

# RISK MANAGEMENT



## PLANNING FOR THE UNEXPECTED

Even the most well-designed financial plan can be disrupted by unexpected events. We help you identify potential risks and develop thoughtful, objective strategies designed to guard what matters most.

Risk management is about preparing for life's uncertainties with more clarity and confidence. We're here to help you do just that.

*Want to see what this looks like in action?*

Ask your advisor for a sample report.

*DCM does not sell insurance, and our advisors do not receive commissions. Our recommendations are always made with your best interest in mind.*

*As part of your financial plan,  
we can help you evaluate:*

- **HEALTHCARE & MEDICARE**  
We help you navigate a complex market to find coverage that truly supports your needs.
- **LIFE INSURANCE**  
We conduct a detailed analysis to assess family or business needs in the event something happens to you.
- **PROPERTY & CASUALTY INSURANCE**  
We facilitate a thorough review that aims to ensure your family and business are adequately protected.
- **LONG-TERM CARE**  
This type of insurance is right for some and not for others. We provide an objective recommendation based on your situation.
- **DISABILITY COVERAGE**  
We perform a comprehensive needs analysis that seeks to ensure your plan remains on track if you are unable to work due to illness or injury.

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