

**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**

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## 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**

**X4750 Retirement Planning – Start with the End in Mind**

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**

**X4750 Retirement Planning – Start with the End in Mind**

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

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