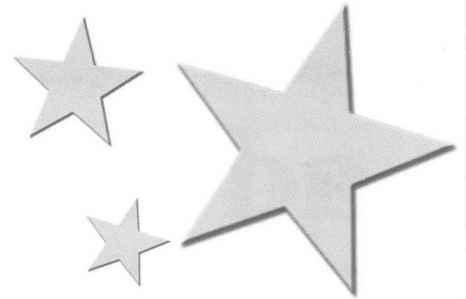
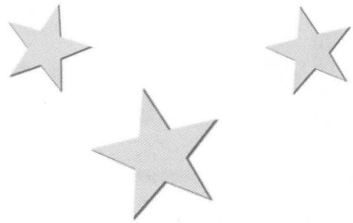


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# Medical Economics®

THE BUSINESS MAGAZINE OF THE MEDICAL PROFESSION®

DECEMBER 9, 2002

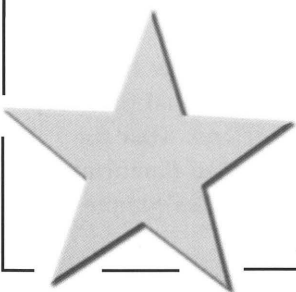


# 150 best financial advisers for doctors

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 Our exclusive list 

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# 150 best financial advisers for doctors

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★ Our exclusive list ★

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For many a physician, the roller coaster market and uncertain economy have transformed financial planning from a low priority to an urgent concern. If you're among those seeking expert guidance, our third, updated, list of the best financial advisers for doctors should help you find it.

This year, we began the selection process by asking you, our readers, to recommend financial advisers you've found knowledgeable and insightful. Many of you responded, describing how an adviser had helped you turn around a sticky financial situation or had pointed you toward a sensible path.

We then invited your nominees to take part in our rigorous screening process. Next, we re-evaluated candidates from our last list (published in the Aug. 7, 2000 issue) and sought new

recommendations from national and regional financial planning organizations.

Every candidate filled out an extensive questionnaire covering his or her credentials, educational background, experience, percentage of doctor clients, size of the firm, affiliations with medical organizations, and noteworthy professional achievement. To evaluate the depth and type of advice they give clients, we reviewed a sample plan from each individual. We also looked at each adviser's Form ADV, which is filed with the SEC and describes professional background and payment methods.

To whittle the field of qualified candidates, we favored those recommended by our readers, and nominees whose interests were more focused on the health care profession. We eliminated advis-

*Need a new economic roadmap for these difficult times? Here are some experts who can help you find your way.*

**By Leslie Kane**

SENIOR EDITOR

ers who are paid strictly by commission, since we believe that diminishes your chances of getting unbiased advice. And to allow us to include as many choices as possible in each geographical area, we made the tough decision to include only one adviser per firm, even though many firms listed have several partners who might qualify for inclusion.

Many of the advisers we chose have specialized financial planning credentials. Here's what the initials mean: Certified Financial Planner (CFP) designates compre-

hensive financial planning expertise. Certified Public Accountant (CPA) indicates expertise in tax issues. Personal Financial Specialist (PFS) is used by CPAs who specialize in financial planning. Chartered Financial Analyst (CFA) designates someone who has passed rigorous exams on investments and portfolio man-

agement given by the Association for Investment Management and Research. Chartered Financial Consultant (ChFC) indicates a focus on general financial planning. And CLU (Chartered Life Underwriters) denotes someone who specializes in insurance.

Many advisers require that you invest a minimum amount with

their firm if you want them to manage your investments, and we've listed those minimum requirements. However, almost all the advisers on our list will draw up a financial plan or consult with you for an hourly or flat fee. In addition, some of the minimum requirements are flexible, depending on your financial situation.



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## Best financial advisers

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### — Indiana —

**Elaine E. Bedel, MBA, CFP®**  
Bedel Financial Consulting, Inc.  
Indianapolis  
317-843-1358  
888-843-1358  
ebedel@bedelfinancial.com

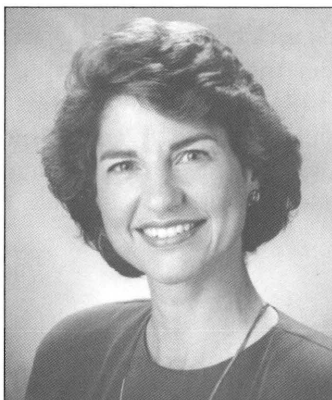
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## BEDEL FINANCIAL CONSULTING, INC.

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**Financial Planning and Investment Management**

**BedelFinancial.com**



**Elaine E. Bedel, MBA, CFP®**

# BEDEL FINANCIAL CONSULTING, INC.

Financial Planning and Investment Management

## Personal Financial Planning

Bedel Financial Consulting, Inc. was established in 1989 by Elaine E. Bedel, CFP®, and offers fee-only comprehensive financial planning services to its clients.

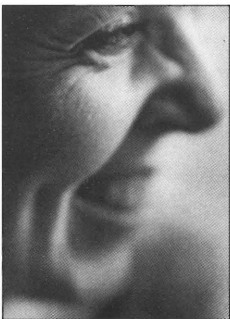
The company does not sell products and, therefore, does not receive commissions. Bedel Financial Consulting

*“We guide your actions today for the results you want tomorrow.”*

works with clients to efficiently and effectively use their financial resources to accomplish their short-term and long-term goals.

We provide guidance in the following areas:

- retirement planning
- investment strategies
- stock option analysis
- education funding
- income tax planning
- insurance needs analysis



- estate planning
- charitable planning
- divorce settlement issues
- family needs planning
- other financial needs unique to our clients

## Active Investment Management

The investment management aspect of the business began in 1992 after clients indicated they needed additional help managing their investments. Bedel Financial Consulting uses no-load mutual funds along with individual securities as the investment vehicles. The funds are held in an account in the client's name at a suitable custodian, such as a discount brokerage firm or a bank. Bedel Financial Consulting purchases and sells investments in clients' accounts based on their personal investment strategy. The firm's only compensation is a management fee charged each quarter to the investment account.

Bedel Financial Consulting's services are unique from those of other money managers. The professionals

*“We work with you to make the wisest use of your financial resources.”*

at Bedel Financial Consulting establish an asset allocation strategy based on a client's unique goals and objectives prior to investing the funds. In addition, investments can be quickly adjusted to meet client life changes or a sudden change in income needs.

## Talk With Us

At Bedel Financial Consulting, we know you must have confidence in our ability to advise you about your finances. We also understand the importance of feel-



ing comfortable with the members of our firm. We will arrange an initial meeting with a potential client, at no cost or obligation, to gather financial information and discuss client needs and goals. Following the meeting, Bedel Financial Consulting sends an engagement letter outlining the financial planning services that will be provided and the associated planning service fee. Once the client agrees with the engagement letter, the planning process begins.

Our clients range from young professionals to people of post-retirement age. It's never too early to start your financial planning or to implement your investment strategy. Bedel Financial

*“It's never too early or too late to start financial planning.”*

Consulting can provide the expertise for all your financial needs. Give us your dream and let us help you achieve it.