

Disability Income Insurance

Your Personal Paycheck Protection from



DISABILITY FOR DENTISTS



disabilityfordentists@fortressbrokerage.com

(678) 322-3045

Protecting Your Future: What Every Dental Student Needs to Know About Disability Income Insurance



As a dental student, you've invested years of hard work and financial resources into building a rewarding career. But what would happen if an illness or injury prevented you from practicing dentistry, either temporarily or permanently?

That's where Disability Income Insurance comes in.

Why Is This Coverage Especially Important for Dentists?

Dentistry is a highly specialized, physically demanding profession. Even a minor injury to your hands, back, neck or eyesight can significantly impact your ability to practice. In fact, dentists face a higher risk of occupational disability than many other professionals due to the physical strain and repetitive movements required in daily procedures.

Without disability income protection, a long-term injury or illness could threaten your financial future, and the investment you've made in your education.

What Should You Consider?

When evaluating Disability Income Insurance as a dental student or recent graduate, there are a few points to keep in mind:



- **Own-Occupation Coverage:** This ensures that you receive benefits if you can't perform your specific duties as a dentist, even if you're able to work in another field.
- **Future Increase Options:** Choose a policy that lets you increase your coverage as your income grows, without needing to re-qualify medically.
- **Waiting and Benefit Periods:** Understand how long you'll wait before benefits begin (elimination period), and how long they'll last (benefit period).
- **Premium Discounts:** Many insurers offer significant discounts for students and new graduates, locking in lower rates for the life of the policy.

Starting your coverage while you're still in school or training can help you secure lower premiums and protect your future income early on.

Start the process today by requesting a quote online!

**Scan the QR code
to go directly to the
quote request form**



www.fortressbrokerage.com/disabilityfordentists



**DISABILITY FOR
DENTISTS**

disabilityfordentists@fortressbrokerage.com
(678) 322-3045