WEALTHCARE FINANCIALS

A Fresh Start — Checking In as the New Year Begins

January Is a Good Moment to Pause

A new year has a way of sharpening perspective. After the noise of the holidays settles, many of my clients find January useful for a quick review — not a full financial overhaul, just a honest check-in on whether their protection still fits their life.

A few things worth reflecting on as you head into 2025:

- Has anything changed? A new position, a shift in income, a growing family, or a practice ownership transition can all affect how well your current coverage aligns with what you've built.
- Is your income protected? According to the Social Security Administration, a working person faces roughly a 1-in-4 chance of experiencing a disability before retirement — yet income protection is often the last thing physicians and dentists revisit.
- Are there gaps you've been meaning to address? There's rarely a perfect time. January, when things are relatively quiet, is often as good as any.

No action required on your end right now — this is simply a reminder that I'm here when questions come up. If a conversation would be useful, I'd genuinely enjoy catching up.

Wishing you a strong and healthy start to the year.

— Kris Schwartz, Wealthcare Financials

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