WEALTHCARE FINANCIALS

A Quick Check-In on Protecting Your Income

Your Income Is the Engine — Is It Protected?

This month's theme has centered on one straightforward idea: your ability to earn is likely your most valuable financial asset, and it deserves the same deliberate attention you give to investments, savings, and debt management.

A few points worth revisiting before the month closes:

- The odds are meaningful. The Social Security Administration estimates that a working person has roughly a 1-in-4 chance of experiencing a disability before retirement. That's not a remote scenario — it's a planning consideration.
- Coverage gaps are common. According to the 14th Annual Guardian Workplace Benefits Study, only 43% of working Americans owned disability insurance in 2025. For physicians and dentists, a group-plan benefit — if one exists at all — may not reflect the income level you've worked to build.
- Individual coverage can fill that gap. An individual disability income policy, separate from any employer plan, can follow you from role to role and may offer definitions of disability tailored to your specific specialty.

If you've been meaning to look into this but haven't yet had the conversation, now is a practical time to do it — before a schedule change, a new contract, or a shift in health status changes your options.

Reach out to Wealthcare Financials to walk through what income protection could look like for your situation. No pressure, just clarity.

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