



AAOF ANNOUNCES **RESIDENTS’ RETIREMENT PLAN** AWARENESS INITIATIVE

OUR MISSION

The AAOF’s mission is to advance the orthodontic specialty by supporting quality education and research that leads to excellence in patient care.

“Compound interest is the most powerful force in the universe.”
- Albert Einstein

Most orthodontists will earn an enviable income by performing life-changing treatment for patients during a long-career distinguished by a strong work ethic. But income alone does not create wealth. Orthodontists are able to retire wealthy through long-term investments. It’s smart to start a retirement plan as early as possible to let that invested money go to work over the course of an entire career span. That’s why the American Association of Orthodontists Foundation encourages residents to start a retirement plan while in school. The longer that money is compounding, the greater the wealth which is acquired upon retirement.



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INVEST IN YOUR FUTURE

Personal Investment Guide

Get started now with the **NEW
Residents’ Retirement Plan
Awareness Initiative.**





home tuition family career retirement travel

PATH TO **SUCCESS**

Why think about retirement NOW?

Retirement may seem light-years away when a young orthodontic career is just about to begin, but it's not really so far down the road that it's not plan-worthy. Investing now makes sense – “cents” and dollars, actually! That is why the American Association of Orthodontists Foundation (AAOF) is introducing the Residents' Retirement Plan (RRP) Awareness Initiative to current residents. Naturally, money plays an important role in most stages of life – putting a roof overhead, education, family growth, travel and so on. Retirement ranks equally important as all of the other life stages and just because it's not needed until later is no reason to ignore it. It has the potential to last as long as a pre-retirement career. The AAOF wants to help residents plan to be able to retire comfortably. Through the Residents' Retirement Plan Awareness Initiative, the AAOF offers encouragement, guidance and support along your path.

While the AAOF does not manage or formally endorse any specific institutions or investments, it is the AAOF's aim to create awareness regarding the abundance of investment assistance resources available. Investing early can make a big difference in a retirement portfolio.

initial investments as low as \$1,000

A number of investment firms offer simple, startup retirement plans suited for the young professional. Some programs can establish your retirement portfolio with as little as \$1,000.

Refer to the suggested resources list. And check the AAOF website at aaofoundation.net/news/personalinvestment for updated information.

The AAOF Board of Directors knows from experience just how important it is for you to invest in your personal future, as well as the future of the orthodontic specialty. We stand ready to help.

The AAOF's on-going commitment is to support orthodontic education programs and the scientific research that ensures the future viability of the specialty and advancements in patient care. On a more personal level, the Foundation is also committed to you and your professional success, which in turn can fuel your investment portfolio. Even though you are in school now, you can leverage the “most powerful force in the universe,” COMPOUND INTEREST – and secure your future.

INVESTMENT OPPORTUNITIES

suggested resources

Resources listed below are provided as a general guide to various options to help you set up an investment plan, and is not necessarily a complete compilation of every investment resource available to you. Start investing in your future now.

Acorn www.acorns.com/acorns-later

- Automatic savings plan through automated recurring contributions
- Automatic investment available with initial contributions as low as \$5

Betterment www.betterment.com

- Essentially a complete online solution to open and fund an IRA as well as turnkey investment solutions for the money in the account
- Info specific to the IRA program: www.betterment.com/ira-accounts
- Select from a set of pre-constructed portfolios

Edward Jones www.edwardjones.com/kris-caldwell

- Offers numerous investments and services to help you reach your financial goals, including smart spending and borrowing options, retirement, paying for education and protecting your assets.

Fidelity IRA www.fidelity.com/retirement-ira/overview

- All-in-one investment solutions plus the ability for the investor to build their own portfolio subject to minimum investment levels

Merrill Edge merrilledge.com/why-merrill-edge

- Enjoy streamlined investing with access to research and insights, step-by-step guidance and flexible tools to put your ideas into action
- Information specific to our retirement planning solutions: www.merrilledge.com/retirement-planning

Merrill Lynch www.ml.com

- Direct link to The Ratliff Group team page: <https://fa.ml.com/missouri/clayton/ratliff-group>

Morgan Stanley email Anthony.S.Favoroso@morganstanley.com

- Low-cost start to investing designed for the young professional
- Free financial analysis and consulting
- Excellent track record of high performance

Schwab www.schwab.com/public/schwab/investing/accounts_products/accounts/ira

- All-in-one investment solutions plus the ability for the investor to build their own portfolio subject to minimum investment levels
- Good help resources for clients

Vanguard investor.vanguard.com/ira/iras

- All-in-one investment solutions plus the ability for the investor to build their own portfolio using Vanguard proprietary funds
- Generally known as a low-cost provider in the marketplace
- Good help resources for clients

LASTING IMPACT OF THE **AAO** FOUNDATION

- \$12.3 million in research and educational funding through the **Awards Program** since 1994
 - 232 Fellowship Awards
 - 242 Research Awards
- **Supporting orthodontic faculty** by providing approximately \$800,000 in research grants and fellowship awards annually
- Historical preservation of orthodontic records through the **Craniofacial Growth Legacy Project**
- **The Rapid Assessment of Evidence program** provides an opportunity for the assessment of manufacturers' claims about their products when members have questions
- Supporting orthodontic residents by offering a one time \$400 gift through the **Resident Gift Program** to enable them to attend AAO Annual Session
- **AAO Annual Session** support of \$22,000
- Annual **GORP Sponsorship** (Graduate Orthodontic Residency Program) of \$20,000

Foundation funding ensures the future viability of the specialty by investing in the next generation of educators and researchers.

AAOF is dedicated to making your future even brighter!