

SMART SURGEON'S GUIDE

TO FINANCIAL INDEPENDENCE

How passive real estate investing
transformed my life.

By Vasu Kakarlapudi, MD, MBA

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After years of rigorous education, choosing your specialty, and enduring a grueling residency, you've finally reached the point where everyone says you've made it.

You're supposed to be reaping the rewards, collecting that hard-earned paycheck, and bearing the prestigious title of a surgeon.

But let's face it - the reality isn't as glossy as promised.

Once you've scaled the mountain of student debt and navigated the endless hours at the hospital, your financial advisors pitch the usual script: pour your income into a diversified stock portfolio.

Yet, here you are, still juggling mounting bills, dwindling time, and the looming anxiety of planning for retirement.

Amidst the chaos of managing your practice, caring for patients, and tackling taxes, do you feel like you're merely treading water?

Isn't it time you break the cycle and take control of your financial destiny?

REAL WEALTH IS NOT ABOUT MONEY

"Real wealth is not having to go to meetings, not having to spend time with jerks, not being locked into status games, not feeling like you have to say 'yes,' and not worrying about others claiming your time and energy.

Real wealth is about freedom."

JAMES CLEAR

YEARS INTO MY PRACTICE, WHY DO CHALLENGES KEEP PILING UP?

WORK-LIFE IMBALANCE

During your training, you envisioned a balanced life, rich with professional success and personal time.

Yet, as a practicing surgeon, you've quickly learned that this imagined lifestyle is a stark contrast to your reality. Long hours at the hospital mean missing out on precious moments with family and friends.

The dream sold to you as a medical student remains just that - a dream.

FEELING TRAPPED BY PRACTICE OVERHEADS

Starting your practice and collaborating with esteemed colleagues - it all seemed like the pinnacle of your career. However, the day-to-day financial management can feel like a trap.

The stress of navigating through hefty financial statements, and the constant reminder of your shrinking take-home pay post-taxes, often leads to a discouraging reality check.

HIDDEN COSTS OF A HIGHER TAX BRACKET

In medical school and residency, they skip the chapter on the financial realities waiting for you.

A substantial portion of your paycheck gets swallowed by taxes and bills before it even reaches your bank account. After deducting overhead costs like rent, staff wages, supplies, and insurance, the actual take-home amount from your billings can be alarmingly low.

This is a harsh truth both for private practitioners and employed surgeons, particularly during contract renegotiations.

MAXED-OUT PATIENT LOAD

With rising costs, other pressures inevitably mount. As a family man myself, I've faced tough choices.

Watching my earnings dwindle due to taxes and overhead, I was left with two options: increase my patient load, risking my mental health, or maintain my current patient count, knowing I wouldn't earn nearly what I had anticipated.

THE SILENT KILLER – BURNOUT

We've all felt it - overwhelmed by mounting charts, perpetually exhausted, and the sinking feeling of possibly failing our patients, colleagues, and loved ones.

Burnout isn't just common. It's a leading cause of career derailment for physicians, especially those in high-stress surgical specialties.

Isn't it time to find a better way to manage the pressures of your profession?

After many long years of struggling, the need for alternative solutions became apparent.

This led me, a fellow surgeon and family man, to explore avenues that would not only safeguard my financial well-being but also restore the joy and fulfillment that initially drew me to this profession.

I WAS FINALLY ABLE TO EXPERIENCE THE BENEFITS OF THE **PERSONAL FULFILLMENT** I WAS PROMISED.



My name is **Vasu Kakarlapudi, MD, MBA**, and I have been dedicated to the field of otolaryngology since 2003.

My journey towards excellence has been deeply influenced by my roots and aspirations.

BASEBALL DREAMS TO MEDICAL STUDENT

Growing up in Kansas City in the 1980s, I dreamed of playing baseball for the KC Royals - not for fame or fortune, but for the sheer pride of representing my hometown.

However, when it became clear that my talents lay elsewhere, I swapped my baseball dreams for academic pursuits.

