

RX WEALTH

REAL ESTATE STRATEGIES

Physician's Guide to Passive Income Growth



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Matthew J. Ramos **Co-Founder, New Era Investing**

Matt Ramos is an entrepreneur known for his journey, particularly his remarkable success in co-founding and building a healthcare firm. With a passion for empowering individuals to achieve their higher potential, Matt has set out on a mission to help others regain control of their time and financial independence. His dedication to this cause has led to the creation of New Era Investing, a thriving real estate investment company that has already made a significant impact in a short period.

Early Life and Inspiration:

Matt Ramos's story is deeply rooted in the pursuit of the American dream, a legacy he inherited from his father, who immigrated to the United States from Cuba in search of a better life. This upbringing instilled in Matt a spirit of resilience, determination, and the belief that anything is possible through hard work and a clear vision.

Entrepreneurial Journey:

Matt's entrepreneurial journey began when he embarked on the ambitious task of co-founding a healthcare firm from the ground up. Through his relentless dedication and visionary leadership, the company flourished and ultimately positioned itself for sale, promising a substantial equity return. This accomplishment not only marked a significant financial achievement but also served as a turning point in Matt's life.

Mission for Empowerment:

During his tenure in the healthcare industry, Matt Ramos discovered his true purpose – helping others reach their higher potential and create a life that allows them to buy back their time. Fueled by this newfound mission, he co-founded New Era Investing, a real estate investment company designed to give every day hardworking Americans the power to take control of their financial future.



Sagar R. Parekh

Co-Founder, New Era Investing

Sagar Parekh, founder of the trailblazing real estate firm, New Era Investing LLC, has significantly impacted the industry by raising over \$8 million and driving more than \$15 million in sales. With a solid foundation in Business Administration and a deep-seated passion for real estate, Sagar quickly made his mark through strategic foresight and a commitment to creating value. His firm's success stems from meticulous market analysis, robust partner relationships, and a knack for seizing emerging opportunities.

Under Sagar's leadership, the firm has embarked on transformative projects, from eco-friendly residential developments to revitalizing historic commercial spaces, showcasing a commitment to sustainable growth and community revitalization.

As Sagar looks to the future, his ambitions include expanding the firm's nationwide presence and tapping into new, high-potential markets. He is also deeply committed to nurturing the next generation of real estate professionals, sharing his insights and experiences to inspire and guide aspiring investors.

Sagar Parekh's journey is a compelling narrative of entrepreneurial spirit, strategic innovation, and impactful leadership. His contributions to the real estate sector have set new benchmarks for success, underscoring his role as a catalyst for change and a mentor for future industry leaders.

