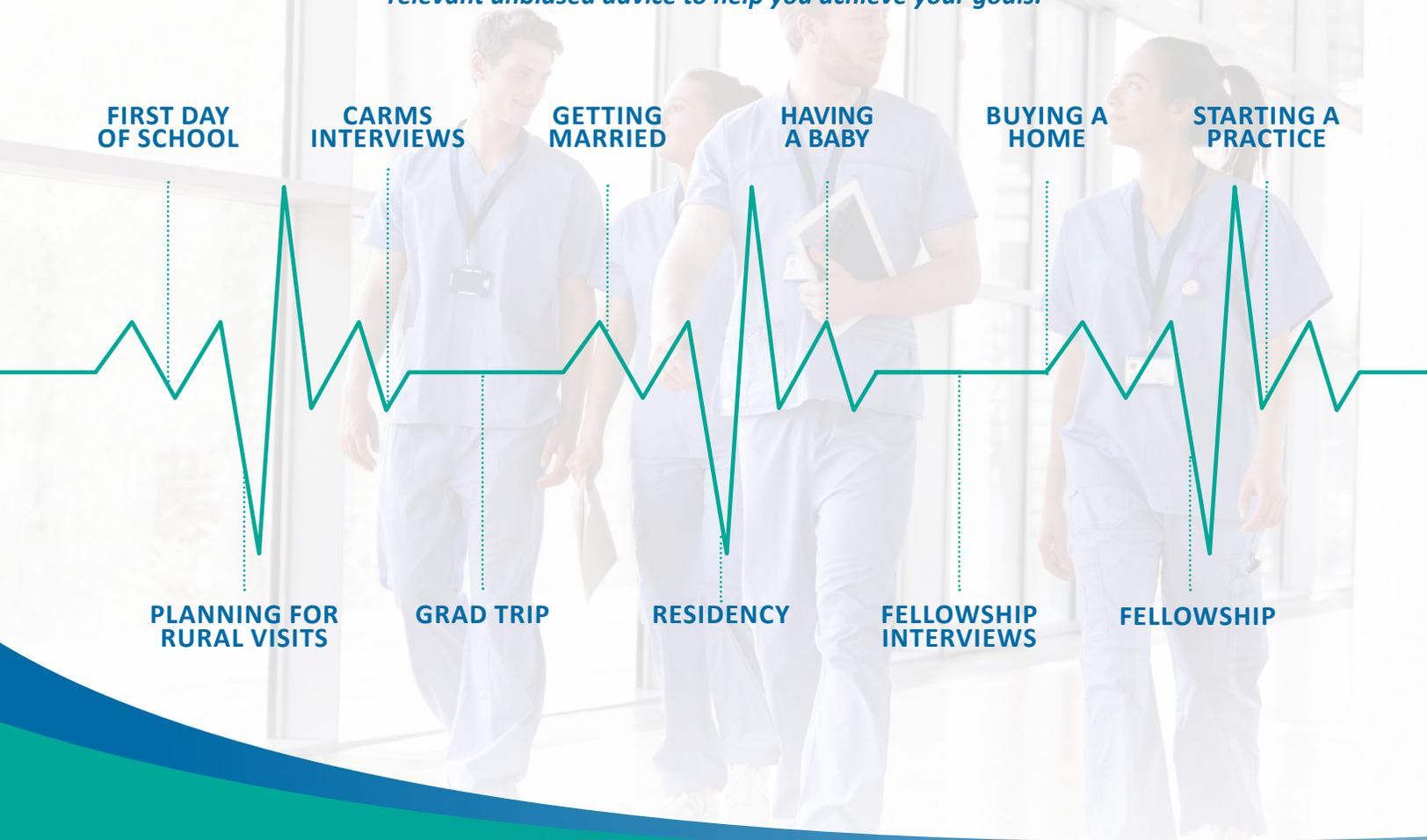


# Medical school is a financial journey with many stops along the way

*We take the time to understand your unique financial needs and provide relevant unbiased advice to help you achieve your goals.*



Being married to a Physician I know your journey - it was our journey. I helped my family plan for all the stops along the way.

We are not owned by a bank. You get *unbiased debt management advice*.

You don't pay for our services as we broker our services to more than *15 financial companies* - they pay us for our services.

**LiveBY**  
Wealth Management Inc.

**Live Life Your Way**

Mike Kidney CFP, CLU, CHS, CIM, TEP  
Certified Financial Planner  
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Leading Wealth Solutions for Physicians, Business Owners & Their Families

**You deserve to work with a Financial Planner who understands the journey to becoming a Physician.**  
You don't need to worry about dealing with debt, planning for fellowship, or providing for your family while completing your studies.

## FAQ's

### Why do you have a specialty supporting physicians?

Mike's spouse works in the medical field, he knows their journey and the financial issues they face intimately. The LiveBy team has a deep respect for the work physicians do and how it impacts the health of our communities. The LiveBy team knows their needs and has developed solutions to help them set and reach financial goals.

### What are the biggest obstacles or unexpected issues physicians face when it comes to wealth planning?

Risk management. The journey they are facing is long and has many risks. These risks include getting a needle prick through your gloves or being exposed to hazardous chemicals in the field. We make sure that their income potential is protected as they go through this journey.

### What is the difference between LiveBY and a bank?

Our philosophy is to be proactive rather than reactive. We focus on a full strategic solution to support you and your family and continue to monitor your progress. We help protect your family, not just your things.

## SERVICES

### Leading Wealth Solutions for Physicians, Business Owners & Their Families

- Insurance / Risk Management
- Tax Planning
- Estate Planning
- Debt Management
- Business Planning

## Our Promises

Our current clients were contacted about the traits they admire most about us. These are the promises we will live by day-to-day with each other and with our clients.

### Reliable

We will consistently be in your corner, working hard and smart to make your hard-earned money work for you.

### Educated

We will continue to stay current and ahead of the curve to help you make wise choices.

### Competent

We will continue to build on our expertise and use our years of industry wisdom to help you design a solid strategy.

### Comfortable

We are committed to making you feel happy and relaxed, and secure about your wealth plan for today and the future.

### Approachable

We will treat you like a friend, be easy to talk to and we will do our utmost to be accessible.

### Fun/Energetic

We believe in living in the now, being lighthearted and enjoying the people around us.

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