From a young age, fueled by classic American grit and the immigrant values of hard work and determination instilled by my family, I was determined to carve a path of success. As the son of Indian immigrants, it felt natural to channel my efforts into a medical career.

My academic journey led me to the University of Missouri-Kansas City, where I was accepted into an accelerated 6-year BA/MD program.

There, I developed a deep passion for intricate surgeries, which propelled me to graduate at the top of my class and secure a coveted ENT residency at the University of Maryland.

This foundation has not only shaped my professional life but also guides me in every endeavor I undertake.

SEEKING STABILITY BEYOND TRADITIONAL PATHS

My wife, Rama, and I chose Louisville, Kentucky as the place to start our careers and family life, raising two children who are the pride of our lives.



During this time, I co-founded a substantial ENT and allergy practice and a physician-owned surgical hospital.

Despite these accomplishments, the financial and lifestyle freedom that had been promised to me as part of this profession seemed elusive.

Repeatedly poring over my financial statements, I faced growing concerns about my retirement security, my family's future, and the sustainability of my practice.

As I observed my surroundings, it became evident that many of my colleagues and friends from medical school and residency shared these apprehensions.

The few who seemed to manage well were either exceptionally lucky with investments or took significant risks in the stock market.

This widespread pattern of financial insecurity among highly skilled professionals led me to question the conventional paths to wealth in our field and to explore more stable and secure investment strategies.

THE REAL ESTATE REVELATION

When I ventured into real estate in 2005, **I embarked on a journey as challenging as any I had faced in my medical career.**

Despite my extensive education and years dedicated to surgery, I noticed that real estate investors seemed to enjoy a more robust financial standing. How could it be that my hard-earned medical degree did not promise the same? **The deeper I looked, the clearer the advantages of real estate became.**

Real estate, an age-old market, offered stability, unlike the relatively young and volatile stock market, susceptible to frequent manipulations.

Experienced investors highlighted the benefits:

- **Substantial wealth-building opportunities.**
- **Tax advantages through property depreciation.**
- **Ability to leverage real estate equity for further investments.**

Real estate offered something invaluable: **CONTROL.**

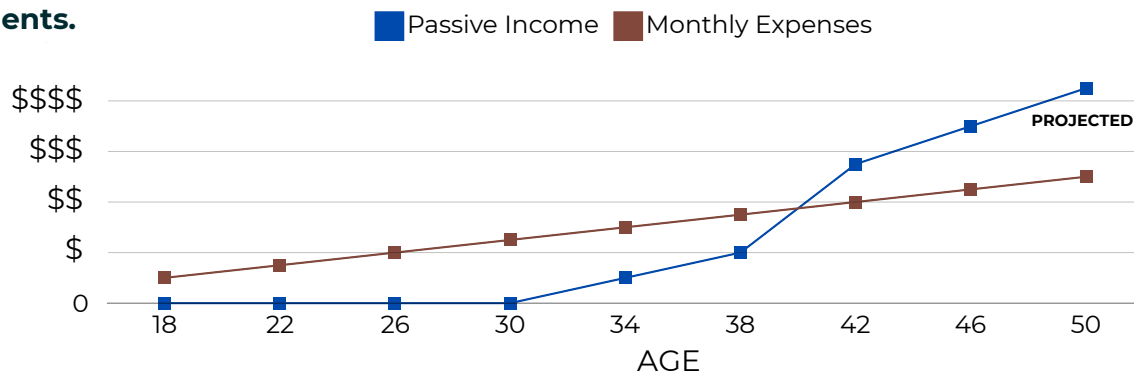
Owning property allowed me to craft tax strategies that matched my unique financial situation, providing a sense of empowerment over my investments.

Initially, I dipped my toes into the real estate waters by purchasing a townhouse. However, this endeavor proved more demanding than anticipated, as it overlapped with my responsibilities as a surgeon and father.

One exhausting night, dealing with an emergency plumbing issue, I questioned my decision. **Was this constant hustle the payoff for years of dedication?**

That moment of doubt reshaped my approach. I decided to build a network of knowledgeable mentors, much like the supportive community I had during my academic years. I committed to improving my investment strategies by at least 2% annually.

