



How did Dr. X start working with The Mestern Group?

Dr. X and his wife are third-generation clients. His grandmother was the first in the family to work with The Mestern Group and, after she passed away, her estate was split between her three children. We managed the portfolios of all three beneficiaries. Dr. X, a recent medical school graduate, is the son of one of these beneficiaries and, despite never having been introduced to The Mestern Group, asked to work with us. We began this new client relationship with our first step: using our process **mySmyR (myStory myRoadmap)** to create a financial **Roadmap** for Dr. X and his family,

What services did Dr. X require from The Mestern Group?

Dr. X emphasized the busyness of managing a practice, and the need for The Mestern Group to become his “financial doctor”; a team he could trust to coordinate his entire financial life.

What did The Mestern Group initially do for Dr. X?

We worked with Dr. X’s accountants and lawyers to “quarterback” his entire financial life. This ensured the completion of his goals stated in his **mySmyR**. The Mestern Group acted as a liaison between Dr. X’s accountants and lawyers to make sure that he is always moving in the right direction.

Due to the corporate complexity of Dr. X’s situation, a member of our financial planning team, [Francois Asselin](#), worked with Dr. X and his wife to draw up a full initial financial plan. [Nigel Newland](#), part of our insurance team, presented a solution for future estate liability due to the income Dr. X was earning in his medical corporation. The Mestern Group was able to offer Dr. X a permanent life insurance policy to take care of the tax liability of accruing capital in his corporation. As Dr. X’s income generation is between \$500k - \$1 Million annually, this accrual of capital over 20-25 years will be substantial. This insurance policy has proactively saved Dr. X from millions of dollars in tax liabilities that he would have needed to pay in the future.

What steps are taken to maintain our relationship with Dr. XYZ?

As is customary for all clients of The Mestern Group, Dr. X has minimum 1-hour quarterly reviews, focusing on the financial health of the family portfolio as well as discussing any opportunities or concerns. The Mestern Group commits to updating his **mySmyR** annually, or as needed.

We maintain an open-door policy and Dr. X knows that he can always get in touch with our team, even during an emergency. The Mestern Group has worked on weekends to help him with issues that could not wait until the next business day. Dr. X has expressed his delight in knowing that The Mestern Group are in his corner, taking care of his affairs while he is focused on his medical practice, life, and a new family.