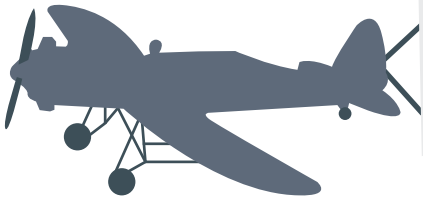


RELOCATION PROCESS FOR PHYSICIANS

THE RELOCATION PROCESS IS ONE OF THE MOST TIME-CONSUMING AND FRUSTRATING LIFE TRANSITIONS FOR A PHYSICIAN.



1 Review the relocation policy of your new employer

- Many employers provide reimbursements or allowance for relocation fees. Check the contract early on to see what expenses are covered and what might still need to be negotiated.

5 Find your new home

- Focus on what house fits your future needs. The right community, comfort for you and your family and location are key elements to take into consideration. If possible, pay a visit to the area to get a better understanding of what it would be like to live there and raise a family.

3 Contact a Relocation Liaison

- A relocation liaison can relieve a lot of the stress from the moving process. Taking the time to explain to them the unique circumstances of your situation will help establish priorities and ensure a positive outcome.

6 Determine the ideal mortgage structure

- Coordinate your mortgage structure accordingly in order to put yourself in a position to have it paid off by your desired financial independence age, or sooner.

8 Get involved in your new community

- Check out your community profile and get involved in: entertainment, religious organizations, educational opportunities, recreational activities, etc.

4 Inform all parties that could be affected

- As a physician, there are many people you will need to notify of your relocation; such as patients, payers, hospitals, insurance carriers, etc.

2 Organize life fundamentals

- Gather records, transfer services such as banks/memberships and create a checklist for all tasks that need to be completed before you move.

7 Make the big move!

- Hire a moving company that will handle your personal belongings with care