



**BRIGHTEDGE**  
WEALTH MANAGEMENT  
— GUIDED BY WISDOM POWERED BY INTELLIGENCE —

# BrightEdge Insurance & Risk Management Guide 2025

Guided by Wisdom. Powered by Intelligence.

## Protecting What Matters Most

Effective risk management is the foundation of a resilient financial plan. At BrightEdge Wealth Management, we help ensure that the assets and income you've built are protected against the unexpected. Insurance is not just a product — it's a safeguard for your financial independence.

## Core Coverage Areas

**Life Insurance:** Review coverage to protect loved ones, replace income, and meet estate goals.

**Health & Disability Insurance:** Evaluate benefits for adequacy and alignment with your earning power.

**Long-Term Care:** Prepare for potential health expenses that can erode retirement savings.

**Homeowners & Liability:** Ensure replacement-cost protection and umbrella coverage to guard assets.

**Business Coverage:** Protect ownership interests, key personnel, and continuity plans.

## Key Risk Management Principles

- Review insurance coverage annually or when life circumstances change.
- Separate short-term protection needs from long-term goals.
- Keep policies current with accurate beneficiaries and updated riders.
- Align deductibles and coverage with cash reserves and asset levels.
- Consider tax implications and estate transfer efficiency in ownership structure.

## BrightEdge Protection Checklist

- Have you reviewed all life, health, and disability insurance policies this year?
- Are beneficiary designations consistent with your estate plan?
- Do you have adequate liability coverage and an umbrella policy?
- Have you explored long-term care or hybrid life-LTC policies?
- Does your business have coverage for key people and succession risks?
- Have you compared premium costs versus current market rates?

## Safeguard Your Financial Future

BrightEdge helps clients design insurance strategies that integrate seamlessly with their financial and estate plans. Schedule your BrightEdge Protection Review to ensure your coverage is as strong as your goals.

For educational purposes only. Not intended as tax, investment, or legal advice. BrightEdge Wealth Management is a fiduciary advisory practice.