IT ALL CHANGED WHEN I STARTED INVESTING IN REAL ESTATE



I followed in the footsteps of seasoned investors, learning from their experiences and gradually shifting from problematic properties to lucrative commercial real estate investments.

This journey taught me that, indeed, **“it takes a village.”**

By surrounding myself with experts and continually learning, I transformed my investment strategies and achieved the financial and lifestyle freedom that had once seemed so elusive.

EMULATING SUCCESS THROUGH TENACITY & DRIVE

Standing in that same spot years later, I realized I had achieved something monumental. My journey was amplified by earning an MBA in entrepreneurship from the University of Louisville.

This education, coupled with selling that initial townhouse and diligently investing in commercial real estate over the next decade, enabled me to transform my passive income from non-existent to more than sufficient to cover my family's monthly expenses.

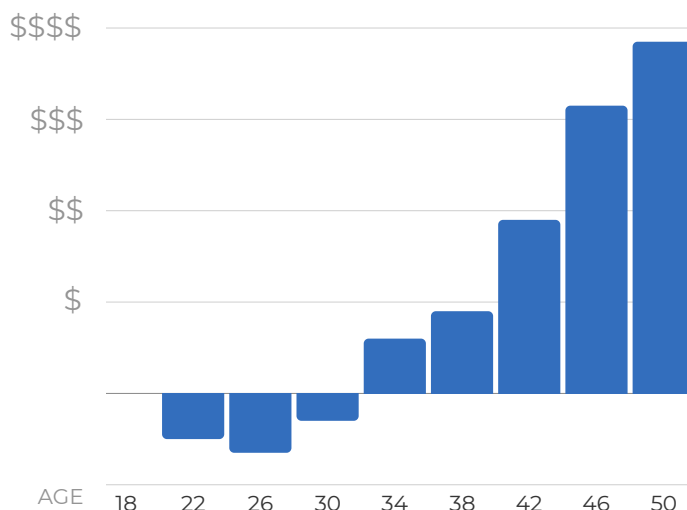
THIS TRANSFORMATION DIDN'T OCCUR OVERNIGHT

The meticulousness honed from years of surgical practice equipped me with a keen eye for financial opportunities.

My success was built on grit, determination, humility, and the resolve to persist through challenges. This newfound financial freedom revitalized my approach to both life and my medical practice.

In my early 40's, I began to enjoy the benefits of sound real estate investing and **discovered a profound sense of fulfillment.**

Graph Analysis: Net Worth Trajectory



This graph traces the evolution of my net worth from high school graduation onwards.

Initially, it dipped into the negative during my college and medical school years, a direct result of accumulating student loans.

As I established my medical practice over the next decade, my net worth gradually increased.

The most dramatic rise occurs in my early 40s, reflecting the significant impact of my strategic real estate investments.

With growing passive income, I saw my patients - and life itself - through a fresh lens.

I enjoyed the privileges and social standing of being a physician, **now fully appreciating the profession without the financial pressures that once weighed me down.**

My practice income became entirely available for further investments, offering me a level of flexibility and contentment I had never experienced before.

This shift allowed me to truly enjoy the fruits of my labor, supported by a strong and stable financial base.

“HOPE IS NOT A STRATEGY.”

VINCE LOMBARDI



DISCOVERING FREEDOM & RECONNECTING

This newfound financial freedom offered me a rare opportunity: the chance to pause, reflect, and appreciate the broader spectrum of life often overlooked in the relentless chase for the next paycheck.

With the financial burden lifted, I was able to redirect my focus entirely towards my core values and what truly mattered - my family and giving back to the community.

Revisiting the reasons I pursued a career in medicine, I was reminded of my deep-seated desire to contribute to the community and make a meaningful difference.

This motivation has guided my financial commitments, including:

OVER TEN FIGURES IN ASSETS ACROSS THE U.S.

Together with our partners and community of investors, **we have acquired more than \$1B of assets.**

SIX FIGURES ARE DONATED ANNUALLY TO CHARITIES.

