WEALTHCARE FINANCIALS

A Quick October Check-In From Wealthcare Financials

Fall Is a Good Time to Pause and Review

October has a way of sneaking up on us. Summer winds down, schedules fill back in, and suddenly the end of the year is closer than it looked in July.

For physicians and dentists, this time of year often brings a mix of open enrollment reminders, contract renewals, and the general sense that there are financial loose ends worth tying up before January arrives.

A few things worth thinking about as fall settles in:

- Income protection. If your professional income has grown or your life circumstances have changed — new home, growing family, practice transition — it may be worth a quick look at whether your current disability coverage still fits.
- Benefits open enrollment. Group coverage through an employer can leave meaningful gaps. Individual coverage, where it makes sense, travels with you regardless of where your career takes you.
- Year-end planning conversations. Now is a natural time to loop in your financial and tax advisors before the calendar turns.

No action required from this note — just a genuine reminder that I'm here if any of these topics are on your mind. Feel free to reach out whenever it's convenient.

Wishing you a productive and restful fall season.

— Kris Schwartz, Wealthcare Financials

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