WEALTHCARE FINANCIALS

A Note as the Year Winds Down

Wishing You a Restful Close to the Year

December has a way of arriving faster than expected — and for physicians and dentists, a busy clinical calendar doesn't leave much room to pause. So before the year turns, I wanted to reach out personally to say thank you for the trust you place in me and in Wealthcare Financials.

This time of year is also a natural moment to take a quiet look at the bigger picture. Careers evolve, income grows, family circumstances shift — and the financial foundation that made sense a few years ago may be worth a fresh review in the new year.

One question worth sitting with: if an illness or injury kept you out of practice for an extended period, would your income hold up? It's not a comfortable thought, but it's an important one — and it's exactly the kind of question I'm here to help you think through without pressure or rush.

No action required from you today. This note is simply a reminder that I'm in your corner, and I look forward to connecting in the new year whenever the timing is right for you.

Wishing you and your family a peaceful holiday season and a strong start to 2026.

— Kris Schwartz, Wealthcare Financials

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