



There are several unique IRS and IRC retirement and pension plan provisions that apply specifically to physicians and their unique asset protection needs. Unfortunately, a recent survey of physician retirement plans found that over half were lacking them - causing the plan to be open to creditors.

Baker Financial offers a free 5 point checklist that tells you if your plan is in the clear or not. Call 545-3372 to receive it.

---

Scott Baker  
1248 2nd Ave. Suite 103  
Columbia, SC 29201

**John Smith**  
**1256 Oak Ave.**  
**Columbia, SC 29201**

There are several unique IRS and IRC retirement and pension plan provisions that apply specifically to physicians and their unique asset protection needs. Unfortunately, a recent survey of physician retirement plans found that over half were lacking them - causing the plan to be open to creditors.

Baker Financial offers a free 5 point checklist that tells you if your plan is in the clear or not. Call 545-3372 to receive it.

---

Scott Baker  
1248 2nd Ave. Suite 103  
Columbia, SC 29201

**John Smith**  
**1256 Oak Ave.**  
**Columbia, SC 29201**