WEALTHCARE FINANCIALS

A Quick Note on Protecting Your Income

Your Paycheck Is the Foundation

Everything in your financial life — mortgage, student loans, retirement contributions, daily expenses — depends on your ability to earn an income. Yet according to the Social Security Administration, a working person has roughly a 1-in-4 chance of experiencing a disability before retirement. That's not a rare edge case. It's a real planning consideration.

Despite that risk, fewer than half of working Americans carried disability insurance coverage as of 2025, according to the 14th Annual Guardian Workplace Benefits Study. For physicians and dentists whose earning potential took years of training to build, a gap in income protection can be especially consequential.

What to Look for in a Policy

Not all disability coverage is the same. When reviewing a policy, a few features are worth paying close attention to:

- Own-occupation definition: Does the policy pay a benefit if you can no longer perform the duties of your specific specialty , even if you could work in another capacity?
- Noncancelable and guaranteed renewable: Can the insurer raise your premiums or change your terms, or are they locked in?
- Benefit period: How long would benefits continue — and does coverage extend to a meaningful age?

If you haven't reviewed your current coverage recently — or don't have individual coverage in place — this month is a good time to take a closer look. Reach out and we can walk through your options together.

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