

Defining Wealth: Peace, Purpose & Plenty of Cash

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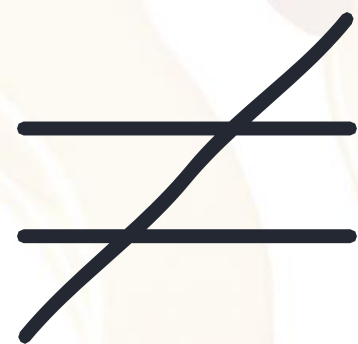


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- Owner & Founder, Wealthy Mom MD
- Owner, BKMD Skin
- I am not a licensed financial anything.
- Educational & entertainment purposes only.
Not financial, legal, or tax advice.



High Income



Freedom

A photograph of a two-lane asphalt road with a yellow double line down the center. The road surface is heavily cracked and weathered, with many small, irregular cracks forming a mosaic-like pattern across the pavement. The road curves slightly to the right in the distance. On either side of the road, there is green grass and some low-lying vegetation. The lighting suggests it's daytime, with shadows cast across the road surface.

Uncertainty



Online
Misinformation

Consolidation

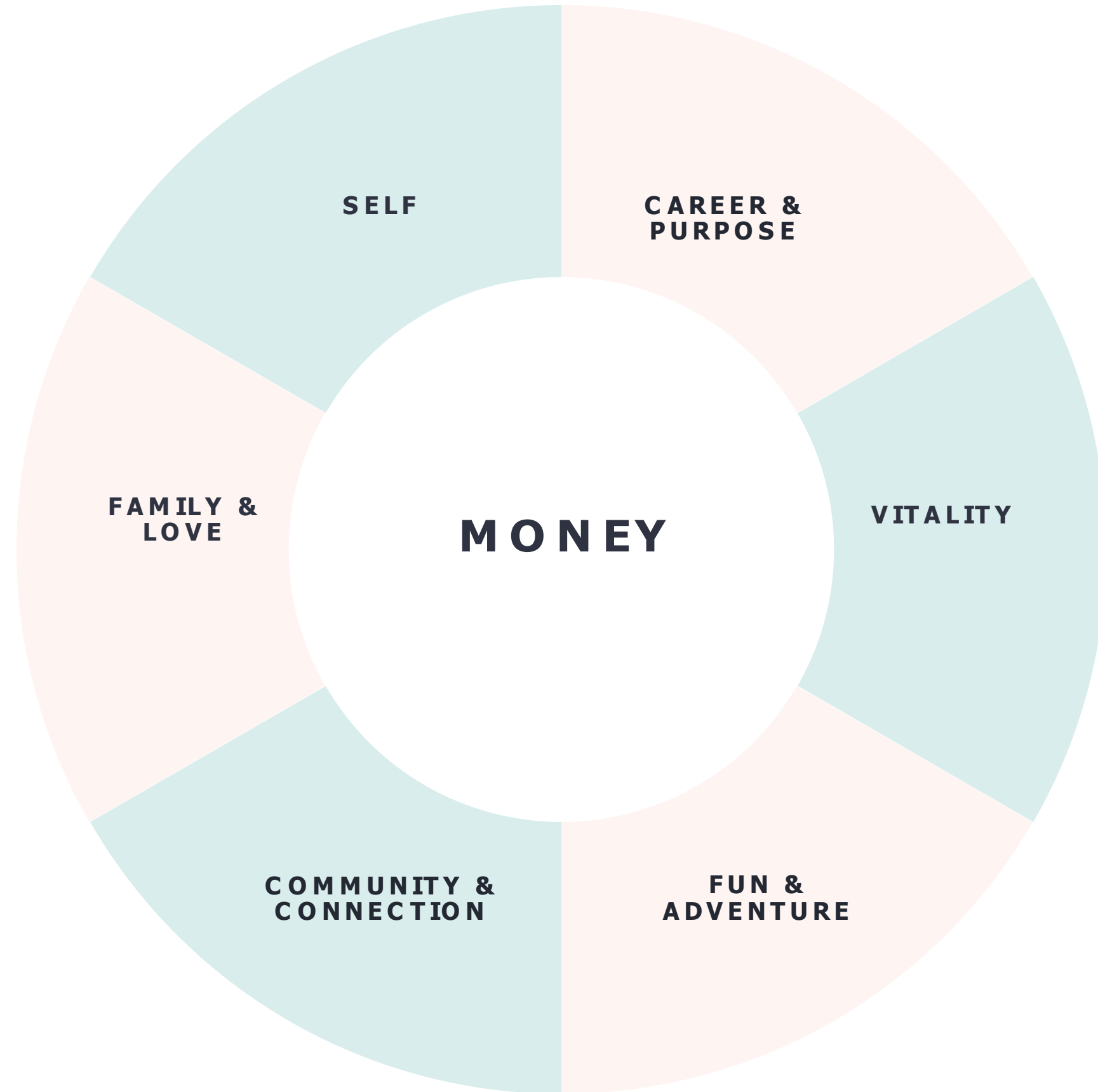
Declining
Patient Trust

Uncertainty

AI / Tech

Rise of Cash
Pay

Insurers



The 7 Freedoms



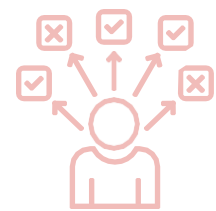
Time Freedom



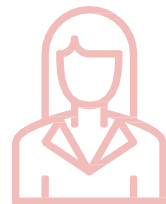
Location Freedom



Health Freedom



Lifestyle Freedom



Career Freedom



Family Freedom



Relationship Freedom

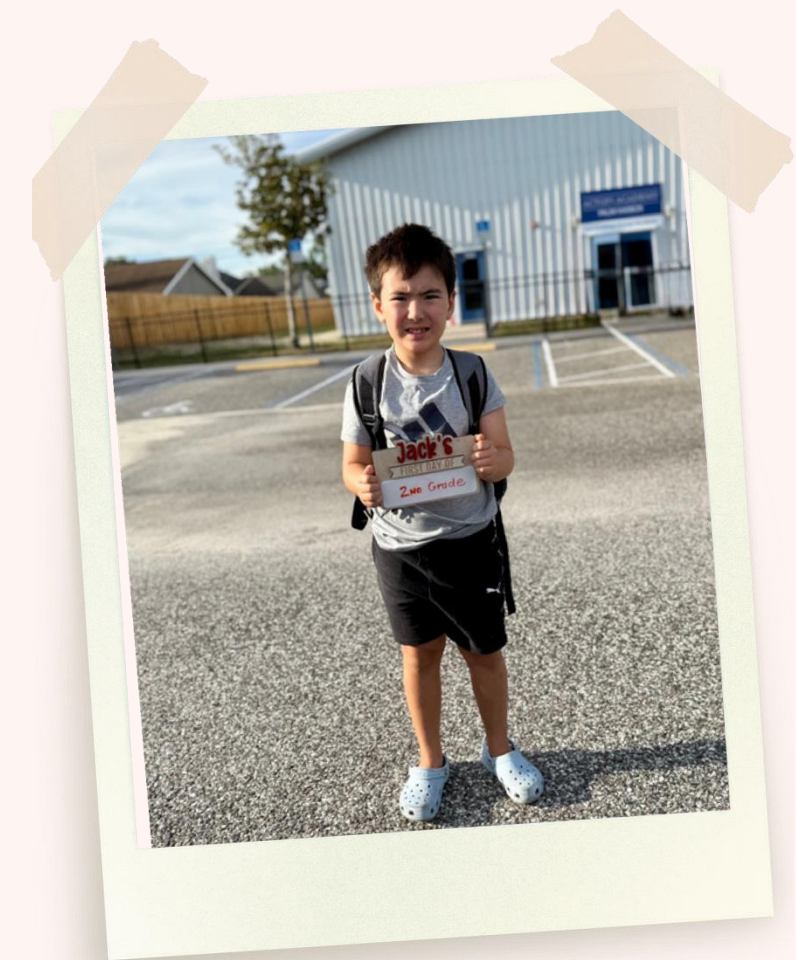


Living abroad while still
working



My practice, my terms:

