WEALTHCARE FINANCIALS

Your Income Is the Asset Worth Protecting First

A Quick Follow-Up on Income Protection

This month's theme has centered on one straightforward idea: your ability to earn is the foundation everything else is built on. A quick data point worth sitting with — according to the Social Security Administration, a working person faces roughly a 1-in-4 chance of experiencing a disability before retirement. Yet as of 2025, fewer than half of working Americans had disability coverage in place.

For physicians and dentists, the gap between those two realities carries real weight. Your earning potential typically took a decade or more of education and training to build. A well-structured individual disability policy can help preserve that income if illness or injury interrupts your ability to practice.

A Few Practical Reminders

- Own-occupation definitions matter. How a policy defines disability determines whether a benefit is payable if you can't perform the duties of your specific specialty — not just whether you can work in some capacity.
- Policy terms vary. Features like noncancelable and guaranteed renewable provisions can affect long-term stability and cost predictability.
- Coverage gaps are common. Group or employer-sponsored coverage may not be portable or sufficient on its own.

If you've been meaning to review your current coverage — or don't yet have an individual policy in place — this is a reasonable moment to take a closer look. Feel free to reach out to discuss what options may fit your situation.

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