THE FOCUSED INVESTING COURSE

The MFA Investment

Portfolio Builder

A 6-Figure Multi-Asset Investment Programme — Stocks, Property & Assets for NHS Professionals

COURSE CURRICULUM

& Investment

MEDICALFINANCEACADEMY.COM

About this *Course*

> *Build a 6-figure multi-asset investment portfolio — stocks, property and assets — with confidence and clarity, whilst working in the NHS.*

For NHS professionals who want to focus specifically on investing and building a multi-asset portfolio. This is the investing core of the MFA 6-Figure Portfolio Programme, delivered as a focused deep-dive session. We cover the full investment landscape — stock market fundamentals, index funds and ETFs, the NHS pension and SIPP as your bridging vehicle, property as an asset class, and how to construct an all-weather portfolio that works for you and your family.

Every module is built around the unique financial reality of NHS professionals — your rota, your salary structure, your pension, and your timeline to financial independence.

SESSIONS	FORMAT
1 × 4-hour deep-dive session (or 2 × 2-hourly sessions pending client understanding and comfort)	One-to-one or small group, online or in person
PACE	**GIVING BACK**
We don't watch the clock — the session runs as long as you need	10% of your fee goes to a charity of your choice

7 Modules. One Transformation.

The *Modules*

MODULE 01

01 The Non-Negotiable Foundations

The groundwork most people skip — and pay for later. Get the foundations right before a single pound is invested.

- Understanding the financial requirement to reach Financial Independence / Retirement / Financial Freedom — your personal number
- The importance of, and how to get to, your Financial Freedom Money — the portfolio that makes work optional
- Why you cannot save your way to wealth — the mathematical case for investing in the current UK climate
- The Work→Save→Invest→Repeat framework — replacing the work→save→repeat trap
- Debunking common misconceptions of money management and investing
- Foundations that need to be in place before anyone starts investing
- Ringfencing your financial buffer — emergency fund and accessible cash that tracks inflation as your investment safety net
- Controlling your Credit Utilisation Ratio with access to good debt as your cash buffer — protecting your investments from ever needing to be touched
- The cost of delay — the exact wealth gap created by waiting 3, 5 or 10 years to start investing on an NHS salary

MODULE 02

02 Stock Market & Investment Fundamentals

Get genuinely comfortable with how investing works — including the risks, the players, and the evidence base.

- The variety of investment assets available to everyday UK investors — and why some are more suitable for wealth building than others
- Asset classes — stocks, bonds, property, gold, crypto, and beyond — and the investment philosophies associated with each
- Non-stock investment options — cash, bonds, gilts, premium bonds, money market funds and high yield cash ISAs
- Understanding and getting comfortable with the stock market — especially appreciating the downside, the risks and the historic safety of long-term participation
- Stock market players and trading strategies — who participates and why understanding the landscape protects retail investors
- Business value creation and company stock — what a share actually represents and why owning quality businesses compounds wealth
- Understanding company stock valuation — P/E ratios, price-to-book, EPS and dividend yield in plain English
- Styles of investing — growth, value, income, quality, momentum: which suits a long-term NHS investor
- Why stock picking is a losing game — the Bessembinder research and SPIVA data
- The IPO Illusion — why new listings are structurally disadvantaged for retail investors
- Active vs passive investing — the evidence, the costs, and why most professional fund managers underperform a simple index
- Understanding fees and how they compound against you — the hidden cost of small percentages over a 30-year investing career
- Investing biases — confirmation bias, recency bias, loss aversion and herd mentality: the hidden enemy of long-term returns

03

MODULE 03

Tax-Efficient Accounts & Government Incentives

Use the system the way it was designed to be used — and stop leaving free money on the table.

- How to choose between different tax-efficient self-investment accounts as the base to build your portfolio
- The complete account toolkit — Cash ISA, Stocks & Shares ISA, Lifetime ISA, Junior ISA, SIPP and NHS pension: contribution limits, tax treatment and prioritisation order
- Fully benefit from the 25% government cash bonus via a Lifetime ISA — for first home purchase or retirement planning
- Setting up tax-efficient children's investment accounts — Junior ISA strategy and contribution planning
- Using your full £20,000 ISA allowance strategically — sequenced across the tax year
- Platform selection — ISA, SIPP, GIA and LISA: choosing the right platform based on portfolio size, investment style and cost profile
- Capital gains tax, dividend income tax and savings interest tax — what NHS investors need to know
- Stamp Duty Reserve Tax — the 0.5% charge on UK stock purchases factored into your true investment cost
- The impact of fees — how OCF and platform charges compound into wealth destruction over 10, 20 and 30 year horizons
- Optimising returns within the UK banking and savings system — high yield accounts, money market funds and cash management

04

MODULE 04

Your NHS Pension: The Hidden Goldmine

Your single most valuable investment vehicle — and most NHS staff don't fully understand it.

