

Joseph Caccippio Financial Advisor

Planning Discussion Guide: Insurance Protection

- Identify insurance coverages, type, amount, deductible, exclusions, waiting periods, etc.
 - Health
 - Home insurance
 - Disability
 - Umbrella/liability
 - Long Term Care
 - Life - term, whole life, etc.
- Do you have a plan in place for unexpected healthcare and long-term-care expenses?
- How do you currently support parents, children or other adults? Will this continue through retirement and beyond?
- What discussions have you had with those important to you about plans to support them?
- What everyday safety and liabilities do you worry about?
- What steps have you taken to help preserve your wealth?
- How are you managing risk of untimely death or disability?

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