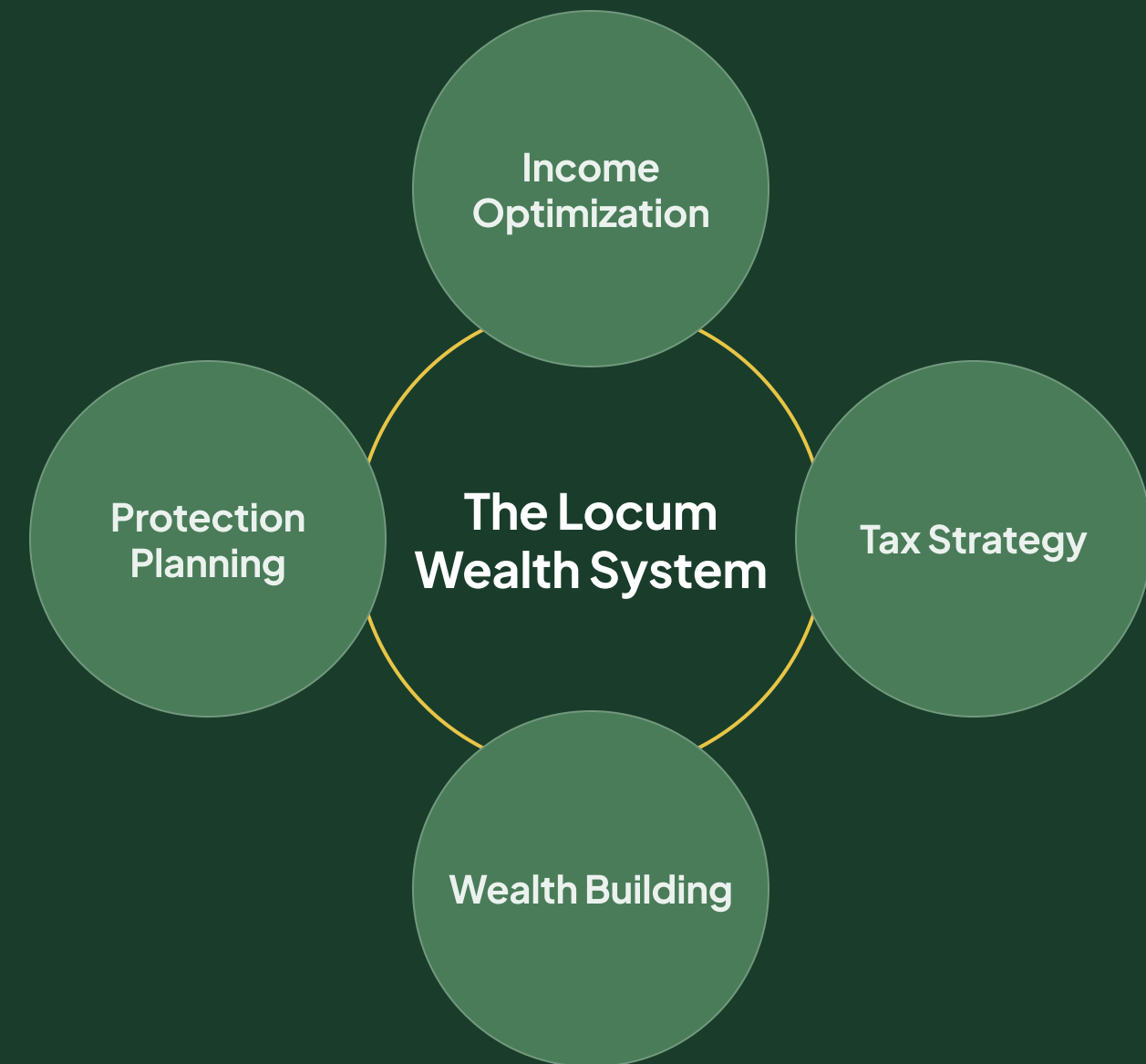
A coordinated financial and business infrastructure platform designed exclusively for 1099 physicians, that agencies offer as a premium benefit.

THE PLATFORM

The Locum Wealth System

The Locum Wealth System integrates income optimization, tax strategy, wealth building, and protection planning into a single coordinated framework.

Physicians receive a dedicated advisory team, a personalized financial roadmap, and ongoing strategic guidance, delivered alongside your agency's identity.



The Four Pillars

01 · Income Optimization

Entity structuring (S-Corp, LLC), payroll setup, benefits access, and cash flow management for 1099 income across multiple states.

02 · Tax Strategy

Proactive multi-state planning, quarterly estimated payments, deduction strategy, and year-round advisory rather than annual filing.

03 · Wealth Building

Investment strategy, retirement vehicles, real estate, and long-term planning calibrated to physician income cycles.

04 · Protection Planning

Disability income, life insurance, liability coverage, asset protection structures, and estate planning coordination.



Specialists. One coordinated strategy.

Every physician onboarded through Locum Independence works with a dedicated team, not a single generalist.

Dedicated advisory team

A physician-specialist CPA, wealth advisor, insurance specialist, real estate advisor, employee benefits specialist, student loan specialist, legal advisor, and locum recruiter, all coordinated.

Personalized roadmap

A financial plan built around the physician's income, state exposure, and career stage.

Ongoing strategic reviews

Quarterly check-ins, proactive tax planning, and milestone-based updates.

Three Effects

01

Physician retention

A physician whose financial life is organized through your relationship has a reason to return that a competing rate does not erase.

02

Recruiter differentiation

Recruiters gain a tangible advantage that has nothing to do with rate, and one no other agency in this market can currently offer.

03

Referral generation

Physicians who receive value beyond placement have something specific to tell their peers about.

The Same Recruiter. A Different Conversation.

BEFORE

"We have an assignment in Phoenix paying \$180 an hour. Are you available?"

Purely transactional. Replicable by any competitor.

AFTER

"We've connected you with a physician CPA team and wealth advisory team to review your Q3 tax exposure."

Advisory. Differentiated. Difficult to replace.

The result. Recruiters become anchors in a physician's professional life rather than one of three agencies on speed dial.

From Referral to Coordination

01

Agency referral

Physician introduced during onboarding.

02

Financial assessment

Personalized review of income structure, tax exposure, and gaps.

03

Infrastructure setup

Entity, tax strategy, and benefits structures implemented.

04

Active optimization

Ongoing advisory and coordination across specialists.

05

Retention

The physician renews assignments, deepens the relationship, and refers peers.

COMPETITIVE POSITION

No Agency in the Locum Market Currently Offers This

Locum Independence gives partner agencies access to a coordinated financial infrastructure covering:

- Wealth strategy
- Risk and insurance management
- Student debt optimization
- Employee benefits planning
- Accounting and tax advisory
- Real estate investment strategy
- Asset protection and estate planning
- Locum career and contract strategy

Agencies that partner early establish a position in physician loyalty and brand differentiation that becomes harder to displace over time.

CLOSE

Ready to Become the Agency Physicians Do Not Leave?

Schedule a partnership call

A thirty-minute briefing to walk through the model, the physician experience, and whether this fits how your agency operates.

Request a walkthrough

See the physician experience and recruiter tools directly.



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