WEALTHCARE FINANCIALS

A Quick Check-In on Your Income Protection

Your Ability to Earn Is Worth Protecting

This month we've been focusing on one straightforward idea: your income is your most valuable professional asset, and it deserves the same deliberate attention you give to investing or debt management.

A few things worth keeping in mind as you think this through:

- The odds are real. 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 risk — it's a planning consideration.
- Coverage gaps are common. According to the 14th Annual Guardian Workplace Benefits Study (2025), only 43% of working Americans owned disability insurance. Employer-sponsored group coverage, when it exists, often has benefit caps or portability limitations that may not align with a physician's or dentist's income level.
- Individual policies can fill that gap. An individual disability policy can be structured to complement — or replace — group coverage. Key features to understand when comparing options include the definition of disability used, whether the policy is noncancelable, and how long benefits may last.

If you've been meaning to review your current coverage — or if you don't have an individual policy in place — this is a good moment to take a closer look.

I'm happy to walk through what you currently have and whether there are any gaps worth addressing. No pressure, just a straightforward conversation.

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