Attend

A FREE GUIDE FOR PHYSICIANS · AUGUST 2026

# Care for your finances like you care for your patients

Your financial roadmap, stage by stage, from residency through retirement. The 2026 numbers, the moves that matter most right now, and the opportunities worth taking while they're in front of you.

### How to use this

Find the stage you're in, work through those moves, and let the rest wait. There's no financial journey quite like a physician's, and the order you do things in matters more than how clever any single decision is. Every item here is something you can act on this month.

## 01 Residency

PGY-1 THROUGH PGY-3 · THE OPPORTUNITIES WORTH TAKING NOW

This stage isn't really about investing. It's about locking in the advantages that are cheapest and easiest to claim while you're still in training.

- **Lock in own-occupation disability coverage.** Underwriting looks at your medical record as it stands today, and this is as simple as it will ever be. If your programme offers guaranteed standard issue coverage, you can get it with no medical questions at all.
- **Log in and confirm which repayment plan you're on.** SAVE ended in 2026 and plenty of borrowers were moved across, so it's worth seeing it on the screen rather than trusting memory.
- **If you work for a nonprofit or government employer, start certifying for PSLF now.** Your residency payments count toward the total, and certifying each year keeps the record clean.
- **Choose Roth over pre-tax while you can.** Your tax rate is about as low as it will ever be, which makes this the best possible moment to pay it.
- **Take the full employer match.** It's the one guaranteed return you'll be offered all year.


## 02 Fellowship and your final training year

**THE YEAR BEFORE THE INCOME ARRIVES**

The highest-leverage year of your financial life. You're still deciding things before the money and the lifestyle arrive together, which gives you more room than you'll have again.

- **Model the whole attending offer before you sign.** Base, bonus, tail coverage, non-compete and partnership track are worth far more together than the headline number is alone.
- **Find out who pays for malpractice tail coverage.** It can reach five figures, and it's one of the easiest wins in a contract negotiation once you know to ask.
- **Use your disability future-increase option as your income climbs.** No new medical questions, no exam.
- **Settle your loan strategy before the first attending paycheck.** Forgiveness and refinancing part ways here, so it's worth choosing deliberately.
- **Decide what your first year will look like.** Whatever you set now tends to stay with you, so set it on purpose.

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THE ROADMAP CONTINUES

# Your attending years, and everything after

## 03 Your first attending year

YEAR ONE · THE BIGGEST STEP UP YOU'LL MAKE

Your income multiplies four or five times over. Withholding, retirement accounts and protection all deserve a fresh look, and getting them right now compounds for decades.

- **Redo your withholding with the IRS estimator, entering both incomes.** Two-earner households are where April surprises come from, and this takes about ten minutes to solve.
- **Max the 403(b) or 401(k): $24,500 in 2026.** If you also have a 457(b), the limits are separate, so that's another $24,500 and $49,000 in total.
- **Check whether your 457(b) is governmental or non-governmental.** Worth knowing, because in a non-governmental plan the balance still legally belongs to your employer.
- **Open an HSA if you're on a high-deductible plan: $4,400 individual, $8,750 family in 2026.** Invest it, pay medical costs from cash flow, and keep the receipts. It's the most tax-efficient account you can own.
- **Raise your disability coverage to match your new income** using the option you bought in training.
- **Buy term life if anyone relies on your income.** Simple, cheap, and enough.

## 04 Attending years two to ten

**THE DECADE THAT DOES THE WORK**

This is where a high income turns into real independence. It's unglamorous, mostly about tax efficiency and consistency, and it works.

- **Do a backdoor Roth every year: $7,500 in 2026, or $8,600 from 50.** Clear any pre-tax IRA balance before 31 December so the whole conversion lands tax-free.
- **Ask whether your plan allows a mega backdoor Roth.** Plenty do, and almost none advertise it.
- **Put the right assets in the right accounts** across taxable, tax-deferred and Roth.
- **Revisit what you pay for advice each time your portfolio doubles.** A 1% fee on $2 million is $20,000 a year, so it's worth a conversation.
- **If you own your practice, look at a cash balance plan.** The contribution room grows with your age and income, and it's substantial.
- **Build money you can actually reach.** Accessible savings are what turn a good income into real options.

## 05 Mid-career and practice ownership

**WHERE THE CHOICES GET INTERESTING**

Your income peaks and the decisions become structural rather than investment-led. This is the stage where good advice is worth the most.

- **Model any partnership buy-in or private-equity offer before you engage.** The rollover equity and what you'll earn afterwards matter far more than the headline figure.
- **Treat your practice equity as the concentrated position it is** and diversify deliberately around it.
- **Review asset protection: umbrella liability, how things are titled, and your state's exemptions.**
- **Get the estate documents in place: will, powers of attorney, healthcare directive, beneficiaries.** Beneficiary designations override your will, so refresh them after any big life change.
- **Look at charitable bunching or a donor-advised fund** if you give regularly and itemise.

## 06 Your final decade

**APPROACHING, AND ENJOYING, INDEPENDENCE**

The work shifts from building the number to drawing on it well. Done thoughtfully, this is the stage everything else was for.

- **Hold enough in stable assets that you're never forced to sell at the wrong moment.** The five years either side of stopping work are the ones that matter most.
- **Plan Roth conversions in the gap years** between your last paycheck and required distributions. These years are often the biggest tax opportunity of your life.
- **Decide how you'll hand on the practice well before you want to stop.**
- **Price healthcare before Medicare** if you're planning to finish early.
- **Look at long-term care while you have the widest choice.**

### One thing worth knowing at every stage

Physicians tend to give the small numbers a lot of attention and wave the large ones through. We've watched people spend three weeks on an advisory fee and a weekend on a partnership agreement. Your loan strategy, the exact wording of your disability contract and your buy-in terms carry the biggest consequences, so give them the time they deserve.

### Take care of you

Attend is the modern finance brand created for physicians, by physicians. We work with doctors from residency through retirement, and the first conversation is complimentary with no obligation. If you'd rather just use the roadmap and never speak to us, that's a good outcome too. attendwealth.com · (281) 541-4808

### Sources

IRS, ‘401(k) limit increases to $24,500 for 2026, IRA limit increases to $7,500’ · IRS Revenue Procedure 2025-19 (2026 HSA limits) · IRS 2026 inflation adjustments · U.S. Department of Education and StudentAid.gov on the 2026 repayment changes · Medscape Physician Compensation Report 2026. Figures current as of 10 August 2026. Contribution limits, tax thresholds and federal loan rules change often, so check the primary source before acting.

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