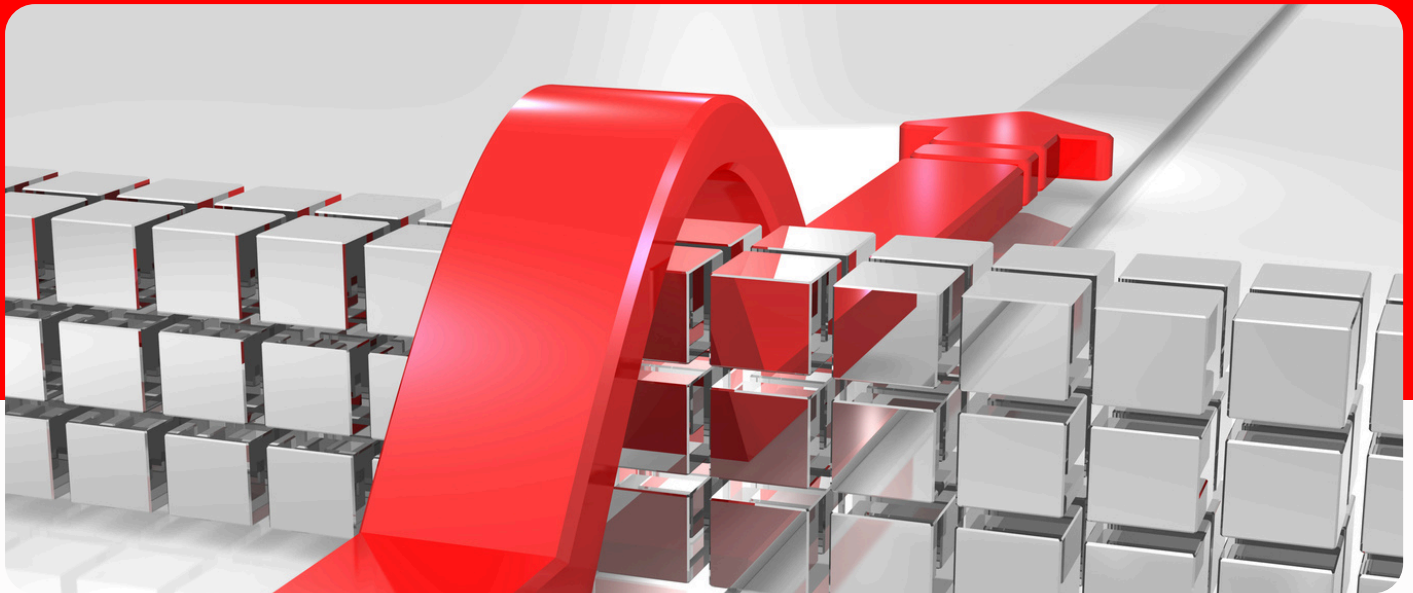


02

Obstacles Physicians Face in the field of Medicine, and the Journey of life

Physicians today are confronting unprecedented challenges as private equity firms increasingly acquire hospital systems and healthcare clinics. This trend, characterized by consolidation and corporatization within the healthcare industry, has left many physicians feeling discouraged and disempowered. Historically, medicine has been a profession driven by a commitment to patient care and a sense of autonomy in decision-making.

One of the primary sources of discouragement for physicians is the erosion of their professional autonomy. As private equity firms take control of hospital systems and clinics, they often implement standardized protocols, metrics-driven performance evaluations, and centralized decision-making processes. This shift can undermine the individualized care that physicians strive to provide, as well as restrict their ability to advocate for patients' best interests.



Furthermore, the emphasis on cost-cutting measures and efficiency improvements under private equity ownership can lead to increased workload and administrative burdens for physicians. With a focus on maximizing profitability, physicians may find themselves pressured to see more patients in less time, resulting in reduced quality of care and heightened burnout rates.

The uncertainty surrounding job security and contractual terms under private equity ownership can exacerbate physicians' anxieties. As mergers and acquisitions reshape the healthcare landscape, physicians may face disruptions to their practices, changes in compensation structures, and contractual renegotiations. This instability can lead to feelings of insecurity and undermine physicians' sense of professional fulfillment and career satisfaction.

Control the Controllables. Your actions, and your future.



03

Earning Potential

Numerous physicians have voiced discontentment with their earnings amidst the backdrop of inflation and reductions in payments from CMS. Nevertheless, specific medical specialties have witnessed a more pronounced decline in compensation compared to others. This information originates from the 2022 Physician Compensation Report by Physicians Thrive, along with Merritt Hawkins and AMN Healthcare's 2022 "Review of Physician and Advanced Practitioner Recruiting Incentives" reports.

Here are five specialties experiencing a decline in physician remuneration:

- » Primary care physicians recorded an average income of \$242,000 in 2021, a decrease from \$243,000 in the previous year.
- » Interventional cardiologists witnessed a drop in their average starting salary to \$527,000 in 2022, down from \$611,000 in 2021.
- » Hematologists reported an average starting salary of \$404,000 in 2022, marking a decline from \$426,000 in 2021.
- » Radiologists observed a decrease in their average starting salary to \$455,000 in 2022, compared to \$465,000 in 2021.
- » Pediatricians experienced a reduction in their average starting salary to \$232,000 in 2022, down from \$236,000 in 2021.

Economic Costs to Run a Practice, and it's correlation with Medicare Reimbursement

[CLICK HERE](#)