- Integrative care
- More time with patients
- Virtual + direct pay



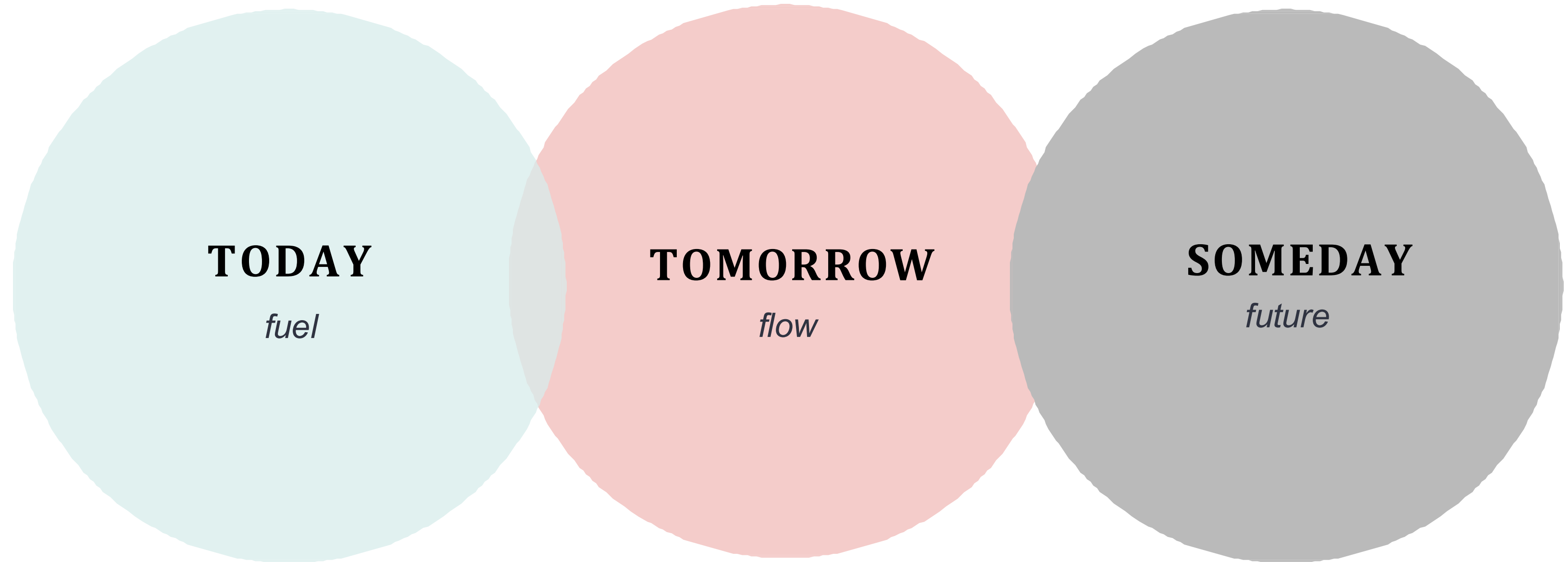
Alternative Education +
Travel Flexibility



