

PRACTICAL CLINICAL COURSES
A Service of the Gordon J. Christensen
Career Development Program

X4750
Retirement Planning – Start with the End in Mind

David A. Wright, DDS, MBA, MAGD - John W. Drumm, DMD –
Robert Spiel, MBA – Michael Dorociak, DDS, MAGD
Gordon J. Christensen, DDS, MSD, PhD

Materials Included

C.E. Instruction Sheet
AGD Post-Test

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PRACTICAL CLINICAL COURSES

**PROCEDURE FOR RECEIVING
CE CREDIT FOR VIDEO COURSES**

1. Complete the enclosed Post-Test.* For each **CE Video Purchased**, one test is included. If additional tests are needed, the following fees will apply: \$25 per test for 1 additional dentist; \$20 per test for each auxiliary (dental assistants, hygienists, lab technicians - no limit on auxiliary tests). Fees can be paid either by check or credit card when tests are submitted to Practical Clinical Courses.
2. Complete the demographic information located at the end of the test.
Type of Credit:
 - a. If the applicant selects "AGD," PCC will send notification to both the applicant and the Academy of General Dentistry. (The AGD will also notify applicant of credits earned by printout information.)
 - b. If the applicant selects "State," PCC will send a certificate of verification to the applicant. The applicant must then submit this certificate to his/her state board to obtain credit.
 - c. If the applicant selects "Both," PCC will complete a. & b. above.
3. Return the **Post-Test portion** via mail, fax, or email. Our contact information is as follows:

Practical Clinical Courses
3707 N Canyon Road
Suite 3D
Provo, UT 84604
Fax: (801) 226-8637
info@pccdental.com

4. Practical Clinical Courses will correct the Post-Test. **Passing scores are 70% or higher.**

***TO OBTAIN CE CREDIT ONLINE:** Login or create an account on www.pccdental.com and select "My CE Tests" from the left-side menu. Click on the video title to take the test online. **RESULTS ARE IMMEDIATE.** Missing the test? Contact us at 800-223-6569 during our business hours of 7:00 a.m. – 4:00 p.m. MST to add it to your account.

POST-TEST

X4750 Retirement Planning – Start with the End in Mind

1. When is the best time to start focusing on your retirement plans?
 - a. As soon as you own your own practice
 - b. 10 years before you plan to retire
 - c. Right now
 - d. After you have saved \$1.5 million

2. The three initial important goals of retirement planning are:
 - a. When to retire; Why to retire; What to retire to
 - b. When to retire; Where to retire; How to retire
 - c. Financial; Mental; Physical
 - d. None of the above

3. In your retirement planning, never plan for the unexpected.
 - a. True
 - b. False

4. Which statement is true?
 - a. The average dentist retires almost 8 years before the average American.
 - b. The average dentist retires almost 8 years after the average American.
 - c. The average dentist retires at the same time as the average American.
 - d. The average dentist retires before the average American.

5. Your Practice Transition Team should include the following:
 - a. Lawyers, CPAs, Sales Representatives
 - b. Practice Consultants, Family Members
 - c. Wealth Managers, Staff
 - d. All the above

6. CEO stands for:
 - a. Chief Everything Officer
 - b. Chief Executive Officer
 - c. Chief Empowerment Officer
 - d. All the above

POST-TEST

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7. Edwards Deming taught _____ is a function of the systems employed.
 - a. Outcomes
 - b. Quality
 - c. Profit
 - d. Market Share

8. Hunger pushes people away. Purpose draws people in.
 - a. True
 - b. False

9. Your goal as a leader is to build a team that becomes your _____.
 - a. Arms
 - b. Hands
 - c. Feet
 - d. Eyes
 - e. All the above

10. Saving for retirement should wait until student loans have been retired and the home purchase initiated.
 - a. True
 - b. False

11. The risk of not being financially able to retire is lessened by taking on risk with investments.
 - a. True
 - b. False

12. The following are legitimate tax shelters that can be used to accumulate wealth for retirement:
 - a. Simple IRA
 - b. IRA
 - c. 401K
 - d. All the above

13. Dentists that schedule a yearly review of their retirement financial position are far more likely to be able to retire by their target date.
 - a. True
 - b. False

POST-TEST

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14. Which personality type(s), with respect to risk tolerance, should use a financial advisor?
- a. Risk Adverse
 - b. Risk Loving
 - c. Risk Neutral
 - d. All the above, but for different reasons

PLEASE PRINT

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Indicate which type of credit you wish to obtain: AGD State Both

State License No. _____ AGD No. _____

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Card # _____ - _____ - _____ - _____ Expires ____ / ____ CVV2-Code: _____

The test is complimentary for the purchaser. *If you require CE tests for staff members or an additional doctor to receive credit, the fees are:*

Dentist (limit 1 additional dentist per video purchase): \$25

Auxiliary (no limit): \$20 for each auxiliary taking test