WEALTHCARE FINANCIALS

A September Check-In From Wealthcare Financials

Fall Is a Good Time to Pause and Take Stock

September has a way of feeling like a second January — kids back in school, schedules tightening up, and a quiet sense that the year is moving faster than expected. For many physicians and dentists, it's also the stretch when year-end financial decisions start coming into focus.

Before the holiday rush arrives, it's worth asking a few straightforward questions: Has anything changed in your practice, your income, or your family situation this year? If so, your financial picture may have shifted in ways worth reviewing.

One area that's easy to overlook — especially during busy clinical years — is income protection. According to the Social Security Administration, a working person has roughly a 1-in-4 chance of experiencing a disability before retirement. That's a meaningful risk for anyone whose livelihood depends on their ability to practice.

If it's been a while since we've connected, I'd welcome the chance to catch up — even just for a brief conversation to make sure what you have in place still fits where you are today.

Wishing you and your family a smooth transition into fall. Feel free to reach out anytime.

— Kris Schwartz, Wealthcare Financials

The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. Please consult legal or tax professionals for specific information regarding your individual situation. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security.

This material is intended for general use. By providing this content Park Avenue Securities LLC and your financial representative are not undertaking to provide investment advice or make a recommendation for a specific individual or situation, or to otherwise act in a fiduciary capacity.

Capitol Wealth Strategies and Wealthcare Financials is an Agency of The Guardian Life Insurance Company of America® (Guardian), New York, NY. Securities products and advisory services offered through Park Avenue Securities LLC (PAS), member FINRA , SIPC . OSJ: 901 S. Mopac Expy, Barton Oaks IV, Ste 150, Austin, TX 78746, ph# 512.651.2009 PAS is a wholly-owned subsidiary of Guardian. Capitol Wealth Strategies is not an affiliate or subsidiary of PAS or Guardian.

AR Insurance License # 15842501

Important Disclosures · Online Privacy Statement · Form CRS · Online Terms and Conditions of Use

GARI case # 9099692.1 Exp. 09/28 · © Wealthcare Financials · Capitol Wealth Strategies