The charities provide **safe learning environments and essential skills training for underprivileged children.**

Our philanthropic efforts aim to furnish hope and opportunities for children who might otherwise face bleak prospects.

Rama and I strongly believe that there's no better way to serve the community than by equipping young people with the confidence, knowledge, and skills they need to rise above poverty and contribute positively to society.

With my passion for medicine rekindled, I approached my practice with renewed enthusiasm, no longer driven by financial need but by the genuine joy of helping patients.

“Try and leave this world a little better than you found it, and when your turn comes to die, you can die happy in feeling that at any rate, you have not wasted your time but have done your best.”

ROBERT BADEN-POWELL

The stable passive income from real estate allowed me to **practice medicine on my terms, free from the financial pressures** often associated with traditional investment avenues like the stock market.

When I first ventured into investing, I battled doubts and the common stereotype that doctors are poor investors.

Now, with proven success, I've silenced those doubts. The voice in my head has shifted from skepticism to confidence, inspiring me to help others by sharing my journey and insights - from a hesitant start to embracing the question, “Okay, now what's next?”

FINANCIAL LIBERATION & COMMUNITY IMPACT

My successes grew increasingly apparent, yet **I couldn't ignore the stark contrast in my colleagues' lives** - many, despite their hard work, remained visibly stressed, burned out, and disheartened.

Driven by the compassion and empathy honed through years of medical practice, I felt compelled to share the liberating power of financial independence that had transformed my life.

My colleagues soon realized the profound impact that thoughtful investing and the generation of passive income could have. It rekindled the initial passion that drew them to medicine, moving away from the days of entrusting financial advisors with their portfolios to actively engaging in informed investment decisions.

As I shifted my focus from single-family to multifamily properties and expanded into commercial and retail spaces, **I discovered the vast potential of diversifying our investments.**

By developing multiple medical offices, I not only provided my partners with stable retirement income but also gained valuable exposure and experience in office and retail real estate sectors.

This dual benefit significantly enhanced both my professional fulfillment and community contributions.

APTA INVESTMENT GROUP
WAS FORMED

These insights and successes laid the foundation for Apta Investment Group, a private real estate firm designed to simplify and enrich the lives of surgeons.

Working alongside colleagues and like-minded entrepreneurs, we began acquiring and optimizing tax-advantaged multifamily properties, creating cash flow and preserving wealth.

WHAT IF FINANCIAL FREEDOM WAS ALREADY YOURS?

Imagine a life where the monthly paycheck from your day job isn't your lifeline.

Many dream of such a life but struggle to visualize what they could actually do with it.

This question was a pivotal moment in my own journey of self-discovery and investing.

For me, living "on my own terms" meant being able to wholeheartedly support my family, myself, and my patients, free from the constant stress of balancing accounts and work-life demands.

Your vision might look different. Perhaps it includes more time with loved ones, traveling to new places, or simply enjoying life's moments without financial worry.

It means fulfilling long-held dreams and pursuing passions that were once sidelined due to a lack of time or resources.

THESE SHIFTS BROUGHT PROFOUND BENEFITS TO MY LIFE

My relationships strengthened, my health became a priority, and I approached a level of inner peace that had eluded me for years.

This journey taught me the power of collaboration: **by working together, we can achieve remarkable things.**

"ALONE WE CAN DO SO LITTLE.
**TOGETHER WE CAN
DO SO MUCH.**"

HELEN KELLER

As an ENT surgeon, husband, father, son, and educator, my roles are diverse, but they all align under a common theme - **striving for more than just financial success.**

At Apta Investment Group, we've created a supportive network of investors and surgeons who understand the importance of their professions but aspire to enrich their lives beyond their clinical duties.

Our commitment at Apta is to provide a stable foundation that allows you to provide better care to your patients by removing financial pressures.

By surrounding yourself with people who uplift and inspire, you open doors to continuous growth and learning. This ensures that you're never the smartest in the room but among those eager to share wisdom and experiences.

This is the heart of Apta - a place where we all grow together, securing our financial futures while living lives rich with purpose and passion.

