WEALTHCARE FINANCIALS

Your Income Is the Foundation — Is It Protected?

A Quick Follow-Up on Income Protection

Earlier this month we talked about why protecting your income matters. Here's the part 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 a 2025 Guardian study found that only 43% of working Americans owned disability insurance.

For physicians and dentists, that gap is worth examining carefully. Your earning potential is one of your most significant financial assets — years of training went into building it, and most of your long-term financial plans depend on it continuing.

A Few Practical Questions to Ask Yourself

- Do you have coverage at all? Employer-sponsored group plans, if you have one, may offer a starting point — but group coverage often has limitations worth understanding.
- Does your policy use an own-occupation definition? For specialists, how a policy defines disability can matter as much as whether you have coverage.
- Is your coverage noncancelable? This determines whether your insurer can change your premiums or terms down the road.

Individual disability insurance can help fill gaps that group coverage may leave open, and policies vary considerably in how they're structured.

If you have questions about where your current coverage stands — or whether you have any gaps worth addressing — feel free to reach out. There's no pressure, just a straightforward conversation.

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