Financial Flexibility



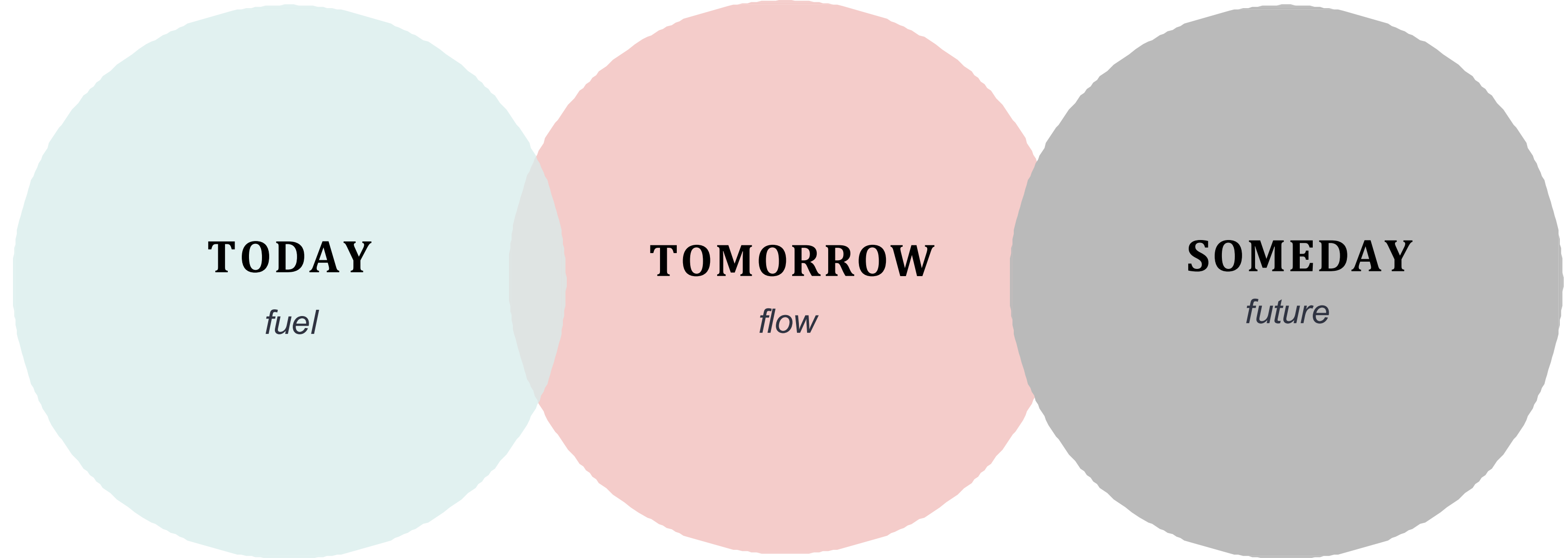
The Flex Factor



Keeps your life running
now

Creates both cash flow +
long-term growth

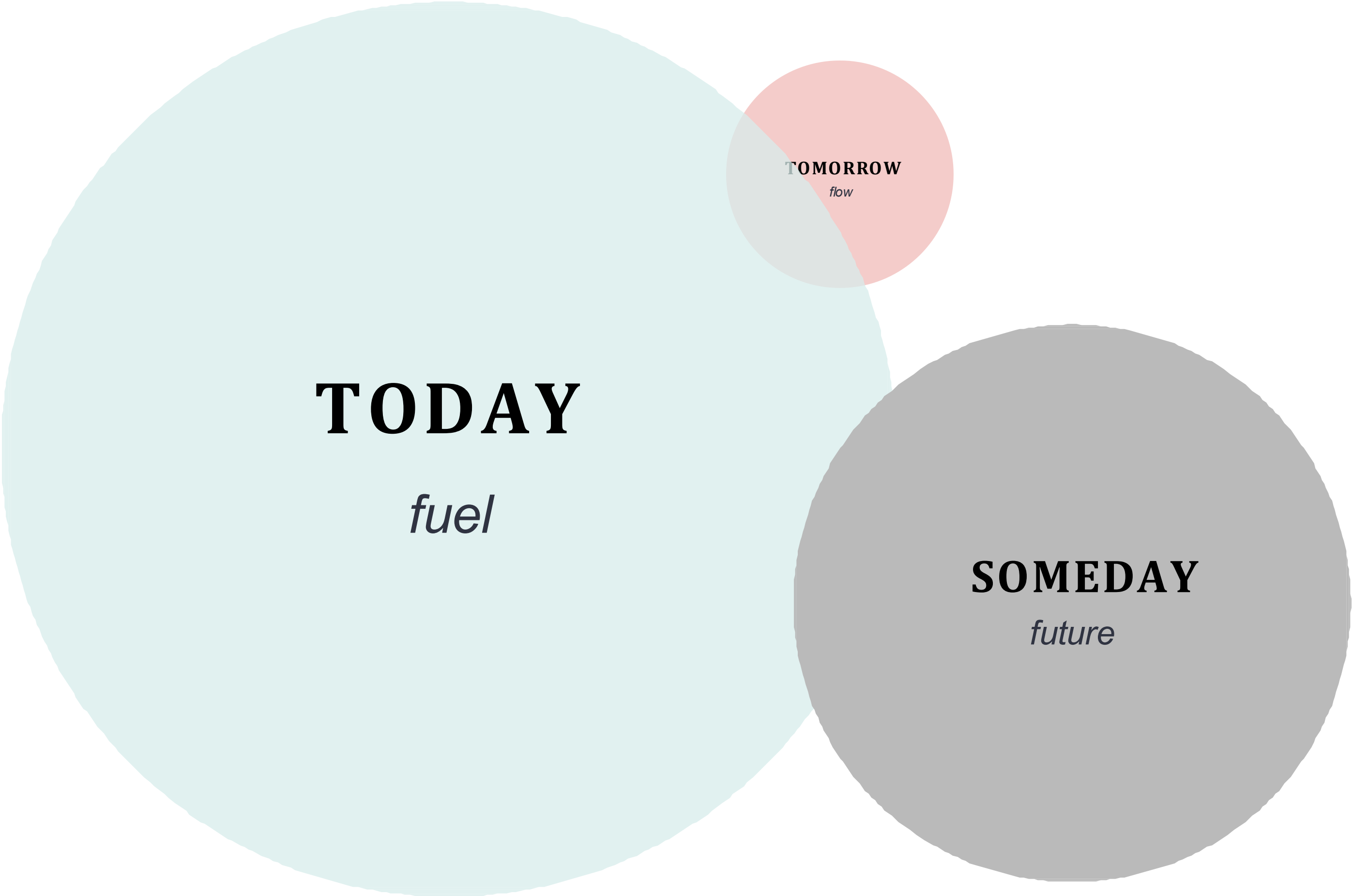
Important, but only useful
decades later



