WEALTHCARE FINANCIALS

A Midsummer Check-In From Wealthcare Financials

Checking In Before Summer Winds Down

August has a way of sneaking up on you. Vacations are wrapping up, school schedules are shifting, and before long the final quarter of the year will be here. It's one of those quiet moments worth pausing to ask: has anything changed in your financial picture since we last spoke?

For physicians and dentists especially, mid-year is a natural time to revisit income-protection planning. A new position, a change in practice structure, a growing family — any of these can affect whether your current coverage still fits your situation.

According to the Social Security Administration, a working person faces roughly a one-in-four chance of experiencing a disability before retirement. That's a sobering backdrop for anyone whose income depends on their ability to practice.

If your circumstances have shifted — or if you simply haven't reviewed your coverage in a while — I'd welcome the chance to connect. No agenda, just a conversation to make sure the pieces are still in place.

Enjoy the last stretch of summer. I'm here whenever you're ready to talk.

Kris Schwartz Wealthcare Financials, an agency of The Guardian Life Insurance Company of America

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