SMART SURGEON'S GUIDE

WHAT CAN APTA DO FOR YOU?



WHAT CAN APTA INVESTMENT GROUP OFFER YOU?

At Apta, **our mission extends beyond financial gain.** We aim to forge a close-knit community of surgeons who value their professions yet aspire for more.

Opening access to risk-adjusted investments, offering educational resources, aligning interests, and protecting each partner's capital are crucial as we collectively strive for personal fulfillment.

We invest our time, effort, and capital to ensure our investors enjoy peace of mind with dependable returns.

Apta has established itself as a reliable pillar for surgeons nationwide, not just as an investment group but as a supportive community that offers valuable advice and guidance.

By generating wealth and flexibility for surgeons tired of the constant trade-off between time and money, we help reignite their passion for medicine, allowing them to focus on patient care without the financial pressures.

Imagine the quality of care you could provide if your financial needs were already met. How much more could you focus on healing?



One of the most impactful pieces of advice I've received is to **surround yourself with people who uplift, inspire, and challenge you.**

At Apta, we foster an environment of continuous learning and growth, ensuring that we are always advancing and never stagnant.

We often ask our members, "Do you want to be part of a community that thrives in both medicine and life?"

The answer is invariably a resounding "YES!"



Investing in real estate presents a unique opportunity for wealth creation, offering tangible benefits that can significantly enhance your financial portfolio. Together, these three real estate investment pillars create a framework for securing and growing your wealth.

REAL ESTATE ACQUISITION

1

To protect our investments and communities from potential economic downturns, we focus on large-scale multifamily properties that cater to families with median household incomes and above.

We use statistical and economic evidence to identify markets with diverse economies, strong job and income growth, and favorable demographic trends. By investing in these markets, we can provide more stable and consistent returns than the stock market.

TAX REDUCTION

We use our expertise to create a tax-advantaged investment portfolio for our investors. We understand that surgeons often face high taxes and volatile investment options, so we offer safe investments that provide stability, a consistent passive income, and peace of mind.

2

ASSET MANAGEMENT

We use AI-powered analytics to increase the value of the properties we acquire. We carefully choose property managers who share our values and focus on maintaining the quality of our assets, improving the lives of our tenants, and enhancing the community.

Our property managers are committed to our goal of providing growth and income for surgeons so they can focus on their passions.

3

SMART SURGEON'S GUIDE

OUR PORTFOLIO



Apta Investment Group stands as a premier real estate firm tailored for surgeons and a notable leader in the commercial real estate sector. **We uphold the highest standards of excellence and employ a rigorous, detail-oriented approach to deliver diversified real estate investment opportunities.**

Our strategy focuses on strategic property acquisitions and expert asset management, consistently **leading to positive investment outcomes for our clients.**

**EXPLORE
PORTFOLIO**



You are partnering with an experienced and conservative investment team led by a successful surgeon and seasoned entrepreneur with over 20 years of experience in real estate. Our founder has invested seven figures alongside you, ensuring full alignment of interests and commitment to success.

Our demographic-driven, systems-based approach to market selection and acquisitions is built on rigorous data analysis and proven strategies. **This approach has delivered a 100% profitability track record**, even through volatile market conditions. When you invest with Apta, you're part of a community backed by a team you can trust to deliver consistent results.

20
YEARS
EXPERIENCE

IN REAL ESTATE

\$1
BILLION

SUCCESSFUL TEAM-
WIDE TRANSACTIONS

100%
PROFITABILITY

ON ALL PROJECTS

2X
THE
RETURNS

OF HISTORICAL
STOCK INVESTMENTS

CORE VALUES

Our guiding principles are embodied in four core values that anchor us in trust and integrity. These principles serve as our mantra, defining how we engage with clients and partners.

TRUST

We are committed to open and honest communication, ensuring transparency in all our endeavors.

This foundational principle is also the meaning of the Apta name in Sanskrit.

INTEGRITY

We adhere to the highest standards, doing the right thing even when it goes unnoticed.