04

Conversion Factor for Medicare

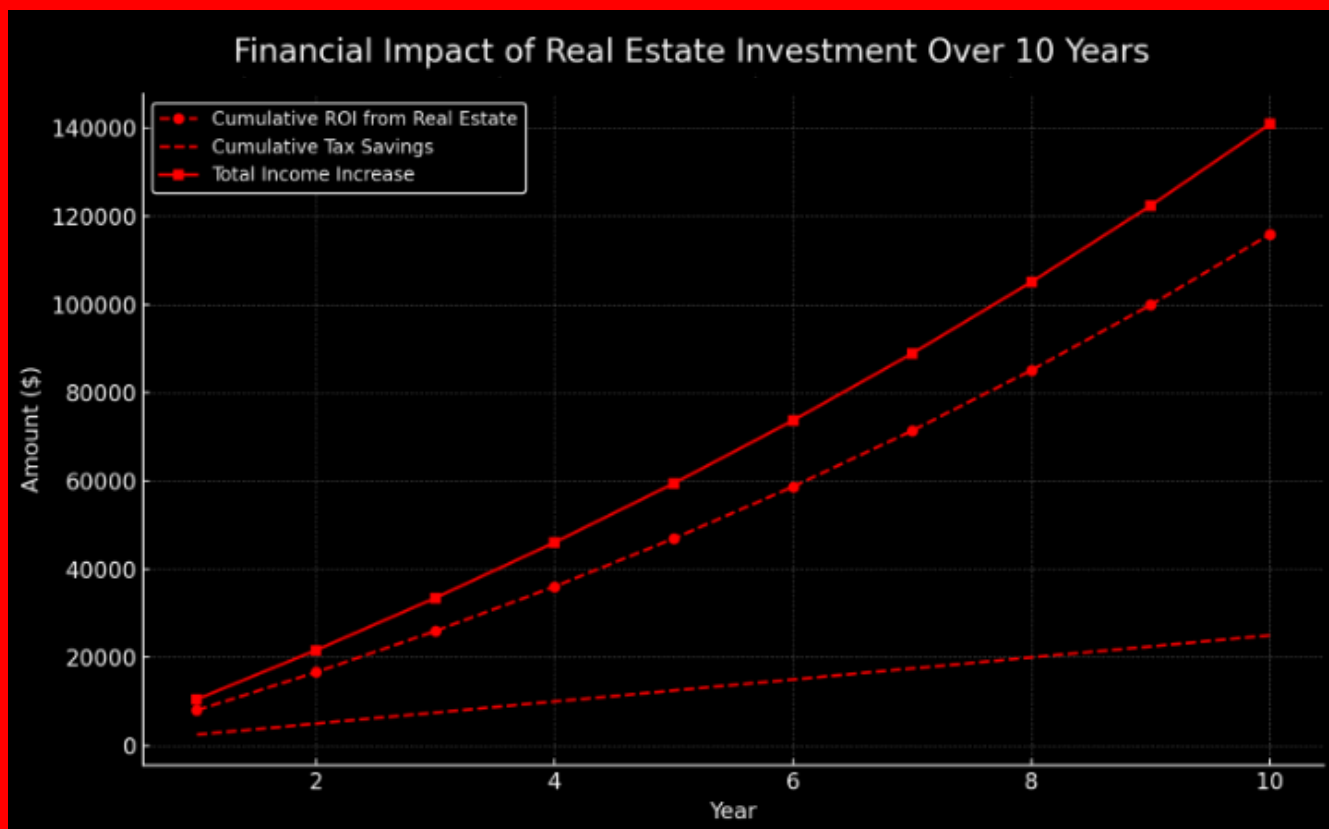
According to Bureau of labor and statistics, inflation from 1998 to 2020 has risen 91% (American College of Surgeons) The Medicare conversion factor used to determine payment for physician services in 2019 is \$36.0391, slightly lower than the rate of \$36.6873 paid per unit of work in 1998. It is concerning that the conversion factor has remained relatively flat for more than two decades, despite general inflation of more than 50 percent during the same period. In fact, if the conversion factor had merely been indexed for general inflation starting in 1998, its current value would be \$57.60 (see Figure 1).¹

➔ Physician Tax's. (According the Medscape)

- The average Physician Family Pays the second largest Federal Tax rate of 35% net tier is 37%.
- A Survey of 1200 physicians from 21 different specialties performed showed that: 75% agreed that they pay to much in taxes



Sources that Physicians utilize for Tax breaks:

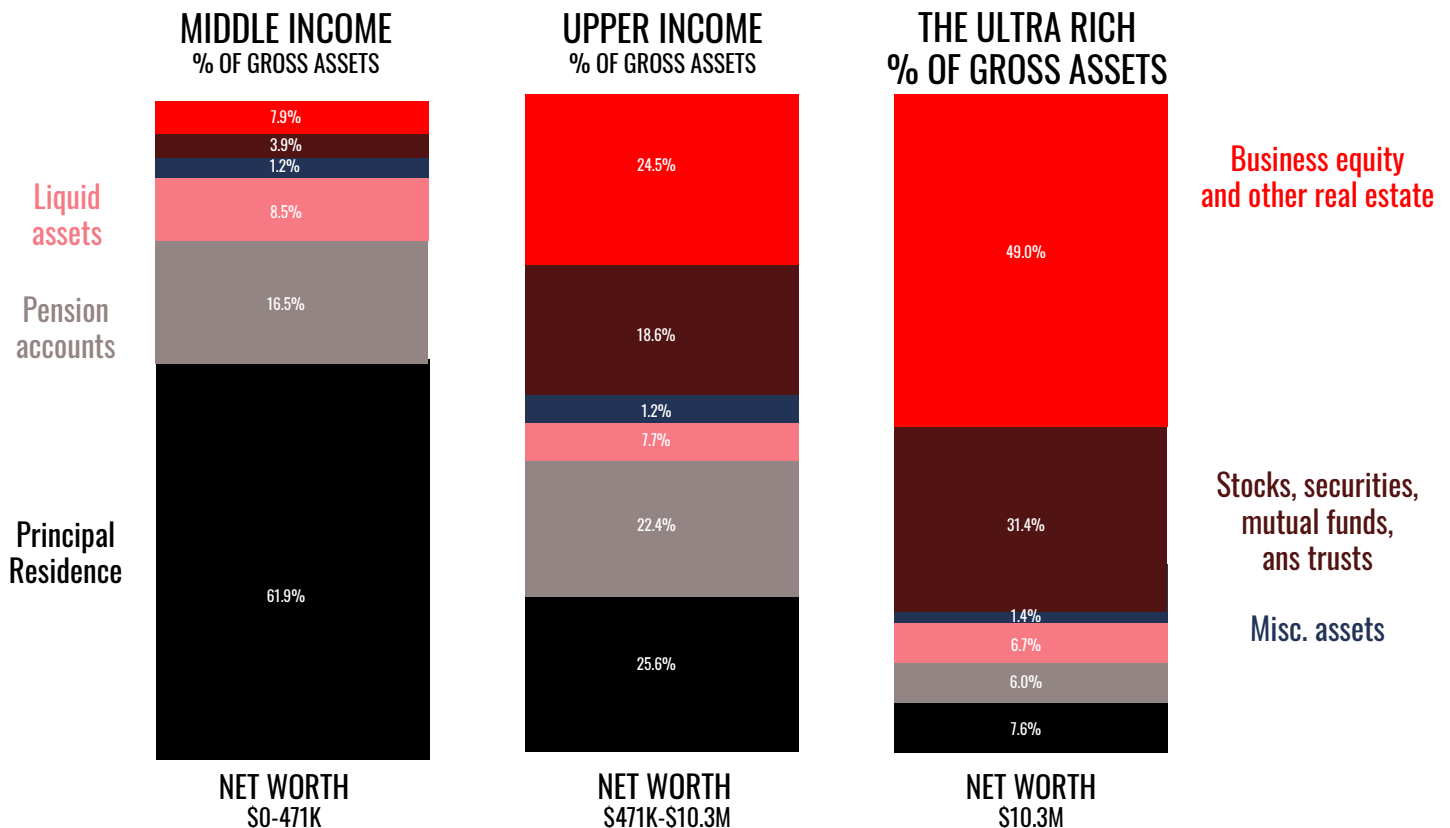


Alternate Investment among lower, middle and top-income earners. ***Source- 2017, survey of Consumer Finance.

THE COMPOSITION OF WEALTH

The composition of household wealth tends to change a lot as people move up the economic ladder.

