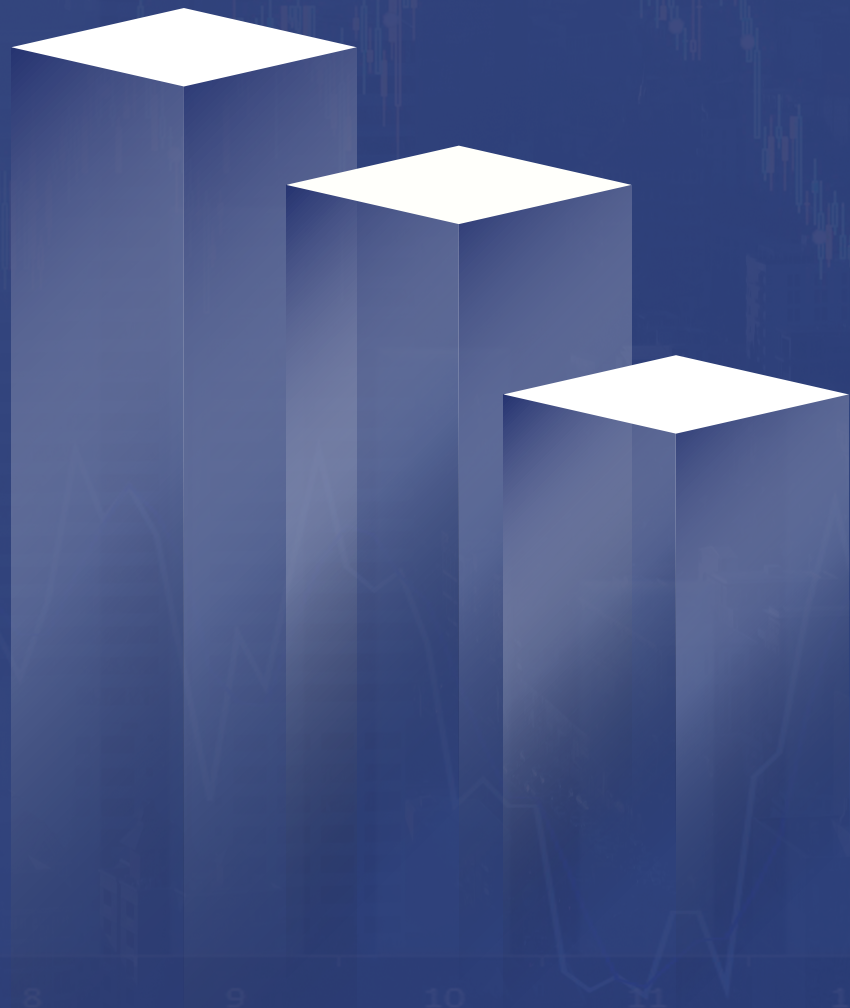


# How to Audit Your Insurance Like a Financial Planner



FUTURE-FOCUSED

*wealth*



VOLUME ONE

# *By Future-Focused Wealth*



## PROTECTING THE ROOF OVER YOUR **FINANCIAL HOUSE**

***"Insurance isn't about policies.  
It's about protection that actually works."***



# *The Big Picture: Why Insurance Matters*

*"Without a roof, everything inside is at risk."*

**Most people spend hours on investments, retirement, or saving strategies but skip reviewing insurance.**



That's like building a dream home with no roof.

## **Example:**

A couple with **\$300K** in investments skipped disability insurance. One accident later, they cashed out retirement savings early, losing decades of growth.

**Foundation**



**Savings**

**Walls**



**Investments**

**Roof**



**Insurance**





# The Cost of Ignoring Insurance



## Insurance feels invisible until it isn't.

- **60%** of bankruptcies are tied to medical bills.
- Average home flood claim = **\$42,000** (and most aren't covered under "standard" policies).
- **1 in 4** people leave jobs thinking they still have life insurance but don't.

