WEALTHCARE FINANCIALS

A November Note from Wealthcare Financials

Grateful for the Work You Do — and a Quiet Reminder Before Year-End

November has a way of slowing things down just enough to take stock. For many physicians and dentists, the final weeks of the year are also a natural moment to revisit the financial picture before January arrives.

One area that often goes unexamined longer than it should is income protection. According to the Social Security Administration, a working person faces roughly a 1-in-4 chance of experiencing a disability before retirement — a number that tends to surprise even the most financially attentive professionals.

If it has been a while since you reviewed your coverage, or if your practice situation has changed this year — new partnership, ownership transition, shift in compensation structure — a brief conversation now can save a fair amount of scrambling in January.

There is no pressure and no agenda here. Just a standing offer to spend 20 or 30 minutes walking through where things stand and whether anything deserves a closer look before the calendar turns.

Wishing you and yours a genuinely restful Thanksgiving season. Reach out whenever the timing feels right.

— Kris Schwartz, Wealthcare Financials

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