We treat our investors' money with the utmost respect, placing their interests above our own.

METICULOUSNESS

Just as there is little margin for error in ENT surgery, we meticulously focus on every detail to deliver an optimal experience.

This relentless attention to precision drives us to achieve exceptional outcomes.

EXCELLENCE

We relentlessly pursue excellence, refusing to settle for anything less.

Through effective collaboration and a willingness to seek assistance when necessary, we achieve remarkable results together.

TRUST IN YOUR INVESTMENT

Apta, derived from the Sanskrit word for “trust,” embodies this principle in every facet of our operations. Our foundational goal was to instill a deep sense of reliability in an industry often perceived as uncertain.

TRUST आप्त

Throughout my career, despite numerous engagements with financial advisors and stockbrokers, I found that these relationships often lacked genuine connection and purpose - elements that I cherished in my surgical practice.

Determined to change this dynamic, I envisioned creating a community where investments are not only secure but also impactful.

I wanted the investments we make to genuinely enhance the lives of our members, rather than merely contributing to the profits of distant Wall Street entities.

With years of successful real estate investment experience, I've witnessed firsthand the profound impact it can have. It's become my moral duty to make such fulfillment and financial flexibility accessible to others.

When discussing investment opportunities with friends or colleagues, I emphasize the start of a lasting, mutually beneficial relationship, a stark contrast to my experiences with traditional financial advisors.

At Apta, your investment represents more than just numbers. It's a testament to hard work, dedication, and a commitment to not just preserving but enriching your wealth.

MAKE YOUR INVESTMENTS WORK AS HARD FOR YOU AS YOU DID FOR THEM

PRECISION & EVIDENCE

At Apta Investment Group, **our investment strategy is built on the same meticulous, precise, and evidence-based research that underpins our medical treatments and surgeries.** This rigorous approach and relentless dedication have enabled us to successfully execute projects and deliver consistently strong results.

As a result, numerous surgeons have found security in their growing investments and established passive income streams.

But don't just take our word for it - here's what some of our investors have to say. **Their testimonials highlight the transformative impact that investing with us has had on their financial well-being and personal lives.**

SMART SURGEON'S GUIDE

TRUST IN YOUR INVESTMENT



COLIN NEUMANN, MD

As a young surgeon, I was looking for ways I could use my career earnings to generate passive income.

Vasu has mentored me in commercial real estate in addition to being my partner in Advanced ENT & Allergy.

Apta Investment Group has earned my trust and been successful in helping me diversify my portfolio into multifamily and has already generated passive income for me.

They have got a great team assembled, and I look forward to the growth of my existing investment with Apta and future ones as well.



ANDREW GOULD, MD

I have been practicing ENT surgery for about 20 years and traditionally invested in the stock market.

As fellow board members, Vasu introduced many of us to the power of diversification through real estate.

He has extensive knowledge and relationships in the real estate industry and has built a solid team of experts around him.

Apta Investment Group has earned my trust, and I have been very pleased with my multifamily investment. I appreciate all the detailed analysis that goes into acquiring and managing these assets. I will continue to put my trust in Apta.

SMART SURGEON'S GUIDE TO FINANCIAL INDEPENDENCE



See how Apta can facilitate similar success in your life. Let Apta shorten your learning curve and introduce you to a more balanced approach to investing.

Let's discuss how real estate investments can complement your existing portfolio, enhancing diversification and providing a stable counterbalance to stock market volatility.

TAKE THE NEXT STEP

Join our Investor Network

Start living life on your own terms

GET STARTED



3 SIMPLE STEPS

Start Your Journey Today

1 **IMAGINE**
Join Our Network

2 **EXPLORE**
Access Resources

3 **EXPERIENCE**
Invest & Grow Wealth

FOLLOW US



 Practice medicine by choice, not obligation.

This document is for informational purposes only and does not constitute financial advice. Apta Investment Group makes no guarantees of returns or outcomes. All investments carry risks, and it is recommended that you consult with a qualified financial advisor before making any investment decisions. Past performance is not indicative of future results.

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