- Understanding and maximising your NHS pension — with methods to claim tax back on your contributions
- Building your bridging portfolio alongside your NHS pension — identifying and filling the retirement income gap
- The SIPP as your bridge to early retirement — building your own tax-efficient vehicle for financial freedom before NHS pension age
- The SIPP-to-NHS-pension handover strategy — how to fund the gap between your chosen retirement date and when your NHS pension pays out
- Annual Allowance, Lifetime Allowance and the new Lump Sum Allowance — how to avoid accidental tax bills
- NHS death in service benefits — what they cover and where your real insurance gaps are
- Pension contribution optimisation — maximising tax relief, salary sacrifice integration and carry forward awareness

05

MODULE 05

Property: Running the Real Numbers

The numbers most people never run — making a rational, evidence-based decision about property as an asset class.

- Stocks vs property — returns, liquidity, leverage, costs, tax treatment and management burden: an objective comparison
- True informed decision-making for home rentals, mortgages and home ownership — run the real numbers and see which suits you
- The Buy vs Rent and Invest debate — why the answer is highly individual and the cultural default isn't always right
- Property investment strategies — buy-to-let fundamentals, yield calculations, financing and true cost analysis

- The downside and hidden costs of property investing — void periods, maintenance, agent fees, mortgage rate sensitivity and illiquidity risk
- Stamp duty surcharge on second properties and mortgage interest relief restriction — the full property tax picture
- REITs — property exposure without the hassle: yield, liquidity advantage and tax-efficient access via ISA or SIPP

06

MODULE 06

Index Funds, ETFs & Building Your Portfolio

The evidence-based investing toolkit — and how to construct a portfolio that compounds wealth around your NHS life.

- What is an index — fundamentals of index investing and why it consistently outperforms active management
- ETFs vs mutual funds — what each is, cost differences, flexibility and when to use each
- Thematic ETFs and sector investing — the compelling narratives, the Morningstar evidence and why broad diversification wins
- Target retirement funds — how they automatically de-risk and whether they suit your portfolio
- Dividend investing — income vs growth strategy and how dividend income integrates with NHS retirement income
- Building your simple NHS portfolio — the core-satellite approach with lowest possible risk, cost and emotional stress
- Asset allocation by age and risk profile — the equity, bond and alternative split across career stages
- Pound cost averaging — systematic investing on your NHS salary that removes the need to time the market
- Rebalancing — when and how, and the tax-efficient ways to do it within ISA and SIPP wrappers
- Automating your investments around your NHS rota — a fully systemised portfolio that runs without daily attention

07

MODULE 07

Your Wealth-Building Machine

Where everything comes together — your personal, automated, all-weather wealth-building machine.

- Curating an automated, self-managed, all-weather asset portfolio — lowest possible risk, cost and emotional stress, built to compound generational wealth
- The power of compounding — the true cost of delay illustrated across your NHS career timeline
- Your retirement and financial freedom number — the personalised target that anchors your complete investment strategy
- Putting it all together — your complete personalised investment plan reviewed and stress-tested in session

A Fair, *Honest Price*

Tiny compared to the wealth you'll build — and the financial freedom you'll secure for the rest of your life.

PROGRAMME INVESTMENT

£380

One-off payment, or split into multiple instalments — whichever suits you.

EVERYTHINGINCLUDED—ANDWHATIT'SWORTH:

1 × 4-Hour Deep-Dive Coaching Session — **£240**

Fully personalised one-to-one session covering all 7 modules at your pace. Runs as long as you need — we don't watch the clock.

Personalised Financial Action Plan — **£120**

Written summary of every key action agreed during your session — your personal investing roadmap to refer back to as your portfolio grows.

Your Retirement & Financial Freedom Number — **£50**

A personalised calculation of your target portfolio size, NHS pension projection and monthly contribution plan.

Tax Efficiency Audit — **£120**

A complete review of your salary sacrifice opportunities, claimable professional expenses, ISA and pension account stack.

NHS Claims & Reimbursements Checklist — **£55**

A complete guide to every training cost, relocation expense, professional fee and tax-claimable subscription you're entitled to claim.

Portfolio Blueprint & Platform Setup Guide — **£90**

Your personalised investment portfolio structure — account types, platform selection, asset allocation and automated contribution plan.

MFA Compound Growth, Cost & Inflation Calculator — **£30**

Prospective and retrospective compound growth calculator to estimate monthly investment instalment requirements, accounting for inflation and fees.

SIPP Bridging Pension Calculator — **£40**

Compound growth and tax relief calculator to estimate monthly SIPP instalments, tax relief and future withdrawal projections.

NHS Pension & SIPP Bridging Strategy — **£97**

A personalised NHS pension income gap calculation and SIPP bridging strategy to fund the years between your chosen retirement date and NHS pension age.

Follow-Up Support & MFA Community Access — **Priceless**

Priority email support after your session, plus access to the wider Medical Finance Academy community.

10% of Your Fee to Charity — **Priceless**

Your choice of charity receives 10% of your programme fee — giving back is built into everything we do at MFA.

TOTAL REAL-WORLD VALUE **£842+**

YOUR INVESTMENT TODAY **£380**

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"You work hard for your money, your time is precious, and your goals matter.
I'm here to help you take it all back."

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