

One Word: Diversify

Here is an example of how one physician might increase his/her level of FDIC insurance by utilizing various account types

PERSON	ACCOUNT	OWNERSHIP CATEGORY	AMOUNT
Physician	Checking	Individual	\$100,000
	Savings	Individual	\$100,000
Spouse	Checking	Individual	\$100,000
	Savings	Individual	\$100,000
Physician + Spouse	Checking	Joint	\$100,000
	Savings	Joint	\$100,000
Physician	IRA	IRA	\$250,000
Spouse	IRA	IRA	\$250,000

Total Deposits: \$1,100,000
Amount FDIC Insured: \$900,000