LOCUM
INDEPENDENCE

Physician Onboarding Guide

Welcome to Locum Independence, the financial and business platform for independent physicians.

THE REALITY

What You Gained. What You Inherited.

02

What you gained

- Flexibility and autonomy
- Control over your schedule
- Significant income potential

What you inherited

- Complex multi-state tax exposure
- Business structure and compliance decisions
- Financial choices with consequences you were never trained to evaluate

You were trained to practice medicine. Independence demands that you also run a business. Those are different skills, and nobody handed you the second one.

WHY THIS REQUIRES A DIFFERENT APPROACH

Traditional Financial Planning Was Built for Employees

The employed physician

Single employer. W-2 income. Benefits provided. Standard retirement plan. Simple tax filing.

Built for this

The independent physician

Multiple income sources. 1099 income. Self-funded benefits. Complex retirement options. Advanced tax strategy required.

Locum physicians operate on a fundamentally different framework: multiple income sources, variable earnings, and a level of tax complexity that generic advice cannot address.

Locum Independence was built for the second column.

THE FRAMEWORK

The Locum Wealth System

04

A structured framework that turns financial complexity into a sequence you can actually follow.

01

Income Optimization

Structure your entity and your income.

02

Tax Strategy

Accounting, bookkeeping, payroll, and year-round advisory.

03

Wealth Accumulation

Invest and compound with a plan built for irregular income.

04

Protection Planning

Asset protection and estate planning.

Each phase builds on the last. Wherever you are in your career, the system meets you there.

YOUR ADVISORY TEAM

Eight Specialists. Not One Generalist.

Locum Independence coordinates communication across every discipline so you are not the one connecting the dots.

Wealth Advisor

Responsible for making sure your income translates into lasting wealth.

CPA and Tax Strategist

Tax strategy, entity structure, bookkeeping, and financial reporting managed year-round.

Asset Protection Attorney

Contract review, business formation, compliance, and legal coordination.

Insurance Specialist

Disability, malpractice, life, and asset protection coverage reviewed together.

Employee Benefits Specialist

Retirement plans, health coverage, and benefits typically available only to larger employers.

Real Estate Investment Advisor

Personal purchases and investment property aligned with your income and tax plan.

Student Loan Advisor

Repayment and refinancing strategy integrated with your income and tax picture.

Locum Tenens Recruiter

Contract sourcing and negotiation informed by your income goals, not an agency's quota.

OUR ROLE

Coordination Is the Product

06

Instead of this

- Separate conversations
- Disconnected advice
- Missed coordination
- Unclear priorities

You get this

- One unified strategy
- One clear roadmap
- One coordinated process
- Decisions made with full context

Coordination is the advantage. Simplicity is the outcome.

Discovery Comes Before Recommendations

Your income

Sources, structure, and how it flows.

Your structure

Current entities, accounts, and advisors.

Your goals

Short-term priorities and long-term direction.

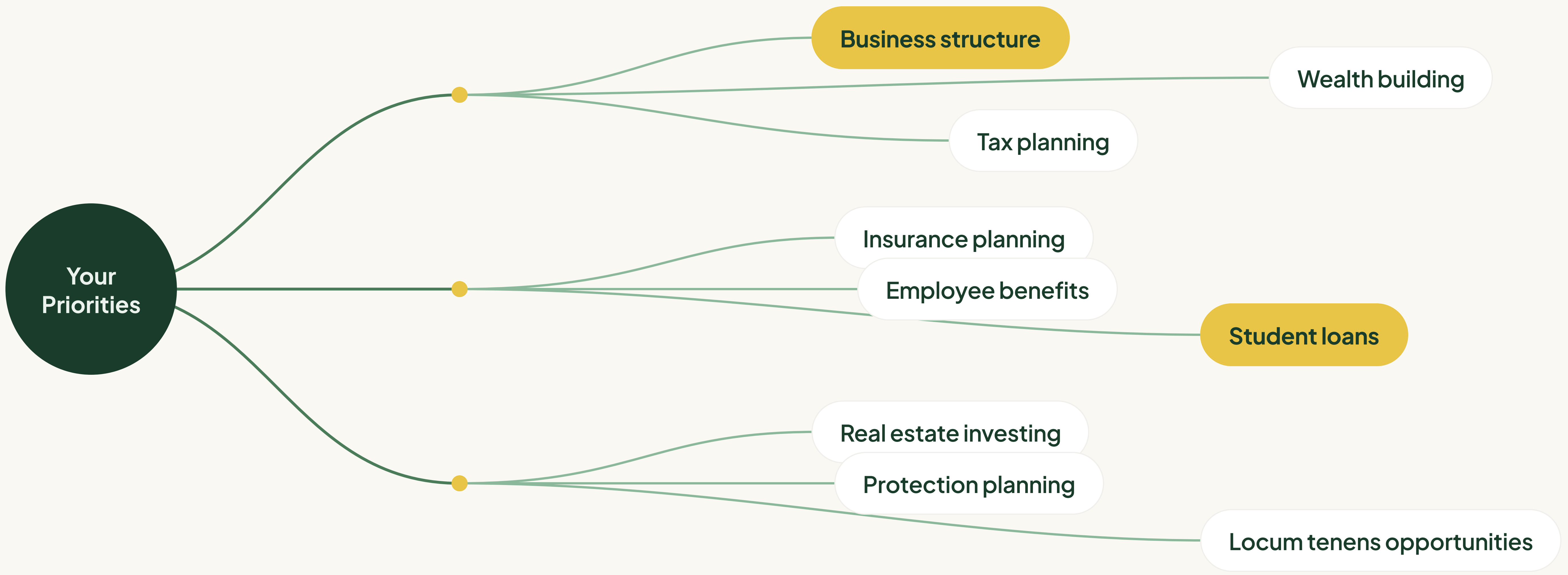
Your concerns

What actually keeps you up at night.

Good advice starts with the full picture. Nothing is recommended before we understand it.

There Is No Universal Template

After reviewing your situation, we identify what matters most for you specifically. Priorities are sequenced around your greatest opportunity and your most immediate need, not a standard order of operations.



TURNING STRATEGY INTO ACTION

A Plan Only Matters If It Gets Implemented

01

Organize accounts

02

Implement priorities

03

Monitor progress

04

Adjust and refine

Each phase builds on the last. Progress is visible and ongoing, not a one-time event.

THE OPPORTUNITY

Locum Work Creates Something Most Physicians Never Have

Genuine control. Over your schedule. Over your income. Over your future.

With the right structure in place, that flexibility becomes a compounding wealth-building engine. The opportunity is real. The only question is whether it is organized enough for you to take full advantage of it.

WHAT SUCCESS LOOKS LIKE

It Is Not Measured by an Account Balance

01

Knowing where you stand

A clear view of your complete financial picture.

02

Having a plan

A strategy built around your goals and your timeline.

03

Feeling in control

Confidence that your financial life is organized.

YOUR NEXT STEP

The Process Begins With One Conversation

01 Schedule your discovery meeting

We learn your goals, concerns, and long-term direction.

02 Complete your assessment

Share the basics of your current financial situation.

03 Receive your roadmap

A strategy built specifically for your circumstances.

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