

SAVING PETS' LIVES, 24 HOURS A DAY, 7 DAYS A WEEK
PET POISON HELPLINE
 AVMA | LIFE
 Veterinarian Inspired Coverage

Introduction to Investing

Mark McKinley, CFA
Investment Counselor
 William Blair

November 29, 2017

www.petpoisonhelpline.com | 3600 American Blvd. W., #725 Bloomington, MN 55431 Pet Poison Helpline ©2017

What is Pet Poison Helpline?

- **24/7 animal poison control center**
- **Veterinary & human expertise**
 - 20 DVMs, 35 CVTs
 - DABVT, DABT
 - DACVECC
 - DACVIM
 - 7 PharmDs
- **Case fee of \$59 includes**
 - Unlimited per case consultation
 - Fax or email of case report
- **Educational center**
 - Free webinars (archived)
 - Tox tools
 - Wheel of Vomit
 - Pot of Poisons (toxic plants)
 - Textbook
 - iPhone app
 - Newsletters for vet professionals
 - Free resources for clinics
 - Videos
 - Electronic material
 - Clings

Email us for info!

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PET POISON HELPLINE

Veterinarian Inspired Coverage

- ***NEW*** Dental/Vision Plans
- Credible – Student Loan Refinancing
- Disability Income – including maternity benefit
 - Professional Overhead Expense
- Life Insurance
- Hospital Indemnity
- Critical Illness
- Wellbeing Initiatives – including our Member Advocate

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PET POISON HELPLINE
800.213.6680
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Speaker Introduction



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Introduction to Investing

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Investment Principles

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Poll: Which investment is worth more after 40 years?

Investment A

- Invest \$3,000 per year for 8 years during years 1-8
- Earn a 10% annual return

Investment B

- Invest \$3,000 per year for 32 years during years 9-40
- Earn a 10% annual return

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Portfolio Construction

Common Asset Classes

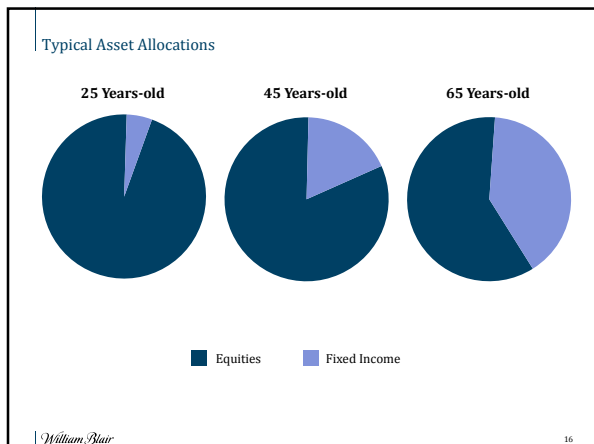
Stocks	Bonds	Real Assets	Commodities
Partial Ownership of a Public Company	A Loan to a Borrower	Property for Personal Use or for Generating Income	Natural Resources
Examples: 100 shares of Apple	Examples: \$1,000 Treasury Bond (U.S. Government) \$1,000 Boeing Senior Notes (corporate)	Examples: Home Rental unit Collectibles Art Jewelry	Examples: Crude oil Precious metals Agriculture

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Risk vs. Return

Risk and Return Characteristics

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Wealth Planning

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- Keys to Making the Most of Wealth
1. Sound Investing
 - 2. Wealth Planning**
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Typical Investment Approaches

Do-It-Yourself Stock Broker Wealth Manager

More Services

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Wealth Management

No single goal can be viewed in a vacuum.

True strategic investment planning views each aspect of an investor's financial life as part of an integrated mosaic.

Education planning Retirement planning Strategic asset allocation

Business ownership Portfolio construction Estate planning

Tax planning Philanthropy Insurance

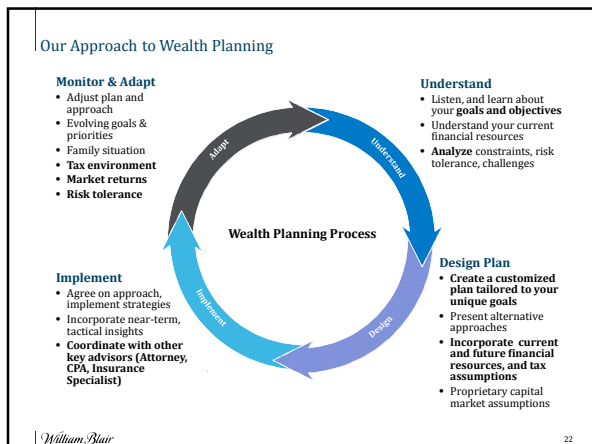
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Common Objectives over your Personal Financial Lifespan

PERSONAL FINANCIAL LIFESPAN

- Becoming established**
 - Budget development
 - Debt management
 - Education planning
 - Insurance planning
 - Developing investment discipline
 - Begin to plan for retirement
 - Basic estate planning
 - WILL
 - Powers of attorney for healthcare and property
 - Living will
- Building Wealth**
 - Liquidity management
 - Systematic investing for retirement and education goals
 - Insurance planning
 - Continued retirement planning
 - Minimizing Income and capital gains tax
 - Estate planning enhancements
 - Revocable trusts
 - Irrevocable Life Insurance Trusts (ILITs)
- Preserving Wealth**
 - Retirement income planning
 - Diversification outside of concentration in company stock
 - Liquidity management
 - Customized credit for leverage and tax benefits
 - Minimizing income and capital gains tax
 - Advanced Estate planning
 - Wealth transfer
 - Charitable giving
- Wealth Transfer**
 - Income and estate tax minimization strategies
 - Wealth transfer and charitable giving
 - Planning for retirement and financial independence

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Save Early, Save Often, Save Consistently

Different savings vehicles provide different advantages based on tax efficiency and time horizon.

Employer-sponsored retirement plans allowing employee deferrals (like 401(k), 403(b), SIMPLE, and 457(b) plans) are powerful savings tools.

- Contributions come out of your salary as pretax contributions (reducing your taxable income) and any investment earnings are tax deferred until withdrawn
- Employer-matching?
- After-tax Roth option?

Traditional IRAs

- \$5,500 under age 50, \$6,500 Age 50 and over

Roth IRAs

- \$5,500 under age 50, \$6,500 Age 50 and over
- Contribution eligibility: \$131,000 or less MAGI - Single, (\$193,000 MFJ)

Taxable Savings

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Upcoming Webinars

January 18, 2018 – The Millennial Clientele – Michael McGuire

April 19, 2018 – American Foundation for Suicide Prevention – Christine Moutier, MD

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Thank you for attending!

FAQs

1. **When will I get my CE certificate?** We'll email it to you within 24 hrs.
2. **I attended the webinar but wasn't the person who logged in. Can I still get a CE certificate?** Yes. Send your name and email address to info@petpoisonhelpline.com.
3. **Can I watch the recorded webinar online?** Yes. You can view the recorded webinar on our website. Go to the "For Vets" page on our website, www.petpoisonhelpline.com for more info.

Comments? Questions? Email us! info@petpoisonhelpline.com