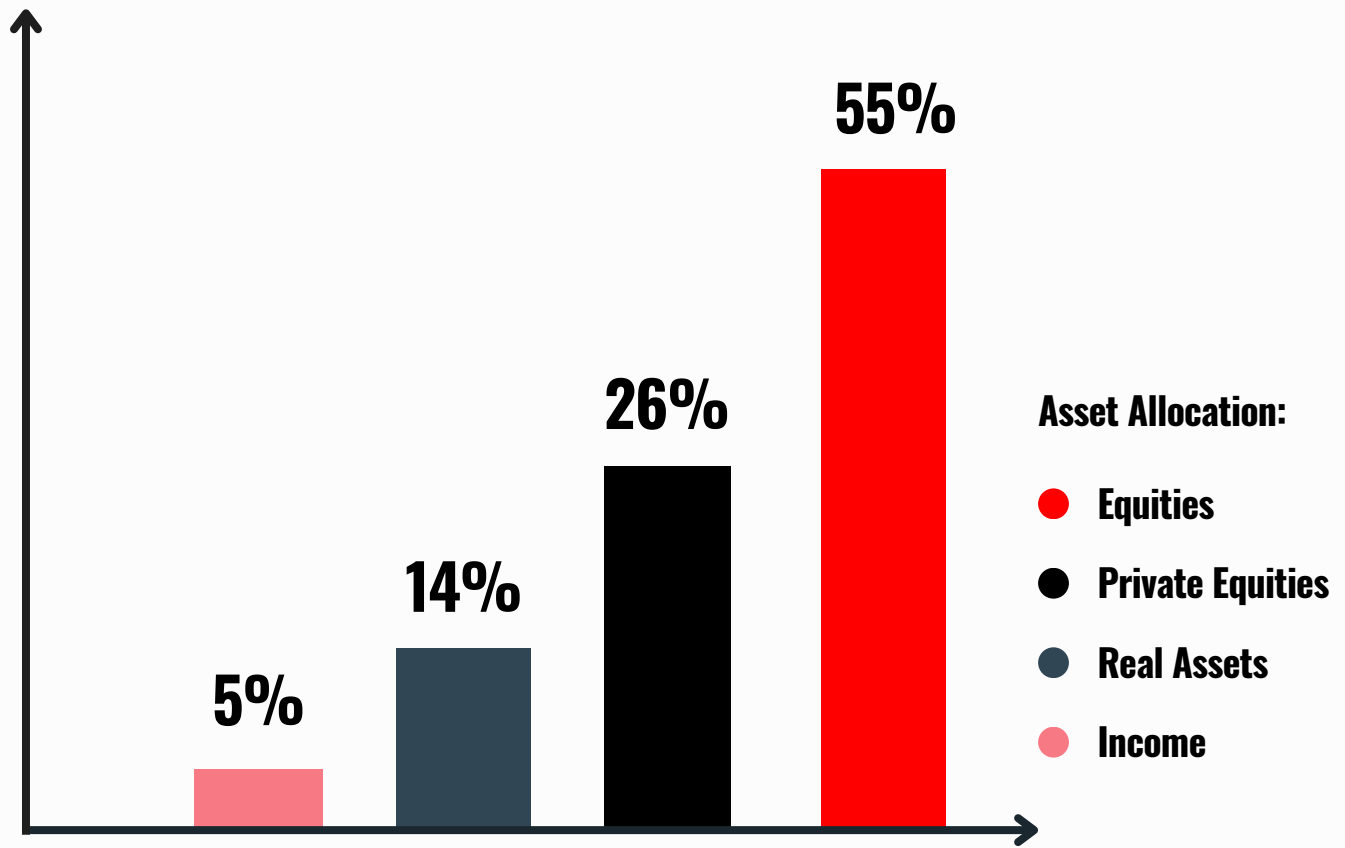
Most of a middle class household's wealth will be derived from their principal residence, whereas the very rich have a far higher percentage of business equity and financial assets in the mix.



Physicians, it's crucial to stay informed about shifts in investment trends, especially when they involve significant players like pension funds. Take, for instance, the California Public Employees Retirement

System (CALPERS), managing a staggering \$452.4 billion in assets. What's notable is their diversified approach, particularly their allocation to real estate. With 14% of their portfolio dedicated to real assets and a significant 26% allocated to private equities, CALPERS is strategically tapping into the stability and growth potential of real estate investments. This move underscores the attractiveness of real estate as a long-term asset class, and it's a trend worth noting as we navigate the evolving landscape of investment opportunities.

California Public Public Employees Retirement System (CALPERS)



Total Assets under management: \$452.4 Billion AUM



05

Risks to the investment

Investing in a syndication can offer attractive opportunities for diversification and passive income, but it's essential to recognize and mitigate the associated risks. One significant risk is the lack of control over the investment. When participating in a syndication, investors delegate decision-making authority to the syndicator or sponsor, which may lead to a misalignment of interests or unexpected outcomes. Without direct control over the management of the investment, investors are reliant on the expertise and integrity of the syndicator, highlighting the importance of thorough due diligence and selecting reputable sponsors with a proven track record of success.

Another risk inherent in syndication investments is the potential for illiquidity. Unlike publicly traded securities, syndicated real estate investments typically have limited liquidity, meaning that investors may have difficulty selling their ownership interests or accessing their capital in the event of unforeseen financial needs. This lack of liquidity can expose investors to liquidity risk, particularly if they require immediate access to their investment capital or if market conditions deteriorate, making it challenging to find buyers for their ownership interests.



Additionally, syndication investments are subject to market and economic risks. Real estate markets are influenced by various factors, including local economic conditions, interest rates, and demographic trends, which can impact property values and rental income. Economic downturns or adverse market conditions may result in reduced occupancy rates, lower rental income, or declining property values, adversely affecting the performance of syndication investments. Investors must carefully assess the market and economic factors relevant to the syndicated property and consider how potential fluctuations may affect their investment returns over the holding period. Overall, while syndication investments can offer attractive returns and portfolio diversification, investors should be cognizant of the risks involved and take proactive steps to mitigate them through thorough due diligence, diversification, and prudent risk management strategies.