WEALTHCARE FINANCIALS

A Quick Resource for Your Practice — From Wealthcare Financials

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Dear Practice Team,

Joke of the Week: Why did the dentist become a financial planner? Because she was already great at filling gaps.

My name is Kris Schwartz, and I work with dental practices through Wealthcare Financials, an agency of The Guardian Life Insurance Company of America. I'm reaching out with something that may be genuinely useful — no sales pressure attached.

Two Free Resources, Yours to Keep

We've put together two resources that practice owners and office managers have told us they actually reference:

- A Practice Ownership & Financing Checklist — a straightforward, printable reference covering the financial and planning questions that often come up when a dentist is considering buying in, buying out, or transitioning a practice.
- A Dental Practice Lending Guide — an overview of how dental-specific financing tends to work, what lenders typically look for, and how practice owners can position themselves before a conversation with a bank.

Both are complimentary, no strings attached, and easy to forward to the doctor or whoever handles the business side of the practice.

A Little Context on What We Do

Wealthcare Financials works primarily with physicians and dentists on income protection and financial planning. One area we focus on is individual disability insurance — the kind that travels with the doctor personally, independent of any employer group plan.

It's a topic worth a conversation at some point: according to the Social Security Administration, a working person has roughly a 1-in-4 chance of experiencing a disability before retirement, yet surveys consistently show that disability coverage remains one of the more overlooked parts of a practice owner's financial picture.

When the time is right, we're happy to walk through what options may be available — but that's entirely on your schedule, not ours.

No Obligation, Easy Next Step

Thank you for your time, and please don't hesitate to reach out with any questions.

Warm regards,

Kris Schwartz
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