WEALTHCARE FINANCIALS

A Quick Check-In on Income Protection

Your Income Is the Foundation — Worth a Second Look

This month we've been focused on one idea: protecting the paycheck that makes everything else possible. Before we move on, it's worth pausing on a few points that tend to get overlooked.

The Gap Is Real

According to the 2025 Guardian Workplace Benefits Study, only 43% of working Americans owned disability insurance that year. And the Social Security Administration estimates that a working person has roughly a 1-in-4 chance of experiencing a disability before retirement. Put those two numbers together and the exposure becomes clear — most people are relying on an income that isn't protected.

What Individual Coverage Can Do Differently

Group coverage through an employer can be a starting point, but it often doesn't travel with you when you change positions, and benefit amounts may not reflect what a physician or dentist actually earns. Individual disability policies can offer portability and definitions of disability tailored to your specific specialty — details that matter when and if a claim ever arises.

One Question Worth Asking Yourself

If your income stopped for six months — or longer — how long could your current savings and coverage carry your household, your staff, and your practice obligations?

If that question gives you pause, it may be time for a straightforward conversation. Reach out to Kris at Wealthcare Financials to review where you stand — no pressure, just a clear picture.

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