## "Common Events vs. Typical Coverage Gaps"

Gradual Water Damage		<b>Excluded</b>
Rental Car After Accident		<b>Not Standard</b>
Job Change		<b>Life Insurance Ends</b>
Flood Damage		<b>Often Excluded</b>

# Common Mistakes People Make

Most people don't find out their gaps until it's too late:

## Trusting the Summary Page

Headlines don't show exclusions

## Outdated Limits

House doubles in value, coverage doesn't

## Job-Based Life Insurance

Vanishes when you leave

## Deductibles Too High

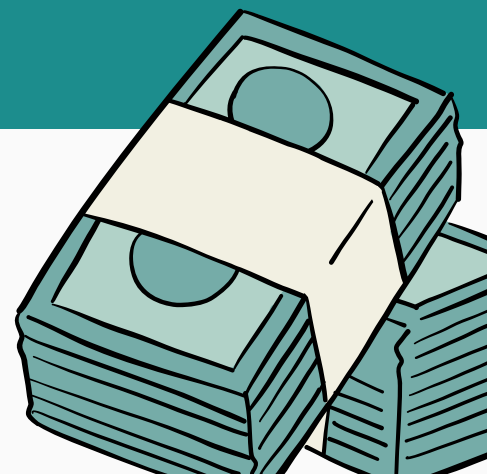
If you can't pay tomorrow, you're exposed

## Believing in "Full Coverage"

It's a phrase, not a promise

## Example:

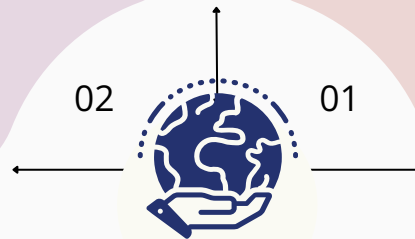
Maria had \$5K deductible, but only **\$2K savings**.  
A minor fender-bender became a financial crisis.



# *The Dangerous Illusion of “Full Coverage”*

*Full coverage doesn't exist.*

It's not legal language  
**it's sales language.**



Feeling insured  
≠  
**being protected.**

## *Why “Full Coverage” Is Misleading*



### **No Policy Covers Everything**

Every insurance policy has limits, exclusions, and conditions. There is no such thing as a policy that covers every possible scenario.



### **“Full Coverage” Is Just a Bundle**

The phrase usually refers to a package of coverages (like liability + collision + comprehensive for auto, or home + liability for property). Even bundled policies leave critical gaps.



### **Funding & Investment**

Insurance companies rarely use the term “full coverage” in official documents. It's a sales phrase that creates a false sense of security.

# How a Financial Planner Audits Insurance

A real audit isn't about reassurance.  
**It's about surprises waiting in the fine print.**

## My 3-Step Audit:

### EXCLUSIONS FIRST



"What's not covered" matters most.

### DEDUCTIBLE VS. SAVINGS



Can you pay it instantly?

### COVERAGE FIT



Does it match your income, lifestyle, family today?

## Example:



Disability policy with **90-day wait**, but client's savings lasted **30 days**.



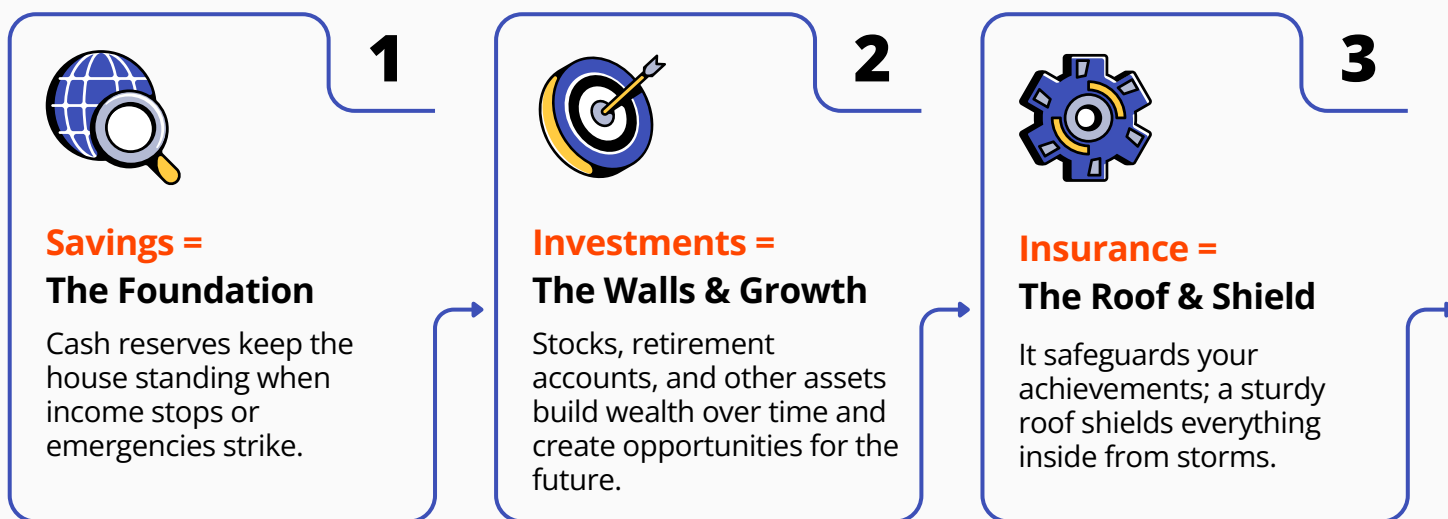
**\$15K** plumbing risk self-insured without realizing it.