Cash
Emergency Fund
Paycheck

Business
Real Estate
Alternatives
Brokerage

Retirement Funds
Social Security
Pension



TODAY

fuel

TOMORROW

flow

SOMEDAY

future

WHAT'S YOUR FLEX FACTOR?

Measure your financial flexibility in 3 steps.





TODAY

fuel

Do I have enough cash flow + cushion for daily life?

- 1** = Living paycheck to paycheck
- 2** = Small cushion, still feels tight
- 3** = Comfortable buffer, mostly stress-free
- 4** = Ample cushion, daily choices never dictated by money



TOMORROW

flow

Do you have income streams that both pay now and grow for later?

1 = Only clinical job + retirement account

2 = One extra stream (RE, side hustle, etc.)

3 = Several streams supporting cash flow now

4 = Diverse, resilient mix of income + growth



SOMEDAY
future

How much of your wealth is locked in retirement-only accounts vs. diversified?

- 1 = Almost everything in retirement accounts (money jail)
- 2 = Mostly retirement savings, little accessible wealth now
- 3 = Balanced mix of retirement + flexible assets
- 4 = Retirement solid, plus significant accessible/cash-flowing wealth



Add Up Your Score

3–5 = Low Flex → money dictates choices

6–8 = Moderate Flex → some choices, still restricted

9–10 = High Flex → good mix, growing freedom

11–12 = Excellent Flex → you design life on your terms



Wealth Table

How many legs does your wealth table have?

What will your next one be?

Investing Trifecta



Stable

- Cash & Cash based
- Bonds & Notes
- Whole life insurance
- Precious Metals
- Social Security



Market

- Mutual Funds
- Individual stocks



Alternatives

- Real Estate
- Crypto
- Business Ownership
- etc



True wealth isn't a number.
It's about choices.

Thank ya!



@wealthymommd



Wealthy Mom MD Podcast



wealthymommd.com



Extraordinary

vs.

Ordinary

The time is now



Penthhouse

Financial Independence

Wealth Building

Investing

Foundation

Emergency Fund, Cash

Asset Protection

Estate Planning