

## TouchPoints of Interest



### News You Can Use

## From State Parks to Swimming with Sharks: Tips for Smart Traveling

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*This article is for information purposes only and is not intended as personalized financial or tax advice. Please consult with your advisor concerning your situation before taking action.*

It's summertime! Many of you are looking forward to a vacation, whether it's short trips to visit family or an extended cruise to an adventurous locale. Since we are sometimes asked for tips regarding certain aspects of traveling, we wanted to take this space to share a few important considerations.

Travel and Health Insurance is easily the most important item on your list. While we usually think about insurance for international travel, it's worth keeping in mind that some

Marketplace and Medicare Advantage plans may only cover emergencies outside of your home state or region. Therefore, you might need to plan your travel around scheduled medical care or consult with a health insurance broker for coverage options.

Young travelers might not think about travel insurance at all. With some countries beginning to require proof of insurance at customs, that oversight could cut your vacation short before it really gets started.

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## Out of Office, Not Out of Options: Stay Protected with Disability Insurance

**Raymond Heizer Jr., CFP®**  
**Paraplanner**  
**TouchPoint® Wealth Partners**

Summer is here which means it's time for pool days, barbeques, and vacations. But what if all those summer plans were put on hold, including your paycheck? Without disability insurance, you could be one unexpected injury or illness away from an end to not only your summer plans but your financial plans as well. According to Guardian<sup>1</sup>, 30% of U.S. households have had a primary wage earner experience disability leave, causing them to miss at least 30 days of work, within the last 10 years.

The good news is that disability insurance exists for this reason. A disability insurance policy replaces a percentage of your income, usually between 40% and 70%, if you experience an injury or illness that prevents you from working. This income can help you continue to pay your bills and maintain peace of mind while you recover.

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## Cicada Brood XIV

If you live in the eastern United States, you may think of the drone of cicadas as the background noise of spring and summer. If you're not familiar, cicadas are a large and diverse group of sound-producing winged insects that emerge from the ground yearly or periodically. The popularly discussed periodical species emerge after 13 or 17 years underground. While they have one of the longest life cycles of insects due to their time spent underground, once they emerge they only live for a few days.

This year Brood XIV have emerged. They are a 17-year cicada and will mainly be seen in Kentucky and Tennessee. Cicadas begin to emerge once soil reaches 64 degrees Fahrenheit at a depth of 12-18 inches. Male cicadas emerge first, with females following just a few days later. When they leave the ground they will shed their shell and develop wings. The loud buzzing noise you hear is the mating call of the male cicadas. They have no natural inclination to fly away from predators, which is why they don't seem afraid of people.

Cicada emergences are greatly beneficial for other animals. Many animal species time their own reproduction with the cicadas, allowing them to feed even more of their young successfully than they might otherwise. Scientists can actually trace increases in other animal populations to the appearance of cicadas. Cicadas can also improve water filtration into the ground and aerate lawns. They also add nutrients to the soil when they decompose. To learn more about cicadas click below.

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## What We Do for Our Clients

- Guide you to think about areas of your financial life you may not have considered.
- Suggest alternatives to lower your taxes during retirement.
- Help you determine your IRA Required Minimum Distribution.
- Remain only a telephone call away to answer financial questions for you.
- Help with the continuity of your family's financial plan through generations.

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## Team Spotlight



## Daniel Rieman

Join us in wishing Daniel a happy 10<sup>th</sup> work anniversary with TouchPoint®!

Daniel joined the practice in 2015, on his birthday funnily enough. He is our Investment Specialist and oversees all trading, re-balancing of client portfolios, and tracking of open orders. In 2016 Daniel obtained his Series 7.

When not at work, you will most likely find Daniel spending time with his wife, two children, and their new puppy! In his free time he enjoys staying up to date on economics, exercising, and knife throwing. He is also a Star Wars trivia expert!

To view Daniel's bio on our website click [here](#).

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## What's Happening Around the Office

**Thank you to everyone who attended our Shred Event in April! We enjoy putting this event on every spring for our clients. We assisted over 165 people with disposing of 9,300 pounds of documents. We hope to see you**



**We also love to throw parties! To celebrate, we host a referral party every January to combine these loves together. As a thank you for your referrals, we host a party for both the referrer and the person who was referred to us that became a client in the previous year. If you love your family and friends and would like to join in the “Celebration of Appreciation” hosted at Eddie Merlot’s, don’t keep us a secret.**



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