An audit turns insurance from a **stack of papers** into a **shield** that actually works when life tests it.

# *What an Insurance-Integrated Plan Looks Like*

Most people treat insurance as a side drawer.  
**FFW makes it structural.**

## Your Plan Should Be Built Like This



## Real-World Example:

During **COVID-19**, families with strong insurance integration (disability coverage, health protection, life insurance) were able to keep their plans intact.

They stayed afloat financially, avoided raiding retirement accounts, and kept their long-term goals on track.

Meanwhile, families without protection drained years of savings in less than six months, leaving their financial house exposed and unstable.

# Real Stories, Real Consequences

Insurance gaps don't just live in the fine print they show up in real lives,  
**with real costs.**



## Water Leak Disaster

A family assumed their homeowners policy covered water damage. But the insurer labeled it "gradual," not "sudden and accidental."

**Result: A \$30,000 repair bill paid entirely out-of-pocket.**



## Job Switch Surprise

Mark relied on his employer-provided life insurance. The day after leaving his job, his coverage disappeared.

**Result: His family was left unprotected during the transition the exact moment they needed security.**



## Auto "Full Coverage" Shock

Sarah paid for years of "full coverage" auto insurance. After an accident, she learned rental reimbursement wasn't included.

**Result: \$800 in unexpected rental costs while her car was repaired.**

## "What People Expected" vs "What Actually Happened"

### Expected

### Reality

All water covered

Denied as gradual  
→ \$30K

Coverage follows job

Ended next day

Everything included

No rental → \$800

## The Lesson Behind the Stories

Every one of these families thought they were covered until the fine print proved otherwise. The truth is:

- **Insurance isn't about having a policy.**
- **It's about knowing what that policy really does when life happens.**

That's why we audit not to check boxes, but to make sure your financial house doesn't collapse the moment it's tested.

# *Frequently Asked Questions*

## → DO I NEED TO READ MY WHOLE POLICY?



No but someone should. That's our role. We dig into the fine print (especially exclusions) so you know exactly what's covered and what isn't.

## → WHAT'S THE DIFFERENCE BETWEEN BEING INSURED AND BEING PROTECTED?



- **Insured** = You have a policy on paper.
- **Protected** = That policy actually covers the financial impact when life happens.

## → ISN'T THIS MY AGENT'S JOB?



Agents sell products. We integrate your coverage into your full financial plan, making sure every piece works together to protect your goals.

At best, you overpay for coverage you don't need.  
**At worst**, you discover too late that something critical isn't covered and you're left paying out-of-pocket.

# Ready for the Real Audit?

You can't stop storms from coming,  
**but you can make sure your financial house doesn't collapse when they hit.**

## Why Work With Future-Focused Wealth



No commissions.



No product sales.



Just clarity, strategy, and protection built into your financial plan.



### Take the Next Step

Don't wait to discover your gaps the hard way. Let's review your coverage now before the fine print turns into a financial setback.

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